

MOE Health Line

NOVEMBER 2022



www.moefunds.com

Benefit Seminars Will Be Held at Select District Union Halls

THE FUND OFFICE STAFF ENJOYS EVERY OPPORTUNITY TO PROVIDE IMPORTANT INFORMATION REGARDING YOUR FRINGE BENEFITS. To optimize your Local 150 benefits, you must stay informed. So, please join us at one of the events below to gather information, receive numerous giveaways, and enter the raffle for your chance to win a great prize:

- **Saturday, November 12:** District 1 Union Hall (Countryside, IL) for Districts 1, 2, and 3
- **Saturday, December 3:** District 5 Union Hall (Utica, IL) for Districts 4, 5, and 8

Doors will open at 8:15 a.m., with the presentation starting promptly at 9 a.m.

Due to the content of the material, please make alternative child care arrangements.

If you are unable to attend the seminar in your area, please feel free to attend the other event.

WHAT IS THE PURPOSE OF BENEFIT SEMINARS?

Attending a benefit seminar is a great way to receive a refresher on all the fringe benefits offered by Local 150. The focus is primarily on the Welfare Fund because Open Enrollment is just around the corner. Open Enrollment will take place from January 16 through February 28, 2023

At each event, there will be a presentation with information on:

- Credit cost deductions for the MOE Health Plan Marketplace (hourly members) for the 2022–2023 Plan Year

- The retiree subsidy percentage for the 2022–2023 Plan Year
- Composite coverage costs for the Owner Operator/Relative Shareholder health plan options
- Expanded services offered by Operators' Health Center and Activate (the Union Division of Everside Health)

Fund Office staff and vendors will visit select District Union Halls. They'll answer questions regarding the fringe benefits offered to eligible members and covered dependents.

Members and spouses can also receive a flu shot, if desired.

Register for One of the Benefit Seminars Today!

Visit www.local150.org/moe/benefit-seminars. Be sure to indicate whether you'll bring your spouse and whether either of you want to receive a flu shot.



14 CREATIVE USES FOR Food Scraps

MORE THAN 20 TONS OF WASTED FOOD WINDS UP IN THE TRASH EACH YEAR. Fortunately, you can make a difference. How? By using more of your food scraps. While some types of waste—for instance, spoiled meat—should go (double-bagged) in the trash, using other leftovers helps the earth and saves you cash.

TO MAKE EACH MEAL GO FURTHER:



1

Simmer veggie scraps into a homemade stock or broth. Good options include carrot peels, potato skins, and celery tops.

2 Mash mushy fruit or the seemingly inedible parts—including apple cores, apricot peels, and strawberry tops—into jam. Look up exact recipes and directions online.



5

Blend slightly bruised or past-ripe fruit into smoothies.



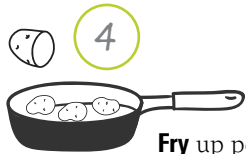
3

Play TV chef by challenging your family to a cook-off, making creative dishes with leftovers.



6

Cut stale bread into croutons, which you can freeze for later, if needed.



4

Fry up potato peels into chips.

7

Sprout new plants from seeds or scraps. Place herbs, celery bases, or green onion bulbs in water; plant tomato seeds or potatoes with buds in soil.



TO REPURPOSE FOOD SCRAPS OUTSIDE THE KITCHEN:



8

Pile cucumber peels to deter ants from entering your home.

9 Dye fabrics with brightly hued veggies—red and purple from beet ends, orange from yellow onions, green from spinach, or blue from red cabbage.



10

Brew “compost tea” by soaking banana peels in water for a few days. Use the potassium- and phosphorous-rich results to water your houseplants and garden.



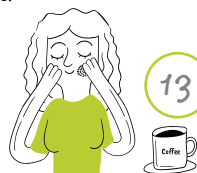
11

Boil fruit scraps in water to make a naturally sweet air freshener.

Dry citrus peels and add to homemade vinegar cleaning solutions.



12



13

Exfoliate your face or body with used fine coffee grounds.



14

Cat-proof your flower beds with coffee grounds or citrus peels.



(recipe)

Cream of Celery Soup

- 4 large stalks celery
- 1 tsp. butter
- 1 tsp. olive oil
- ½ cup chopped onion
- 2 cups low-sodium chicken broth
- ¼ cup reduced-fat sour cream

Prepare celery by washing, trimming ends, and cutting into large pieces. Use the leaves, too. You can remove strings and measure the amount. You should have about 2 cups. Heat butter and oil in a saucepan over medium heat. Add onion. Let cook until translucent, but not browned—about two minutes. Add celery chunks and cook until celery is bright green. Add broth and heat. Put the soup in batches in a blender and puree. There will be bits of vegetables. If you want a smoother celery soup, use a food mill or pour through a sieve. Stir in sour cream and serve in mugs.

Makes four servings. Each serving contains about 77 calories, 5 g fat (2 g saturated fat, 0 g trans fat), 9 mg cholesterol, 110 mg sodium, 6 g carbohydrate, 1 g fiber, 2 g sugars, and 4 g protein.



EXERCISE MISTAKES THAT KEEP YOU FROM LOSING WEIGHT

YOU'RE COMMITTED TO LOSING WEIGHT AND, TO HELP REACH THAT GOAL, you're being more physically active. Yet, the number on the scale isn't budging. Why? Here are four common exercise errors that could be stalling your weight-loss efforts.

MISTAKE 1:

RELYING ON EXERCISE ALONE TO TAKE OFF POUNDS

Both regular physical activity and good eating habits play important roles in managing your weight. Initially, most weight loss is due to taking in fewer calories through food and drink. But staying physically active is crucial for keeping the pounds off.

THE FIX: Include both increased exercise and healthy diet changes in your weight-loss plan.

MISTAKE 2:

TAKING A FITNESS GADGET'S WORD FOR HOW MANY CALORIES YOU'VE BURNED

Studies show that wearable fitness trackers and smart watches do a poor job of calculating how many calories are used during physical activity. That's a problem if it deceives you into believing that you can eat more than you really should.

THE FIX: Get a second opinion about how many calories you're burning with an online tool. Search for "physical activity calorie counter" at www.acefitness.org.

MISTAKE 3:

LOADING UP ON JUNK FOOD AFTER A WORKOUT

Research shows that the more active people are, the more likely they may be to stick with a healthy diet for losing weight. Yet, there is a potential pitfall: Post-workout hunger may lead to poor food choices if you aren't prepared.

THE FIX: Have a healthy snack on hand in case you're hungry after exercising. Try raw veggies with hummus or almonds with low-fat cheese cubes.

MISTAKE 4:

DOING ONLY CARDIO WITH NO STRENGTH TRAINING

It's true that cardio (aerobic) exercise plus a healthy diet helps you shed the pounds. But doing strength training is also critical because it helps you maintain or build lean muscle tissue. Bottom line: The two types of exercise work together to reduce body fat.

THE FIX: Do strength-building activities at least two days per week. Examples include lifting weights, using resistance bands, and doing body-weight exercises (such as sit-ups and push-ups).

BE MINDFUL OF YOUR BEHAVIOR

To print out a free food and activity tracker, go to www.familydoctor.org and search for "food and activity journal."

NEW! Diabetes Management Programs

THERE ARE TWO NEW PROGRAMS AVAILABLE TO HELP YOU MANAGE TYPE 2 DIABETES, possibly lose weight, and improve your overall health and well-being. Both options are FREE if you're an eligible member or covered dependent under the active Welfare Fund or an eligible retiree or covered dependent under the Retiree Welfare Plan.

VIRTA TREATMENT PROGRAM



Virta is a research-backed treatment that safely and sustainably reverses type 2 diabetes without the risks, costs, or side effects of medications or surgery. The Midwest Operating Engineers Welfare Fund fully covers the cost of Virta for eligible members, retirees, and covered dependents who qualify for the treatment program.* Through the Virta Treatment program, you will have:

- A dedicated health coach
- Free diabetes testing supplies
- Medical care from a physician-led team
- Numerous resources and patient community support

Virta teaches you how to change your diet so your body burns fat for energy. This is shown to lower blood sugar and the need for diabetes medication. To apply for the program, you can visit www.virtahealth.com/join/moe. After completing an application, you will be connected with an enrollment adviser who will be available to answer any questions.

*You will not qualify for the Virta Treatment program if you are younger than age 18, age 80 or older, diagnosed with type 1 diabetes, pregnant or nursing, had diabetic ketoacidosis in the past 12 months, or have stage 4/5 chronic kidney disease or end-stage renal disease and are on dialysis.

ACTIVATE'S PARTNERSHIP WITH NORTHWIND PHARMACEUTICALS

If you're an eligible member, retiree, or covered dependent with type 2 diabetes, your health care provider may recommend the Northwind Diabetes Management Program, offered through the Activate Health Care locations in Rockford, IL, and Davenport, IA. You'll retain your primary care provider or endocrinologist, who will be updated with your progress throughout the program. Once you sign a commitment agreement, you will:

- Engage with a coach and have monthly interactions
- Receive medicines and supplies for free

To get started, schedule your first visit with one of the Activate facilities. At this point, your diabetes starter kit will be ordered. This kit includes oral diabetes medications, insulin, syringes, a glucose meter and strips, a continuous glucose monitor, lancets, alcohol swabs, sharps container, insulin pump and supplies, blood pressure monitor, and diabetes information and resources.

Once your kit arrives, you'll receive a demonstration and overview of the program, engage with a coach to set expectations, and consult with a dietitian. Afterward, you will have monthly interactions to review your blood sugar trends, coaching on a healthy lifestyle, and help with how to stick with your diabetes program.



Activate (the Union Division of Everside Health) has rebranded to Everside Health. You can still expect the same locations, wonderful providers, and quality health care—just with a new brand. What else is new? Our Everside Health locations have expanded services to include chiropractic care. To schedule an appointment today, visit www.eversidehealth.com/local150.



Pharmacy Advocate's Corner



WHAT ARE MY NEXT STEPS AFTER I RECEIVE THE PA DETERMINATION?

If the PA is approved, you may notify your pharmacy and request them to process your prescription through your insurance. A standard copay will apply. Please refer to your determination letter from OptumRx for the approval window of your PA as the time frame won't be the same for every request. Your prescriber will need to renew your PA to continue therapy beyond the end of the approval window.

If the PA is denied, please call your prescriber to discuss the denial and whether a plan-covered alternative medicine would work for you. At times, a PA may be denied due to lack of information. If your prescriber has any additional supporting documentation, they may submit a second PA and/or appeal to OptumRx for further review. If you choose to fill the medication after your PA request was denied, you'll be responsible for paying the full cost of the medication. The amount you pay for the medicine will not count toward any deductible or out-of-pocket limit you may have and isn't a reimbursable expense under the Family Supplemental Benefit.

HOW DO I CHECK A PA'S STATUS?

You can contact your prescriber's office or OptumRx. Active members and non-Medicare retirees may contact the OptumRx Customer Care Call Center at 855-697-9150. For Medicare-eligible retirees, call OptumRx Member Services at 866-868-2493 or visit www.optumrx.com. After you log in to your account, or register for an account, click on "Benefits and claims." Then click on "Prior authorization or exception request."

If you have any questions, please contact me at 708-937-1745 and I will be happy to assist you.

Sincerely,
Anna Bozich

ABOUT PRIOR Authorization

There are certain medications that require a Prior Authorization (PA) to be completed by your prescriber to determine coverage under the Prescription Drug Program. PAs are completed to review for factors such as medical necessity, appropriate usage, FDA guidelines, managing costs, and patient safety. Medications that require a PA each have their own criteria that must be met for coverage to apply.

PA reviews are completed by clinical pharmacists and/or medical providers at OptumRx. The Fund Office does not receive nor review PAs. PAs are a standard practice among all health plans and are not limited to the Prescription Drug Program offered by the Midwest Operating Engineers. Here are answers to common questions about PAs:

HOW DOES MY PRESCRIBER SUBMIT A PA?

When a prescription is billed through the Prescription Drug Program for a medication that requires a PA but doesn't have one, it will get rejected as "Prior Authorization Required." The pharmacy should then inform your prescriber of the PA requirement so your prescriber can initiate a PA. Prescribers may submit a PA to OptumRx in one of two ways:

- Call the OptumRx PA Department at 800-711-4555
- Send the PA request electronically by visiting the following link: www.covermymeds.com/epa/optumrx

You may provide your Plan's formulary to your prescriber in advance so they can check coverage of medications and requirements prior to sending a prescription to the pharmacy. To find your Plan's formulary, visit www.local150.org/moe/prescription-drug-program. Please note that the formulary is subject to change periodically.

WHEN WILL I BE NOTIFIED OF THE PA DETERMINATION?

Once OptumRx receives a PA request, they will have a determination rendered within a few days. If the request is time sensitive, your prescriber may request an urgent PA so that the review is expedited. After a PA determination is made, OptumRx will call you if they have a phone number available to provide the PA determination. You'll also receive a letter in the mail from OptumRx with the outcome. Additionally, your prescriber will receive a fax with the same correspondence.

MEN: Don't Shrug Off These Cancer Symptoms

Each year, more than 900,000 men develop cancer. Unfortunately, many of them postpone medical care and don't get help early on, when the disease is most treatable.

However, men who want to guard against cancer and other health problems can take charge by scheduling routine checkups and paying attention to changes in their bodies.

Here are some of the symptoms men shouldn't shrug off if they want to protect their health.

SIGN	POTENTIAL PROBLEM	THOSE USUALLY AFFECTED	GET IT CHECKED
A sore on your skin that won't heal	Skin cancer	Men with fair skin that burns or freckles easily	<ul style="list-style-type: none"> • Have a health care provider examine your skin. • Also, talk with your provider if you notice changes in old moles or growths.
Blood in the stool or a change in bowel habits	Colorectal cancer	Men older than 50	<ul style="list-style-type: none"> • Screening tests can find growths before they turn into cancer. They can also detect cancer early on, when it is easier to treat. • Screening for colorectal cancer should start at age 45 but may begin earlier if you are at high risk. Talk with your provider to determine the right schedule for you.
A hard lump on the testicle or a "heavy" feeling in the groin	Testicular cancer	Men ages 20 to 39	A physical exam, blood tests, and other tests can diagnose this type of cancer.
Having trouble starting or stopping the flow of urine, or needing to urinate more often—especially at night	Prostate cancer	Men older than 65	<ul style="list-style-type: none"> • Screening tests include a digital rectal exam. This is when the provider feels the prostate through the rectum. • A blood test called a prostate-specific antigen test may also be used. • Cancer is confirmed by biopsy, when a tissue sample is taken from several areas of the prostate.
A lump in the chest or changes to the nipple	Breast cancer, which is rare but can occur in men	Men ages 60 to 70	Breast cancer in men is detected the same way as breast cancer in women. A mammogram can help detect changes in the breast that could be cancer.

Some cancers may not trigger any warning signs early on. That's why it's important to stay on top of your regular health screenings. Your provider can let you know what's needed based on your age, risk factors, and family history.

In addition, you can reduce your risk for cancer by adopting a healthy lifestyle. Here are some positive changes you can make:

- Wear a wide-brimmed hat and sunglasses when outdoors. Apply a broad-spectrum sunscreen with

a sun protection factor (SPF) of 30 or higher.

- Don't smoke. A man's risk of dying of lung cancer is 25 times higher if he smokes.
- Maintain a healthy weight.
- Exercise regularly.

HELP SOMEONE STOP SMOKING

No matter how much you may want a friend or loved one to quit smoking, you can't make someone do it. But that doesn't mean you have to stand idly by once the person makes the decision to quit. The suggestions that follow can help you support and encourage a smoker who is struggling to give up tobacco.

BE SUPPORTIVE

About 40% of smokers who quit say that getting support mattered a lot in their success. To provide such help:

- Ask the person if they would like you to offer support through the process.
- Focus on the benefits of quitting rather than threatening, nagging, or lecturing about the dangers of continuing to smoke.
- Don't take the quitter's bad moods personally. These unpleasant symptoms of nicotine withdrawal usually pass within two weeks of quitting.
- Support the smoker's ability to quit. Having faith in people can shore up their strength.
- Celebrate significant victories along the way, such as the first week and first month of being smoke-free.

BE AN ACTIVE PARTICIPANT

Think of things you can do beyond words to help. For example:

- Make the person a "survival kit" with gum, water, and healthy snacks to munch on.
- Organize activities you can do together where smoking is prohibited, such as going to the movies.

RESPOND TO A RELAPSE

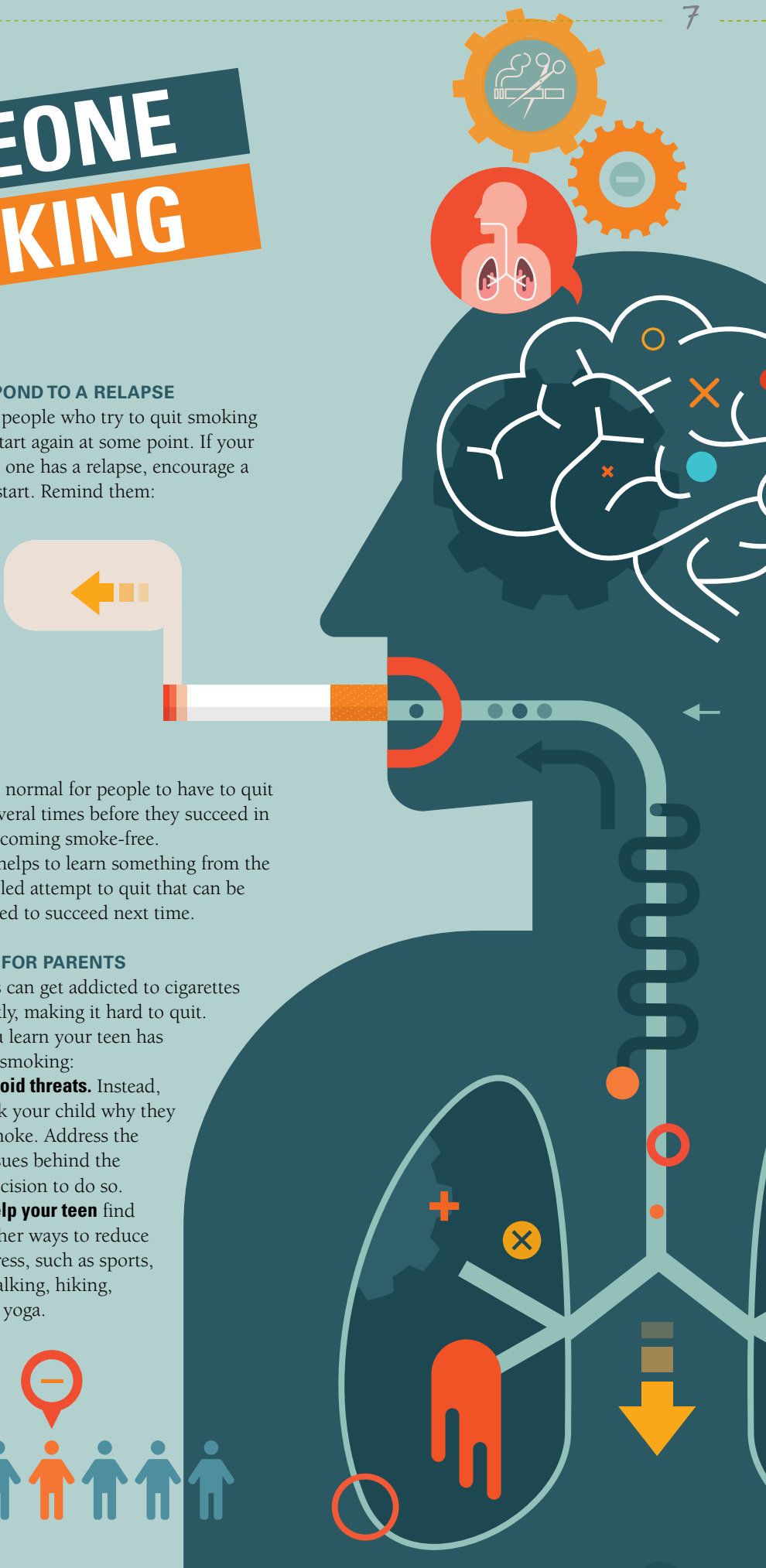
Most people who try to quit smoking will start again at some point. If your loved one has a relapse, encourage a new start. Remind them:

- It's normal for people to have to quit several times before they succeed in becoming smoke-free.
- It helps to learn something from the failed attempt to quit that can be used to succeed next time.

TIPS FOR PARENTS

Teens can get addicted to cigarettes quickly, making it hard to quit. If you learn your teen has been smoking:

- **Avoid threats.** Instead, ask your child why they smoke. Address the issues behind the decision to do so.
- **Help your teen** find other ways to reduce stress, such as sports, walking, hiking, or yoga.





MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

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6150 JOLIET ROAD
COUNTRYSIDE, IL 60525

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LONG PRAIRIE, MN
PERMIT NO. 372



6282M

Member Advocate's Corner



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.ATipt.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 www.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.
- > For Operators' Health Center (OHC) appointments, visit www.operatorshealthcenter.com.
- > For Everside Health (formerly Activate), visit www.eversidehealth.com/local150.
- > Call EyeMed Advantage Network at 866-393-3401 or visit www.eyemed.com. For discounts on hearing aids, call Amplifon at 877-203-0675.
- > Call Absolute Solutions about free MRI/CT or PET scans at 800-321-5040 or visit www.absolutedx.com.

Dear Members and Families,



As your member advocate, I am always looking for ways our membership can maximize their benefits and use all their available resources. I would like to make you aware of a free service available to you through our partner Valenz Care. While you may be familiar with the important role Valenz currently provides in verifying medical necessity, this is not where their services to the membership ends. At no cost to you, they can help you navigate your health care:

- During a serious illness
- For a chronic condition
- After an injury

This is where Valenz Case Management can assist. You'll be assigned a dedicated nurse case manager, at no cost to you, who will coordinate your care and guide you through your treatment. Your specialized nurse case manager will act as a central point of contact for your medical providers. Having a clinically trained health care professional assigned to your case, reviewing requests for treatment and overseeing the coordination of care, will allow you to focus solely on your treatment and rehabilitation plan.

As your member advocate, I have suggested this service to numerous members and families that are coping with complicated health issues. If the need ever arises and you feel you could benefit from Valenz Case Management, you can call Valenz at 855-298-0493, contact Member Services at 708-579-6600, or call me at 708-579-6672 to request a nurse case manager. Let's all work together to get you on the highway to health.

Respectfully Yours,
Diane Pierson