



Open Enrollment Season Is in Full Swing

OPEN ENROLLMENT COMMENCED JANUARY 16 AND WILL END AT MIDNIGHT ON FEBRUARY 28. If you haven't already, now is the time to select a health plan option and/or change your coverage tier, which will be effective April 1, 2023, through March 31, 2024.

We understand that many people become anxious during this time, wondering: "Which health plan option should I select to optimize my coverage for my medical needs?" and "Which plan can I afford?" Or if you plan on retiring this year, "Should I transfer credits?" and "If so, how much?" If you're new to the union, you may wonder, "Do I need to pick a plan if I have medical coverage under my parent's plan?"

The first answer to all these questions is, "The Fund Office has resources available to help you through the Open Enrollment process."

PROCESS REMINDERS

It's important to actively participate in the Open Enrollment process. If you like your current health plan option and coverage tier (that goes through March 31, 2023) log in to your My150 account and select **KEEP CURRENT PLAN**.

Until you select a health plan option for the new Plan Year, the Fund Office will continue sending periodic reminders to do so. And if you don't proactively select a health plan option, you'll default back into the same health plan option, which could impact your covered dependents. You won't

be able to add/remove dependents in the coming year, unless you have a Life Changing Event. Please also remember to:

1. Reset your My150 account password if you haven't logged in to your account recently. If you're having problems with logging in to your My150 account, call Technical Support at **888-220-3599**.

2. Make sure your profile information is up-to-date. This includes your name, address, phone number, and email address. You can easily update this information in your My150 account.

3. Keep your beneficiary information up-to-date for your applicable fringe benefits. Along with each beneficiary's name, you need their Social Security number, address, and phone number.

4. Think about how many credits you want to transfer from your Credit Bank to your Retiree Medical Savings Plan (RMSP) account if you're considering retiring in the upcoming Plan Year. Be certain that you have enough credits in your Credit Bank up to your retirement date. This applies to eligible members who are active members of the Midwest Operating Engineers (MOE) Health Plan Marketplace and are either age 55 or turning age 55 in the upcoming Plan Year.

5. Add or remove dependents from your coverage, as needed. Open Enrollment is the only time of the year that you can do this, unless you have a Life Changing Event in the coming Plan Year.

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THE NOT-SO-SWEET SIDE OF SUGAR

SUGAR IS FOUND NATURALLY IN SOURCES LIKE STRAWBERRIES AND WINTER SQUASH. But during processing, food manufacturers add other sugars to drinks, sweet snacks, and candy. Sugar is also added to improve the flavor of nutritious foods like low-fat dairy, whole-grain cereals, and vegetables.

Added sugars lack nutrients, and research has linked them to health hazards. Here's why experts recommend cutting back.

TALLYING THE RISKS

Added sugars offer zero nutrition. The calories you consume would be better spent on foods rich in the nutrients you need.

Aside from cavities and acne, high intake of added sugars has been linked to:

- High blood pressure
- Abnormal cholesterol levels, even in children
- Extra fat around the heart and other organs—a big problem for heart health
- Type 2 diabetes, at any age
- Some cancers, including colorectal cancer

HEALTHIER WAYS TO PLEASE YOUR PALATE

You don't need to purge your fridge or pantry. Going completely sugar-free may be unnecessarily strict. To start reducing the amount of added sugar you eat, try some of these tips:

- **Cook from scratch.** Prepare your own versions of store staples, including pasta sauce, granola, condiments, and baked goods.
- **Hold back.** Reduce the amount of sugar a recipe calls for by one-fourth. It won't noticeably impact the flavor of baked goods.
- **Use the power of produce.** Satisfy a sweet tooth with naturally tasty foods, like bananas, apples, or sweet potatoes. They often work in baked goods or in dishes like oatmeal.

By cutting back on added sugars while prioritizing fresh foods, you can feed everyone—even the dedicated dessert lovers—with wholesome, delicious dishes.



(recipe)

Budget-Friendly Pasta Salad Dinner

- 1 lb. whole wheat penne pasta
- 4 large eggs, medium or hard-boiled
- 1 lb. broccoli
- 1 large red bell pepper
- ¼ cup mayonnaise
- 3 tbsp. Dijon mustard
- ½ tsp. salt
- ½ tsp. black pepper
- 1 tbsp. red wine vinegar
- 15 oz. can low-sodium black beans, rinsed and drained
- ¼ cup chopped green onions

Bring a large pot of water to a boil. Follow the package cooking instructions for your pasta. While the pasta is cooking, chop the eggs, broccoli, and red bell pepper into small pieces. Set them aside. In a separate bowl, prepare dressing by whisking together the mayonnaise, Dijon mustard, salt, black pepper, and red wine vinegar. Once the pasta has finished cooking, drain and rinse with cold water. In a large bowl, combine the cooked pasta and dressing. Stir until the pasta is fully coated. Next, add in the eggs, broccoli, red bell pepper, and black beans. Toss everything together to combine. Top with the chopped green onions and serve.

Serves eight; serving size is about 1 cup. Each serving provides about 350 calories, 10 g total fat (1.5 g saturated fat, 0 g trans fat), 95 mg cholesterol, 430 mg sodium, 53 g carbohydrate, 13 g fiber, 4 g sugar, and 17 g protein.

GET A Killer Kettlebell Workout WITH THESE TIPS

WHETHER YOU'RE JUST BEGINNING YOUR STRENGTH TRAINING JOURNEY or are looking for something new to add to the mix of your steady routine, we all want to find a workout that gets the best results in the most efficient way.

You may have seen kettlebells around the gym or being used by your favorite fitness influencers. These round-shaped cast iron or steel weights come with a handle and typically range from between 8 and 105 pounds. They can be used for stand-alone strength training or as part of a wider exercise routine, such as CrossFit. But are they worth the investment?

Kettlebells can be used to increase strength, power, and endurance, but the added benefits of these weights may surprise you. For older adults, kettlebell training can promote healthy aging by improving grip strength and oxygen flow to muscles during exercise. In women, training with kettlebells has shown to boost heart and lung performance and improve mental health by reducing symptoms of anxiety and depression.

Ready to jump in? Here's how to get started.

FINDING YOUR FIRST SET OF KETTLEBELLS

You can buy kettlebells from a variety of retailers both in person and online. Kettlebells generally cost less than \$10 for single low-weight bells (think 5 pounds), \$30 to \$80 for single weights in the 25- to

50-pound range, and upwards of \$150 for a set of kettlebells of varying weights.

Choosing the correct weight will depend on a few factors, including your height, age, fitness level, and health. Check with your health care provider or a trainer to get personalized guidance.

STARTING A ROUTINE

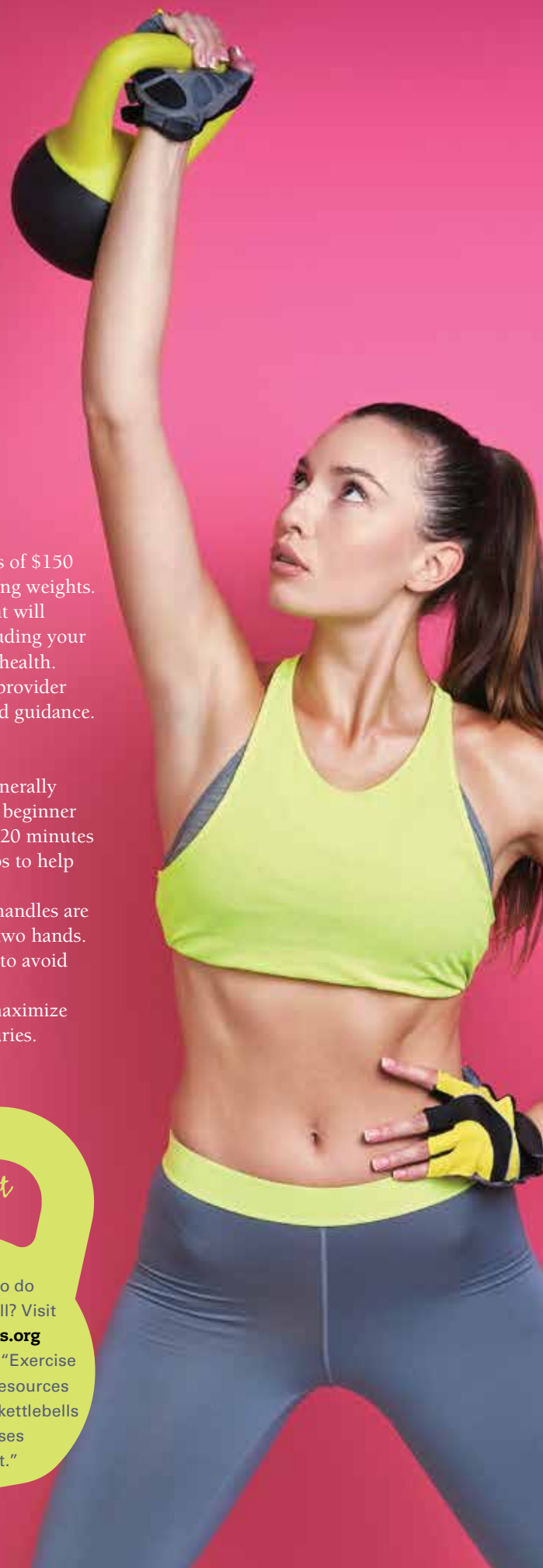
Training with kettlebells is generally safe and effective. You can do beginner routines at home in less than 20 minutes per session. Here are a few tips to help you along the way:

- Make sure your kettlebell handles are wide enough to grip with two hands.
- Wear weight-lifting gloves to avoid losing your grip.
- Focus on proper form to maximize benefits and minimize injuries.

GETTING THE

Swing of It

Not sure what to do with your kettlebell? Visit www.acefitness.org for exercises. Select "Exercise Library" from the Resources menu. Then look for kettlebells under "Exercises by Equipment."



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ADDING OR REMOVING DEPENDENTS

Failure to properly add or remove a dependent during Open Enrollment will compromise the correct coverage tier. However, you'd need to wait until the next Open Enrollment period to fix it, unless you have a Life Changing Event in the upcoming Plan Year. Here's what you should know about:

- **Adding a child:** You need the dependent's county birth certificate and their Social Security card. For an adopted dependent, you also need an adoption letter or record showing the date of adoption. It must be signed and dated by a court official. After gathering the required documents, you can easily upload them to your My150 account.
- **Adding a spouse:** You need to have a county marriage certificate, Social Security card, county birth certificate, employment information, and other group insurance card (if applicable). You can easily upload the documents to your My150 account.
- **Removing a dependent:** If this causes your coverage tier to change (for example: Family to Member +1), change the coverage tier AND remove the dependent from your My150 account. If this doesn't cause your coverage tier to change, you'll need to call Member Services at **708-579-6675** to request a 2023 Dependent Disenrollment Form. The Fund Office must receive this form by February 28, 2023.

Do you or any of your dependents have coverage under another group health insurance? If so, you'll need the name of the



employer and a copy of the other group insurance card. This information is important for coordinating our Welfare Fund coverage with the other group insurance coverage. There will be the opportunity to upload this information during the Open Enrollment process.

RESOURCES AVAILABLE TO YOU

For assistance, you may want to:

- Attend the final Open Enrollment event on February 18 (8 a.m. start), District 5 Union Hall, Utica, IL. You can schedule an appointment at www.local150.org/moe/about/benefit-seminar-open-enrollment-information.

- Schedule an appointment at the Fund Office in Countryside, IL, to discuss all the health plan options and, if eligible, receive help transferring credits. To schedule an appointment, visit www.local150.org/moe/about/benefit-seminar-open-enrollment-information.
- Call the MOE Health Plan Marketplace Call Center toll-free at **844-693-1467**, Monday through Friday, 8 a.m. to 7 p.m., and Saturday, 8 a.m. to noon (CST). An experienced BlueCross BlueShield (BCBS) of Illinois licensed health navigator can help recommend a health plan option and transfer credits, if you're eligible. Translators are available upon request.
- Contact the Fund Office Marketplace Call Center at **708-579-6675** to receive assistance from Fund Office Staff Monday through Wednesday and Friday, 8 a.m. to 5 p.m.; Thursday, 9 a.m. to 5 p.m.; and Saturday, 8 a.m. to noon (CST).
- Call **708-579-6668** to speak with a specialized Operators' Health Center (OHC) Plan Member Services Representative if you'd like to discuss the OHC Plan. This health plan is one great option, but you need to fully understand how the plan works and know if your providers are in the HST Care Connect network. **This health plan option does not use the BCBS PPO network.**

New Partnership with Gateway Foundation and Recovery Centers of America

We became partners with Gateway Foundation and Recovery Centers of America (RCA) effective **January 1, 2023**. These organizations:

- Provide residential substance abuse treatment and all outpatient follow-up treatment
- Are in the BlueCross BlueShield (BCBS) network
- Offer a full continuum of care
- Provide 24/7 admissions
- Have active alumni programs
- Will arrange for transportation

If you're an active eligible member, pre-Medicare eligible retiree, or a covered dependent who needs assistance, the Fund Office will pay **100% of the cost for treatment**. For more information or assistance, call:

- Gateway Foundation: **877-379-9225**
- Recovery Centers of America: **773-490-6488**

Member Advocate's Corner

WHAT YOU SHOULD KNOW ABOUT PROTECTED Health Information



Protected Health Information (PHI) is any information about or related to, but not limited to, claim(s) for

coverage or benefits under the MOE Welfare Fund. This determination is based on the federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA). What does this mean to our membership?

The Fund Staff has the responsibility to protect the use and disclosure of an individual's health information. MOE takes this responsibility seriously and is required to comply with federal law. Everyone age 18 or older has the right to grant authorization so the Fund Staff can discuss your PHI with another adult. Let's look at how some specific situations can be managed to allow for the release of PHI:

Can my spouse discuss my eligibility and claim information with Fund Staff? The HIPAA Privacy Rule allows for a spouse to access health information for the other spouse, unless you or your spouse specifically indicates otherwise. To see your Explanation of Benefits (EOB) online,

member and spouse should each create their own account at www.My150.com.

As the parent of minor children (younger than age 18), do I have access to their medical information? Yes.

Natural parents have access to their minor children's health information. Minor children's EOB will post in the member's My150 account.

As the parent of a dependent child age 18 or older, do I have access to their medical information? No. A natural parent doesn't have access to their medical information. An adult dependent can grant authority to another adult by creating a My150 account and updating their PHI. Their EOB will display in the dependent's My150 account.

Who has access to my minor stepchild's health information? The natural parents will have access to their minor child's health information, even if that parent isn't covered under the Plan.

Should I grant access to my PHI if I am a single member, retiree, or a surviving spouse? It would be extremely beneficial to grant authority to your medical information. You can grant authority by creating a My150 account or requesting a paper Personal Representative Form from Member Services by calling **708-579-6600**. To print the form yourself, visit www.local150.org/moe/benefits/healthcare/health-welfare-forms-notice. If you have a medical and/or financial Power of Attorney in place, please submit a copy to the Fund Office's Benefits & Eligibility Services Group.

If you have any questions regarding your PHI, please call Fund Office Staff at **708-579-6600**.

Respectfully yours,
Diane Pierson
Member Advocate



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 (833-284-0001)** or visit www.ATIpt.com/MOE to locate a facility near you.
- > To locate a Blue Cross Medical PPO provider, call **800-810-BLUE (800-810-2583)** or visit www.bcbsil.com.
- > For substance abuse treatment/mental health services, call:
 - Member Assistance Program (MAP) through ERS at **855-374-1674**
 - Gateway Foundation at **877-379-9225**
 - Recovery Centers of America (RCA) at **773-490-6488**
- > 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 Centers, 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.



WHEN IT COMES TO PREGNANCY AND BIRTH, WE OFTEN FOCUS ON MOTHER AND BABY. But fathers play a vital role, too. And they can contribute much more than just another set of hands to change a diaper.

When fathers are actively involved during and after pregnancy, it can significantly improve the child's well-being. For example, babies with involved dads have greater physical and mental health. Throughout life, they tend to be more social, have higher self-esteem, do better in school, and have fewer behavioral problems.

Dads, here's how you can give your baby the best start.

CONNECT EARLY

All dads can forge a powerful bond with their little ones. The key is to connect from the beginning. Try to:

- **Talk to your unborn baby.** Sing, tell jokes, or read stories. Your infant will recognize your voice from the moment of birth.
- **Hold your baby skin-to-skin as much as possible.** Cuddle them to your chest so they can hear your heartbeat.
- **Participate in one-on-one time** by giving baby a bath or feeding with a bottle, if possible. Not only does it give mom a break, but it can also help you grow closer.

FOCUS ON QUALITY TIME

Concerned that work takes you away from your child? What happens if you don't live in the same household?

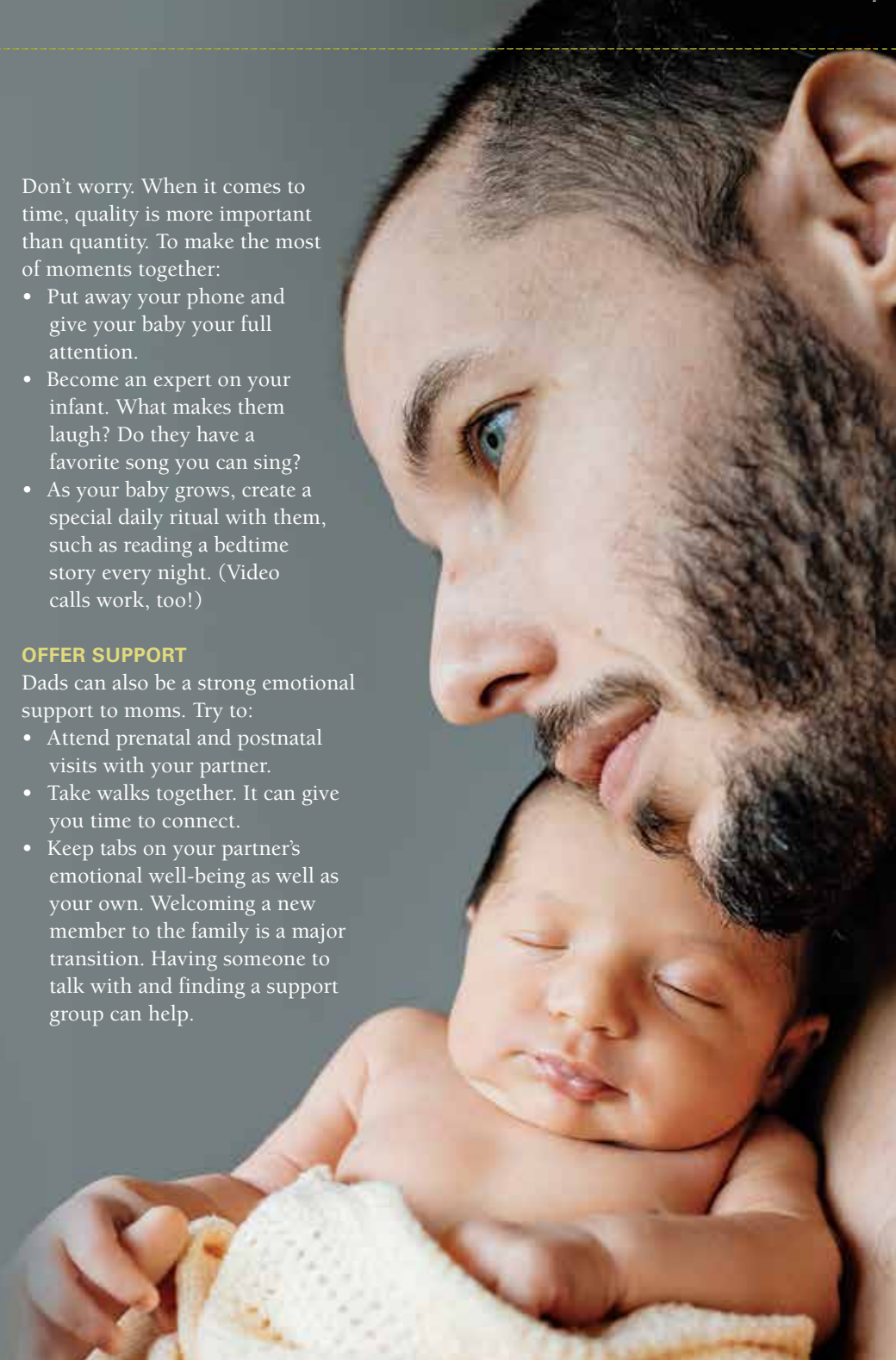
Don't worry. When it comes to time, quality is more important than quantity. To make the most of moments together:

- Put away your phone and give your baby your full attention.
- Become an expert on your infant. What makes them laugh? Do they have a favorite song you can sing?
- As your baby grows, create a special daily ritual with them, such as reading a bedtime story every night. (Video calls work, too!)

OFFER SUPPORT

Dads can also be a strong emotional support to moms. Try to:

- Attend prenatal and postnatal visits with your partner.
- Take walks together. It can give you time to connect.
- Keep tabs on your partner's emotional well-being as well as your own. Welcoming a new member to the family is a major transition. Having someone to talk with and finding a support group can help.



Dad's Important Role

IN PREGNANCY AND BEYOND



IS PROSTATE CANCER SCREENING RIGHT FOR YOU?

IN THE U.S., PROSTATE CANCER IS THE MOST COMMON CANCER IN MEN AFTER SKIN CANCER. About one in eight men will be diagnosed with prostate cancer in their lifetime.

But when it comes to screening for the disease, expert recommendations have evolved. Currently, the U.S. Preventive Services Task Force (USPSTF) suggests that prostate-specific antigen (PSA) screening should be a personal decision men ages 55 to 69 and their providers make together.

HIGH PSA LEVELS DON'T TELL THE WHOLE STORY

PSA is a protein made by both healthy cells and cancer cells in the prostate gland. Health care providers can test the PSA level in your blood. A higher PSA level increases the likelihood of having prostate cancer. However, several other factors—such as an enlarged prostate, older age, and some medicines—may also raise your PSA level.

One downside of PSA-based screening is that if it indicates a higher-than-normal PSA level, you could undergo additional tests and even unnecessary treatment. False positives happen.

It's also possible to have prostate cancer that wouldn't cause symptoms during your lifetime. In these cases, treatment actually causes more harm than good.

WHAT YOU SHOULD DO

If you're a man ages 55 to 69, talk with your health care provider about prostate cancer screening. The USPSTF bases this current recommendation on long-term research that shows there's a small chance PSA-based screening can reduce your risk of dying of prostate cancer. Discuss the pros and cons of screening with your provider so you can make the best decision for you.

The USPSTF doesn't offer specific screening recommendations for men with a family history of the disease. However, it does say that men who have a close relative who was diagnosed with advanced prostate cancer, whose prostate cancer spread, or who died of prostate cancer may benefit most from prostate cancer screening.

When it comes to your health, it's important to have a provider by your side. If you don't have a primary care provider you can talk with, call your health plan to find providers in your network or ask friends and family for their recommendations.



MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
6150 JOLIET ROAD
COUNTRYSIDE, IL 60525

PRSRT STD
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PERMIT NO. 372



6282M



Pharmacy Advocate's Corner

Copay Updates for Most Vaccines Covered by RWP Medicare PDP



Dear Medicare Primary Retirees,

The Inflation Reduction Act (IRA) signed into law by President Biden is a United States federal law that serves to lower the cost of prescription drugs. The IRA will expand adult vaccine coverage without cost sharing for all adult vaccines in Medicare Part D. This includes the Retiree Welfare Plan (RWP) Medicare Prescription Drug Plan (PDP).

Beginning January 1, 2023, adult Part D vaccines that are licensed by the Food and Drug Administration (FDA) and recommended by the Advisory Committee on Immunization Practices (ACIP) were made available for individuals with Medicare Part D (RWP Medicare PDP) at \$0 cost sharing.

You may use any in-network pharmacy to obtain an ACIP-recommended adult vaccine for \$0 cost sharing. Be sure to provide the pharmacy with your OptumRx MedicareRx ID card so that the plan is billed properly. Alternatively, you may obtain your vaccine at a provider's office. But in this case, you must pay

out of pocket and then submit your receipt, itemized bill, and a completed OptumRx Part D claim form to OptumRx for consideration of reimbursement.

The RWP Medicare PDP Comprehensive Formulary List contains the names of most of the Plan-covered Part D vaccines. To view or print the RWP Medicare PDP Comprehensive Formulary List, visit www.local150.org/moe/prescription-drug-program/medicare-eligible-retirees. If you do not see your vaccine on the RWP Medicare PDP Comprehensive Formulary List or you have questions, call OptumRx Member Services at **866-868-2493**.

If you need any further assistance, please call me at **708-937-1745**.

Sincerely,
Anna Bozich