

Good Riddance 2020, Welcome 2021!

ATTENTION: Hourly members of the Marketplace, 3-Tier Municipality Members, and Owner-Operators/Relative Shareholders

As we say goodbye to 2020, we can only hope that 2021 will be a year of vitality and resurgence. The Fund Office staff looks forward to the day when we can return to work with our full staff in place and see members on a routine basis. That being said, we are gearing up for Open Enrollment!

Open Enrollment takes place each year prior to the start of the new Plan Year (April 1, 2021–March 31, 2022). The Open Enrollment period will take place from January 18–February 28, 2021. This is the time of year that the Fund Office staff meets with members and spouses to review the different health plan options, answer questions, and offer assistance with enrolling members into a health plan option that they think best meets their family's needs.

ONE-ON-ONE MEETING OPTIONS

We assure you that during this time of dealing with the COVID-19 pandemic, we will

take all of the necessary health precautions to keep our members and staff safe during one-on-one Open Enrollment events.

As an alternative to the one-on-one meetings with Fund Office staff, we will again be partnering with BlueCross BlueShield of Illinois licensed navigators who will be available to assist members with the Open Enrollment process over the phone. In addition, they can assist hourly members of the Marketplace with transferring credits from their Credit Bank to their Retiree Medical Savings Plan (RMSP) accounts.

For members and spouses who prefer an appointment at an Open Enrollment event, please keep the following in mind:

- Seating will be limited based on Indiana's and Illinois' state mandates.
- You must register for an appointment.
- **No walk-in appointments will be allowed.**
- You will be limited to **one companion**

who can accompany you to the event.

- Upon entry into the Union Hall, a health assessment and temperature scan will be required.
- Masks must be worn during the entire appointment.
- Social distancing will be practiced.

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Open Enrollment Packets

Your Open Enrollment packet will be mailed out the week of January 4, 2021. Please be sure that your mailing address is up-to-date!

The easiest way to provide the Fund Office with your updated contact information is to **log in to your My150 account** at **www.My150.com** and click **MY PROFILE** in the upper right-hand corner. From the drop-down menu, select **Manage Contact Information** and click on the blue **EDIT PROFILE** button. By updating your My150 account, this information will be disseminated to the Fund Office, dispatch, and your District Office. Alternatively, you can visit **https://moefunds.com/forms** to download and complete the Change of Address form. It is imperative that you follow all the instructions and have the form notarized. Keep in mind that the Fund Office and the District Offices are temporarily closed and will not be able to notarize this form on your behalf.

Your Open Enrollment packet will contain important information about the changes to the Welfare Fund for the new Plan Year (April 1, 2021–March 31, 2022). The health plan option you select during Open Enrollment will be for medical, dental, and prescription drug coverage beginning on April 1, 2021. The Open Enrollment packet will include:

- Cover letter
- Open Enrollment checklist
- Open Enrollment guide
- Summary of Benefits and Coverage for each available health plan option

We strongly encourage you to read through all this information and share it with your spouse. It will assist you with selecting a health plan option that best fits your family's needs.

BOOST YOUR Immunity

HAVE YOU BEEN SO FOCUSED ON COVID-19 THAT YOU HAVEN'T GIVEN MUCH THOUGHT TO THE APPROACHING COLD AND FLU SEASON? Fortunately, you're not destined to get sick.

One of the best ways to boost immunity is a nutritious eating plan. Focus on these four nutrients to increase your chances of staying healthy all season long. (Recommended daily amounts vary by age and gender—double-check exactly how much you need.)

Vitamin C

What it does: Supports the immune system by increasing the production of antibodies

Examples of where to find it:

Red or yellow bell peppers,
½ cup, raw = 95 mg
Orange, one medium = 70 mg



Zinc

What it does:
Supports immune function and may help wounds heal

Examples of where to find it:

Beef patty, 3 ounces, broiled = 5.3 mg
Baked beans, ½ cup, canned = 2.9 mg

Vitamin A

What it does: Helps regulate the immune system and protects against infections; keeps the heart, lungs, kidneys, and other organs healthy

Examples of where to find it:

Sweet potato, one, baked
in skin = 1,403 mcg
Eggs, two large, hard
boiled = 150 mcg



Protein

What it does:
Plays a role in healing and recovery

Examples of where to find it:

Almonds, 12 = 1-ounce equivalent
Trout, one small = 3-ounce equivalent



(recipe)

Tilapia with Red Pepper Sauce

12 oz. roasted red peppers
1 tsp. garlic powder
1 tsp. onion powder
½ tsp. Italian seasoning
¼ tsp. black pepper
1 lb. tilapia fillets (about 4 fillets)

Preheat oven to 350 degrees. To make the red pepper sauce: Puree red peppers, garlic powder, onion powder, Italian seasoning, and black pepper in a high-powered blender or a food processor fitted with a standard blade. Place tilapia fillets into a pan or an oven-proof ceramic dish. Pour red pepper sauce on top. Bake for 20 minutes or until fillets are opaque and cooked through.

Serves four; serving size is one fillet with about ⅓ cup sauce. Each serving contains about 140 calories, 2 g fat (0.5 g saturated fat, 0 g trans fat), 55 mg cholesterol, 240 mg sodium, 7 g carbohydrates, 2 g fiber, 0 g sugar, and 23 g protein.

**Healthy
Habits**

OTHER WAYS TO STRENGTHEN YOUR IMMUNE SYSTEM:



Get your flu shot.



Wash your hands frequently.



Don't smoke.



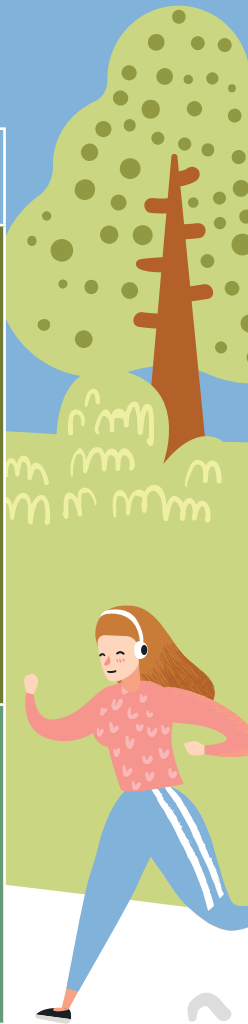
Exercise regularly.

4 ARE YOU GETTING THE TYPES OF EXERCISE?

FOR A WELL-BALANCED DIET, YOU KNOW THAT YOU SHOULD EAT FOODS FROM ALL THE MAJOR FOOD GROUPS. BUT DID YOU KNOW THAT EXERCISE IS SIMILAR? FOR A WELL-ROUNDED FITNESS ROUTINE, YOU SHOULD AIM TO INCLUDE ACTIVITIES FROM FOUR MAJOR EXERCISE GROUPS.

| TYPE OF EXERCISE | WHAT IT IS | HOW IT HELPS | EXAMPLES |
|-------------------------|--|--|--|
| 1 ENDURANCE | Activity that makes you breathe harder and gets your heart beating faster. Also called aerobic or cardio exercise. | <ul style="list-style-type: none"> Improves heart and lung health Reduces your risk for heart disease, stroke, diabetes, and premature death Helps you reach or maintain a healthy weight Helps maintain your ability to do everyday tasks Slows the loss of bone density, especially if you do weight-bearing activities (such as walking, jogging, climbing stairs, and playing tennis) Promotes mental well-being | <ul style="list-style-type: none"> Walking briskly Jogging Climbing stairs Using an elliptical or stair-step machine Bicycling Hand-crank bicycling Water aerobics Basketball Wheelchair basketball Dancing Swimming Tennis Yardwork (such as raking) |
| 2 STRENGTH | Activity that helps increase or maintain your muscle mass and strength. Also called resistance training. | <ul style="list-style-type: none"> Boosts muscle power Helps maintain your ability to do everyday tasks Slows the loss of bone density | <ul style="list-style-type: none"> Lifting weights Using weight machines Body-weight exercises (such as push-ups and sit-ups) Resistance band exercises Yoga Pilates Heavy gardening (such as shoveling) |
| 3 FLEXIBILITY | Activity that helps improve the ability of your joints to move through their full range of motion. | <ul style="list-style-type: none"> Promotes ease of movement Reduces your risk for injury while doing everyday tasks Improves posture Relieves tension | <ul style="list-style-type: none"> Stretching exercises (such as toe touches and calf stretches) Yoga Chair yoga Pilates |
| 4 BALANCE | Activity that helps improve your ability to keep your balance, both while moving and while holding still. | <ul style="list-style-type: none"> Helps maintain mobility | <ul style="list-style-type: none"> Balance exercises (such as standing on one foot and walking heel-to-toe) Tai chi Yoga Pilates |

If you've been inactive for a while, talk with your health care provider before starting any exercise program. And if you're already active, ask your provider whether you should maintain your current exercise level or ramp it up. He or she can help you choose activities that are safe and appropriate for you.





Call the
Operators' Health
Center to schedule an
appointment for your
FREE flu shot!

Why It's Important to Get a Flu Shot

Announcing the New Medical Director for the Merrillville Operators' Health Center



We are excited to announce that Kavitha Bathala, M.D., joined the Merrillville Operators' Health Center (OHC) staff

as the new Medical Director on September 20. Dr. Bathala has 18 years of experience as a family physician and was involved in a multidisciplinary group practice at University of Chicago Medicine Ingalls Memorial. Her special interests include office procedures, outpatient medicine, and women's health.

With her new role as the Medical Director, Dr. Bathala says, "I would like to refocus on outpatient medicine and preventive care. I am dedicated to listening to my patients and helping them understand their medical conditions. I believe in educating them so that they are informed and can take active roles and make sound medical decisions. We can then work together to optimize their care and outcomes. My greatest reward comes from seeing great results, and having patients feel better and living happier."

Please join us in welcoming Dr. Bathala to the Local 150 family!

The Centers for Disease Control and Prevention (CDC) recommends a yearly flu vaccine as the first and most important step in protecting against flu viruses. The CDC estimates that fewer than half of Americans got a flu vaccine last season—and at least 410,000 people were hospitalized from flu.

Getting a vaccine this flu season is even more important. While flu vaccines do not prevent COVID-19, the CDC says that they can help reduce the burden of flu illnesses, hospitalizations, and deaths on the health care system and conserve scarce medical resources for the care of people with COVID-19.

Both COVID-19 and the flu can have varying degrees of signs and symptoms, ranging from no symptoms to severe symptoms.

Did you know that the symptoms below are possible with both illnesses?

- Fever or feeling feverish/chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue (tiredness)
- Headache
- Muscle pain or body aches
- Sore throat
- Runny or stuffy nose
- Nausea or vomiting
- Diarrhea

With COVID-19, you may also experience a new loss of taste or smell. Learn more online at www.cdc.gov.

OPERATORS' HEALTH CENTER PORTAL

Once you are an established patient of either the Countryside Operators' Health Center (OHC) or the Merrillville OHC, you can create an OHC portal account by registering on www.mypremisehealth.com. There are several advantages of creating an OHC portal account:



Communication with your provider. Get answers to your medical questions from the comfort of your own home.



Access your test results. No more waiting for a phone call or letter—view your results and your provider's comments within days.



Request prescription refills. Send a refill request for any of your refillable medications.



Manage your appointments. Schedule your next appointment, or view details of your past and upcoming appointments.

Schedule a virtual visit. Virtual appointments are a safe and easy way to get the care you need from the comfort of home. You can connect with your provider via phone or video during each location's regular hours.

Pharmacy Advocate's Corner



Dear Retirees and Eligible Dependents of the Retiree Welfare Plan,

As announced in July, there will be a new prescription drug plan that will cover all Medicare-eligible retired members and their Medicare-eligible spouses and/or children, **effective January 1, 2021**. The new plan is called **Midwest Operating Engineers Retiree Welfare Plan Medicare Prescription Drug Plan (RWP Medicare PDP)** and is administered by the Midwest Operating Engineers Welfare Fund along with OptumRx®, our current Pharmacy Benefit Manager.

As a reminder, you don't have to do anything. As long as you currently have prescription drug coverage under the RWP, you will be automatically enrolled in the RWP Medicare PDP. However, we may contact you if we need information to process your enrollment, such as your Medicare number.

If you are currently covered by an individual Medicare Part D prescription drug plan and you have not received a call from the Fund Office Pharmacy Benefit Department, please call them at 708-387-8331.

OptumRx has begun mailing various communication pieces to all Medicare-eligible retired members and their Medicare-eligible spouses and/or children. This includes an Opt Out Letter, *Summary of Benefits*, a Welcome Kit confirming your enrollment in the RWP Medicare PDP, and a Welcome Letter containing your

new OptumRx MedicareRx ID card. **Do not begin presenting this new ID card at your pharmacy until on or after January 1, 2021.**

If your spouse or dependent children are **not** eligible for Medicare but are eligible under the RWP, they will continue to be covered under the Prescription Drug Program currently in place for the RWP. They should continue to use the "Pharmacy" tab of their Midwest Operating Engineers vendor ID card to fill their prescriptions.

In October, the Fund Office mailed a comprehensive RWP Medicare PDP *Frequently Asked Questions* booklet to each Medicare eligible household. To access a copy of this booklet, you can visit <https://moefunds.com/pharmacy-benefit-forms/>.

If you have general questions about Medicare Part D or the RWP Medicare PDP, call OptumRx Member Services at **866-868-2493**, 24 hours a day, seven days a week. If you have any questions about your prescription drug coverage, please call the Fund Office Pharmacy Benefit Department at **708-387-8331**.

Regards,
Tracy Biela
Pharmacy Benefit Advocate

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If you have any COVID-19 symptoms or think you may have been exposed to someone who has tested positive for COVID-19, please cancel your appointment to allow another member the opportunity to attend. For a full list of COVID-19 symptoms, visit www.cdc.gov.

OPEN ENROLLMENT EVENTS

It will be critical for you to register for an appointment ahead of time. Be sure to include whether you will be bringing a companion so that we can track the total number of attendees. To book an appointment at an event listed below, visit <https://tinyurl.com/OEevents2021>.

Tentative dates for the Open Enrollment events are:

- January 23, 9 a.m.–2 p.m., District 1 Union Hall
- January 30, 9 a.m.–2 p.m., District 5 Union Hall
- February 6, 9 a.m.–2 p.m., District 7 Union Hall

If there is a location change due to state mandates, we will notify you in advance of your selected appointment. Be sure to include a phone number where you can be reached or receive a voice mail. We look forward to seeing and assisting you with the Open Enrollment process. Please continue to check www.moefunds.com for event updates.

NEW IMAGING NETWORK EFFECTIVE 1/1/2021



Effective January 1, 2021, the Welfare Fund is partnering with Absolute Solutions to provide free MRI, CT, or PET scans. This partnership will be available to

all eligible members, eligible dependents, and eligible retirees of the Retiree Welfare Plan.

Absolute Solutions has a nationwide network consisting of 3,600 facilities. By using one of these facilities, you will not have to pay any monies toward a deductible, copay, or coinsurance—regardless of which health plan option you are covered under.

Scheduling is easy! If your provider orders a MRI, CT, or PET scan, all you must do is call Absolute Solutions at **800-321-5040**. After calling the toll-free number, Absolute Solutions will locate a convenient location, coordinate the patient prescreening/test preparation, and provide details to you. Your prescribing provider will receive a medical report within four to five days. For more information, visit www.absolutedx.com.

5

WAYS TO SOCIALLY DISTANCE THIS Holiday Season

DECK THE HALLS. TRIM THE TREE. LIGHT THE CANDLES. SOME HOLIDAY TRADITIONS INVOLVE LITTLE RISK OF SPREADING COVID-19.

Others—such as travel, worship services, and group meals—pose more danger. That's especially true if you or those you're celebrating with are at high risk due to older age or underlying health conditions.

While there's no way to make every observance risk-free, it's important to understand your options. To stay safer this season, consider these swaps for typical festivities.

TO GRANDMOTHER'S HOUSE WE GO?

For more travel tips during the COVID-19 pandemic, visit www.cdc.gov/coronavirus and search for "travel FAQs."

1

*Instead of:
Attending a
faith gathering*



**Try: Viewing a
virtual service**

These days, many religious groups have gone high tech. You can often join via webcam or phone. Check websites or social media for resources like song lyrics and bulletins.

2

*Instead of:
Hosting a cookie
exchange*



**Try: Planning a
drop-off swap**

Ask your friends and family members to wrap sweet treats individually. Leave them at each other's houses. You can also trade recipes to bake at home with your family.

3

*Instead of:
Flying to see
relatives*



**Try: Postponing
your trip—or
driving**

Depending on infection rates at your home and destination, you might consider waiting to visit. If you do make the trip, know that security lines and airport terminals can put you in close contact with others. While driving, only ride with people from your household, and be cautious when stopping for food, gas, or bathroom breaks.

4

*Instead of:
Serving up a
buffet*



**Try: Personal
portions of
holiday favorites**

Health experts don't believe COVID-19 spreads through food. Still, sharing serving utensils can contaminate surfaces. Plus, lingering over the lamb or lasagna means you're prone to stand close to others. Consider having one person dish out food and ask others to stay out of the kitchen.

5

*Instead of:
Hugging and
handshaking*



**Try: Waving
and speaking
warm greetings**

Togetherness may feel a bit different this season—at least, until COVID-19 is better contained. Instead of gestures that involve physical contact, offer merry wishes in ways that keep some space between you and those who don't live in your household.

SWAP THIS FOR THAT: *Simple Holiday Substitutions*

Don't have all the ingredients you need for those family-favorite holiday recipes? Try these easy swaps that work in a pinch.

*When you
don't have ...*

→ **Use ...**

| | | |
|---------------|---|--|
| Baking powder | → | For 1 tsp., ¼ tsp. baking soda plus ⅝ tsp. cream of tartar |
| Butter or oil | → | Applesauce, shredded carrot, mashed banana, or pureed pumpkin; pureed avocado works great in place of butter for chocolate recipes |
| Whole milk | → | For 1 cup, use 1 cup fat-free or low-fat milk plus 1 tbsp. vegetable oil (like heart-healthy canola oil) |
| Heavy cream | → | For 1 cup, use 1 cup evaporated skim milk or ½ cup low-fat yogurt and ½ cup plain low-fat unsalted cottage cheese |
| Buttermilk | → | 1 tbsp. lemon juice or vinegar mixed into enough milk to make 1 cup; let stand for five minutes |
| Sour cream | → | Nonfat Greek yogurt or a combination of low-fat unsalted cottage cheese with low-fat or fat-free yogurt |
| Sugar | → | Unsweetened applesauce can be substituted in equal portions for sugar (this will work in most baked desserts, but you'll need to reduce the liquid by ¼ elsewhere in the recipe) |
| Eggs | → | In cake batter, 2 tbsp. mayonnaise can replace one egg |
| Mayonnaise | → | Nonfat or low-fat plain yogurt |
| Vinegar | → | Lemon juice |

Spice It Up

DIY a teaspoon of your favorite holiday spices with these mixes:

Allspice

- ½ tsp. cinnamon
- ½ tsp. ground cloves

Apple pie spice

- ½ tsp. cinnamon
- ¼ tsp. nutmeg
- ⅛ tsp. cardamom

Pumpkin pie spice

- ½ tsp. cinnamon
- ¼ tsp. ground ginger
- ⅛ tsp. ground allspice
- ⅛ tsp. ground nutmeg





MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
6150 JOLIET ROAD
COUNTRYSIDE, IL 60525



PSRT STD
U.S. POSTAGE
PAID
LONG PRAIRIE, MN
PERMIT NO. 372

6282M

Important Information

- > For Valenz Care, Case Manager, call **855-298-0493** or learn more at www.valenzhealth.com.
- > For ATI Physical Therapy, call **833-ATI-0001** or visit www.ATlpt.com/MOE to locate a facility near you.
- > To locate a Blue Cross Medical PPO provider, call **800-810-BLUE (2583)** or visit www.bcbsil.com.
- > For mental health and substance abuse, Member Assistance Program (MAP), and work-life services, call ERS at **855-374-1674**. Or visit the enhanced ERS website at <https://mylifeexpert.com> to create your own personal account (**Company Code: MOEMAP**).
- > To locate a dental provider, call Delta Dental of Illinois at **800-323-1743** or visit www.deltadentalil.com.
- > For OptumRx's Customer Care Call Center, call **855-697-9150 (855-MYRX150)**.
- > To confirm eligibility, obtain benefit information, or inquire about a claim, call Member Services at **708-579-6600**.
- > For questions about your pension benefits or for assistance applying for benefits, call the Retirement Services Group at **708-579-6630**.
- > To make an appointment at the Operators' Health Center, call Countryside, IL (**708-485-2273**) or Merrillville, IN (**219-525-1150**).
- > To locate a provider in the EyeMed Advantage Network, call **866-393-3401** or visit www.eyemed.com. Be sure to select the Advantage Network in the locator search. For discounts on hearing aids, call Amplifon at **888-407-7177**.

Member Advocate's Corner



Dear Members and Families,

The Fund Office had to close its doors to outside visitors back in mid-March as a result of the pandemic. We have also had to modify or cancel many of the events that the Fund Office holds throughout the year. It is during times like these that we are all reminded of the importance of staying in communication, especially with the Fund Office. That includes reading the many mailings that you receive from us or periodically checking out our website, www.moefunds.com, to review the most up-to-date information from the Fund Office. This is especially important for the active membership as we approach Open Enrollment.

Unfortunately, one of the events that was canceled was the Benefit Seminars. These events are designed to give the membership an opportunity to learn about their fringe benefits and updates to the plan for the upcoming new Plan Year. In lieu of the Benefit Seminars, the Fund Office sent out communication in November with the information that is normally presented during the Benefit Seminars. It is imperative that you open and read this information and call with any questions or concerns you may have.

Although the Benefit Seminars were canceled, the Fund Office is still planning on having Open Enrollment events. Members can schedule appointments to sit down with Fund Office representatives to go over health plan options, enroll in a plan for the 2021/2022 Plan Year, and transfer credits into their Retiree Medical Savings Plan (RMSP) accounts, if eligible. If they are unable to make an event, members can call in to either an experienced BlueCross BlueShield of Illinois navigator or a knowledgeable Fund Office representative, or even complete the Open Enrollment process online through their My150 accounts.

Outside of Open Enrollment, remember that the Fund Office is available to assist members with adding or removing dependents after a life-changing event (including deadlines to do so), self-payment questions, downgrades, retirement, late hours, and more. This year has forced us all to adapt. I want to thank you, the membership, for your patience and resilience as we have navigated through these changes together. I want to assure you that the Fund Office staff is still here for you to address any questions or concerns that may arise. Although the Fund Office still remains closed to all, with the exception of the Operators' Health Center and limited retirement application appointments with a representative from the Retirement Services Group, we are still available to help you!

Respectfully yours,
Kerry McMahon, Member Advocate