



## Get the Help You Need

IT ISN'T EASY FOR MOST PEOPLE TO ADMIT they may have a problem with alcohol or other substances, like prescription medicine or illegal drugs. The first barrier to overcome is the stigma often associated with substance abuse. Please know that judgment-free help is just a phone call away.

The Welfare Fund Board of Trustees has partnered with two leading treatment providers—Gateway Foundation and Recovery Centers of America—that can help you get back on track and provide you with lifelong resources to help you stay on track. Both treat the three main

categories of substance abuse: alcohol abuse, drug abuse, and co-occurring or dual diagnosis. Treatment programs and related services include:

- Transportation provided, if necessary
- Residential or outpatient (including virtual) treatment
- Medication-assisted treatment
- Men's and women's programs
- 24/7 support and medical supervision
- Alumni programs

And there is no longer a financial barrier to prevent you from receiving treatment.

When using either organization, there is:

- No deductible
- No copay
- No coinsurance
- No balance billing for medically necessary treatment costs

The Welfare Fund will handle the cost of your treatment program regardless of the health plan option that you have coverage under as long as you're an eligible active member, eligible pre-Medicare retiree, or covered dependent.

We realize the hardest part of recovery is often picking up the phone and asking for help. Both organizations are committed to getting you the help you need and deserve. Please make the call today.

### **Gateway Foundation**

[www.gatewayfoundation.org](http://www.gatewayfoundation.org)

Contact: Sandra Beecher, 309-296-3053

For more than 50 years, Gateway Foundation has proven to get members back to work quickly and safely after recovering from addiction. Gateway Foundation has several locations in Illinois, and each location may offer different resources depending on a person's specific needs.

### **Recovery Centers of America (RCA)**

[www.recoverycentersofamerica.com](http://www.recoverycentersofamerica.com)

Contact: Ross Bacon, 773-490-6488

RCA has beautiful locations in St. Charles, IL, and Indianapolis, IN. Recovery from drug and alcohol addiction is a journey, and RCA will ensure that you have access to the expert care that's best for you.



## MAKE THE SWAP:

# Choose Healthier Over Processed Foods

WHEN YOU LEAD A BUSY LIFE, PREPACKAGED FOODS CAN BE CONVENIENT TIME-SAVERS. Who doesn't love prechopped vegetables or bagged salads, for example? But saved time aside, some prepackaged foods are also packed with some not-so-healthy things.

### WHAT IS A 'PROCESSED' FOOD?

Prechopped veggies and bagged salads are "processed" in the sense that some preparation was done before you bought them. Another healthy example of a "processed food" is milk or juice that contains added calcium or vitamin D.

But watch out for the processed foods that contain extra sugar, sodium, and fat, such as frozen pizzas, packaged chips and cookies, and soft drinks. Researchers report that nearly 60% of daily

calories in American adult diets come from these "ultra-processed" foods. In addition to lacking nutrition, these foods often contain additives that can hurt friendly gut bacteria and increase inflammation.

### IT'S A PROCESS: TAKE BABY STEPS TO CHANGE

Read nutrition labels carefully to make sure you aren't forsaking healthfulness for convenience. Try removing at least one heavily processed food from your diet today and replacing it with one that's been processed or refined as little as possible. For example, you might swap a bowl of sweetened, flavored oatmeal with plain oatmeal and berries, a bag of chips with unsalted nuts and seeds, or processed deli meat with leftover roasted chicken.



(recipe)

## Eggplant and Cauliflower Dip

- 1 1.5-lb. eggplant, cut in half
- ½ head of cauliflower florets (about 2 cups)
- 4 garlic cloves, peeled
- 1 yellow onion, cut in half
- Olive oil spray
- ½ tsp. sea salt
- 2 tbsp. fresh lemon juice
- 1 tbsp. extra virgin olive oil
- 1 tbsp. tahini
- 1 tbsp. parsley for garnish (optional)

Serve with  
toasted bread or  
assorted veggies.

Preheat oven to 425 degrees. Line a pan with aluminum foil. Lay eggplant halves, cauliflower florets, garlic cloves, and onion on pan, then spray them with olive oil spray. Roast for 45 minutes. Remove from oven; let cool for five to 10 minutes. Remove skin from eggplant, then puree eggplant, cauliflower, garlic, onion, sea salt, lemon juice, olive oil, and tahini together until smooth. Sprinkle with parsley for garnish (optional).

*Serves 12; serving size is ¼ cup. Each serving contains about 45 calories, 2 g fat (0 g trans fat, 0 g saturated fat), 0 mg cholesterol, 100 mg sodium, 6 g carbohydrates, 3 g fiber, 3 g sugar, and 1 g protein.*



DOES

E-BIKING

COUNT AS

EXERCISE

TAKE A REGULAR BIKE AND ADD A LITTLE POWER. What do you get? An electric bike, or e-bike—and according to several studies, a solid workout.

#### COUNTING THE BENEFITS

On an e-bike, a built-in motor adds extra oomph to your pedaling. This makes it easier to climb hills and ride longer distances in less time.

The electric assistance means your heart rate won't rise as much as it would on a regular bike. However, recent studies have found you'll still work hard enough to count toward your government-recommended 150 minutes of moderate aerobic activity each week.

In fact, one research review crunched the numbers from 12 studies and found e-biking boosted heart rate, energy usage, and power output more than walking.

What's more, people with e-bikes tend to spend more time riding than those

with regular bikes, allowing the rewards to add up. Another plus, for the Earth: Replacing gasoline-powered car rides with e-bike trips reduces emissions, which helps the environment.

#### MAKING EXERCISE EASIER

E-bikes hold special appeal for people who don't already have a cycling habit. For one thing, they're less demanding on muscles and joints. Many older adults or people with preexisting pain or illnesses can still ride.

Another big barrier to exercise is finding time. E-bikes make it easier to turn your commute or short trips to run errands into active pursuits. Even these brief bursts of biking can beget better health.

On an e-bike, you won't get as sweaty. Tough conditions—like hills and wind—become far more manageable. In addition, e-bikes are just plain fun, according to participants who tried them out for a study.

#### SAFE, SMART RIDING

One downside of e-bikes is the price—they often cost more than regular bicycles. But some areas have bike-sharing systems that allow you to borrow electric models. In other cases, incentive programs can defray some of the expense.

Another challenge is traffic. Before you start pedaling, check state and local laws. In many cases, especially if your e-bike goes slower than 25 miles per hour, you can ride in the same lanes and trails as other cyclists.

Just as with regular bikes, follow traffic laws and trail etiquette. Keep in mind that because e-bikes are heavier, you may need more time to stop. And wear a helmet—accidents can happen on any type of bike, and research shows helmets decrease your risk for head and brain injuries.

## SAVE THE DATE

# Highway to Health Expo 2023

SUNDAY, OCTOBER 22

We are thrilled to announce the return of the Highway to Health Expo. For this event, eligible members, retirees, and covered dependents of the Welfare Fund will be able to schedule appointments for the following FREE services:

- SkinIO—skin evaluations
- JetDental—dental cleanings
- EyeMed—eye exams; purchase glasses and/or contacts
- Life Line Screenings—biometric screenings to identify risk factors of cardiovascular disease, stroke, and more
- Operators' Health Center and Everside Health—flu shots and discuss available services

Along with our partnered vendors, the event will have food, raffles, presentations, and much more. Please mark your calendars and be on the lookout for more information regarding this event in the coming months. We look forward to *Building Better Health*.

# Do You Have Type 2 Diabetes?

If you're an eligible active member, retiree, or covered dependent with type 2 diabetes, visit Virta at [www.virtahealth.com/join/moe](http://www.virtahealth.com/join/moe) to see if you qualify for their Diabetes Management Program.

Please note: This benefit is currently being offered to those between ages 18 and 79 with type 2 diabetes.



Under Virta's program, the results have been amazing. Members have:

- Lowered their A1c blood sugar levels
- Lost weight
- Reversed their type 2 diabetes
- Significantly reduced their insulin dosing
- Stopped using some medications altogether

If you qualify for the program, the Welfare Fund will cover its cost, so you do not have to pay for anything. If you meet the criteria, you'll receive all the diabetes testing supplies needed, access to a mobile app, a virtual care team, and one-on-one health coaching—all for FREE. Now is the time to take control and start the process of reversing your type 2 diabetes.

## ATTENTION ACTIVE MEMBERS OF THE PENSION FUND

If you are nearing your normal retirement age (typically age 60), are contemplating retirement, and have heard about the enhanced retirement benefits offered through the Worker Retention Program (WRP), we urge you to call the Retirement Services Group at **708-579-6630**.

The benefits of the WRP are based on your individual circumstances, such as your age, normal retirement age, your benefit amount with the MOE Pension Fund, and your Social Security normal retirement age and benefit amount. This summer, the Fund Office will host preretirement seminars (see below for more information) for those nearing retirement. At these events, we will talk about the WRP in detail. Pension representatives will also be available to answer your questions. Make it a point to attend and bring your spouse.

## PLANNING FOR RETIREMENT?

If you're age 53 or older and you have eight Vesting Service Years under the MOE Pension Fund, you will receive an invitation to attend one of the preretirement seminars hosted by the Fund Office. These 2023 events are scheduled for:

- **June 25**—District 1 Union Hall (Countryside, IL)
- **July 23**—District 5 Union Hall (Utica, IL)
- **August 27**—District 7 Union Hall (Merrillville, IN)

Your invite will include registration information. At the event for which you register, you'll receive a personalized pension estimate as of your normal retirement age and a statement outlining your total contributions to the Retirement Enhancement Fund.

The seminars' purpose is to discuss how retirement will impact your Local 150 fringe benefits. Presentation topics include:

- How to interpret your personalized pension estimate
- An explanation of the optional forms of payment



- The pitfalls of disqualifying employment and suspension of benefits
- What the Worker Retention Program is and how you might benefit from it
- Details on the Retiree Welfare Plan's eligibility requirements and the use of the Retiree Medical Savings Plan account
- Which parts of Medicare you may need and when to apply for Medicare
- Information on Social Security

Fund Office staff, along with our partnered vendors and financial planners, will be available to answer any questions you may have. We look forward to assisting you as you prepare for retirement.

## Member Advocate's Corner

# Preventive Care

## FOR MEDICARE-ELIGIBLE PARTICIPANTS



Calling all Medicare primary retirees! Did you know that Original Medicare Part B covers preventive

services like screening exams, yearly wellness visits, lab tests, and immunizations to help prevent, find, and manage medical problems? Under Original Medicare you'll pay nothing for most preventive services if you get services from a health care provider who accepts Medicare assignment. (This is an agreement by your provider to be paid directly by Medicare and accept the amount as payment in full.) A discussion with your provider will determine which tests or screenings are right for you.

If you're newly eligible to Medicare, you can receive a "Welcome to Medicare" initial preventive exam. This is a great way to be sure you are up-to-date on important screenings and vaccines. This exam is offered one time within the first 12 months of getting Medicare Part B.

After the initial 12 months of Medicare eligibility, you can receive a wellness exam once every 12 months. You will not have to pay anything for these exams if your provider accepts the assignment. If your provider performs additional tests or services outside of the scope of your wellness exam, then you may have to pay coinsurance if your annual deductible has not been met.

Keep in mind that your local Operators' Health Centers and Everside Health Centers are available for your preventive care, including immunizations and screenings. These medical facilities offer comprehensive care, wellness coaching, and condition management, and can draw your lab work.

If you have questions about preventive services, you should talk with your provider and visit [www.medicare.gov/coverage/preventive-screening-services](http://www.medicare.gov/coverage/preventive-screening-services).

Respectfully yours,  
Diane Pierson  
Member Advocate



## Important Information

- > For Valenz Care, Case Manager, call **855-298-0493** or learn more at [www.valenzhealth.com](http://www.valenzhealth.com).
- > For ATI Physical Therapy, call **833-ATI-0001 (833-284-0001)** or visit [www.ATIpT.com/MOE](http://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](http://www.bcbsil.com).
- > For substance abuse treatment/mental health services, call:
  - Member Assistance Program (MAP) through ERS at **855-374-1674**
  - Gateway Foundation at **309-296-3053**
  - 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](http://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](http://www.operatorshealthcenter.com).
- > For Everside Health Centers, visit [www.eversidehealth.com/local150](http://www.eversidehealth.com/local150).
- > Call EyeMed Advantage Network at **866-393-3401** or visit [www.eyemed.com](http://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](http://www.absolutedx.com).



# LOOKING AFTER YOUR PET

## *While Being Treated for Cancer*

A PET CAN BE A GREAT SOURCE OF COMFORT WHEN YOU'RE GOING THROUGH CANCER TREATMENT. Yet being a pet owner is also a big responsibility. It's important to have a plan for taking care of both your own health and your pet's well-being.

### IS IT SAFE TO KEEP YOUR PET?

Some cancer treatments, such as chemotherapy, can weaken your immune system. As a result, you may be more likely to get certain diseases that animals carry and can pass to humans. To protect your health, you may need to take extra precautions.

Talk with your health care team. Explain the kind of pet you have and your usual pet care routine.

Many healthy pets that live indoors are fine to be around. However, some pets pose a greater risk. You may need to stay away from them while you're getting cancer treatment. If you have a weakened immune system, the CDC recommends avoiding:

- Reptiles, such as lizards, snakes, and turtles
- Backyard poultry, such as chickens and ducks
- Rodents, such as hamsters, mice, and guinea pigs
- Exotic pets, such as monkeys and wild animals

### DELEGATE THE GERMIEST CHORES

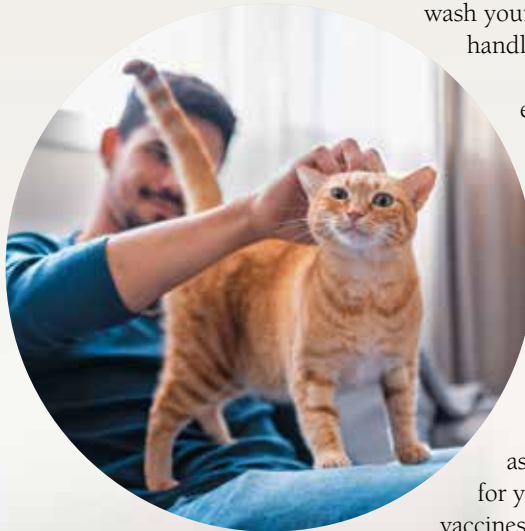
Even if you have a lower-risk pet, such as a dog or cat, certain chores are best left to others when you have a weakened immune system. If possible, arrange for someone else to:

- Clean up pet waste (urine and feces)
- Change cat litter or birdcage liners
- Clean fish tanks

If you must do these chores yourself, wear disposable, waterproof gloves. Afterward, wash your hands well with running water and soap.

### HAVE A PET SITTER ON STANDBY

You may be involved in many aspects of your pet's life, such as feeding and playing. (Always



wash your hands after touching your pet or handling pet food and toys.)

But what if you sometimes don't feel well enough to do these things or have to spend time in the hospital? Line up a dependable person who can step in if needed. Put written pet care instructions someplace easy to find, such as near your pet's food and water bowls.

### SAFEGUARD YOUR PET'S HEALTH

Make sure your pet is up-to-date on vaccines, flea and tick prevention, and veterinary checkups. Be sure to ask your cancer team if it's OK for your pet to receive "live" vaccines during your treatment.

Get to the vet right away if your pet shows signs of illness, such as vomiting, diarrhea, or sneezing. By taking great care of your pet, you're reducing your own risk for infection.





# Kick Car Sickness to the Curb

CAR SICKNESS IS A COMMON PROBLEM IN YOUNG CHILDREN—BUT DON'T BLAME IT ON THE CAR. It's actually a form of motion sickness, a broader condition in which movement brings on symptoms such as dizziness and nausea. This problem may occur not only in cars, but also on boats, planes, trains, and amusement park rides.

Why do some kids feel sick more easily than others? The issue may be due to increased sensitivity in part of the inner ear that plays a key role in balance.

## KNOWING WHAT TO WATCH FOR

Many people associate motion sickness with throwing up. But in children younger than age 6, the main symptoms are dizziness and wanting to lie down. Other potential symptoms include unsteady walking, nausea, and vomiting.

## TAKING PREVENTIVE STEPS

Young children ages 2 to 12 are especially prone to motion sickness. If it isn't managed, it can make traveling

stressful for everyone. But by planning ahead, you can usually keep it in check. Try these tips:

- **Use anti-motion sickness medicine.** Dimenhydrinate (such as Dramamine) is sold in chewable tablets for kids ages 2 and older. It's available without a prescription. This medicine should be given an hour before traveling, and one dose helps prevent symptoms for about six hours.
- **Consider child-sized acupressure wristbands** (such as Sea-Bands) for additional help. Putting a band around both of your child's wrists before beginning your trip may help relieve nausea by stimulating pressure points.

- **Bring the right entertainment along.**

Looking at a book or device screen may trigger symptoms. Listening to music or an audio story is a better option.

## CARING FOR MOTION SICKNESS

If symptoms of motion sickness have already begun, offer only sips of water until your child's tummy settles down. Keep a vomit pan or bag handy, just in case. Encourage rest—your little one may even doze off.

The good news is that motion sickness usually goes away within four hours after the motion stops. Contact your child's pediatrician if symptoms last for more than eight hours.

## *Sickness Minus the Motion*

What if your child feels dizzy or unsteady, and it doesn't seem linked to movement? Talk with your child's pediatrician. This may be a sign of something else, such as vertigo (an abnormal spinning sensation) or other issues with the body's balance system.



MIDWEST OPERATING ENGINEERS  
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS  
6150 JOLIET ROAD  
COUNTRYSIDE, IL 60525

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



6282M

IMPORTANT  
BENEFIT  
INFORMATION  
INSIDE



Pharmacy Advocate's Corner

# Weight-Loss Medication

Weight loss continues to be an important topic for many Americans. You should know that the Prescription Drug Program does cover weight-loss medications, but a prior authorization (PA) is required to determine coverage—before it can be filled. This helps ensure that the medicine is safe and effective for your condition and is being prescribed in accordance with its FDA-approved uses and guidelines.

**GLUCAGON-LIKE PEPTIDE 1 (GLP-1)**

This hormone is produced in the gut and released in response to food. GLP-1 causes reduced appetite and the release of insulin. It also increases the feeling of fullness during and between meals.

GLP-1 medications, such as Wegovy, Saxenda, and Ozempic, have become popular. While some GLP-1 medications are intended for weight loss, others are also used for type 2 diabetes, so completing a PA is imperative to determine coverage.

**SUBMITTING A PA**

To complete a PA, the prescriber can call OptumRx's Prior Authorization Department at 800-711-4555 or submit it electronically using CoverMyMeds. The prescriber must provide information so that a clinician at OptumRx can review it to determine coverage. The necessary information may include your age, diagnosis, BMI, and if you have a weight-related comorbidity, such as diabetes, hypercholesterolemia, sleep apnea, or hypertension.

One of the criteria for some weight-loss medications is the prescriber confirming a patient will use it in conjunction with a lifestyle modification, such as exercise or reduced calorie intake, or a behavioral support or community-based program.

**PA DETERMINATION**

If the PA criteria is met, OptumRx will approve the request and the medication will be covered by the plan. If the PA

criteria is not met, OptumRx will deny the request and the medication will

not be covered by the plan. One example of a denial rationale for certain weight-loss medications would be if the medication is FDA approved for use in conjunction with a lifestyle modification, but your prescriber indicated that you won't be using the medication in conjunction with a lifestyle modification. Either way, OptumRx will mail you a letter outlining the PA determination.

Please discuss any questions or concerns related to your PA outcome with your prescriber. As always, I'm happy to assist you directly. Please call me at 708-937-1745.



Sincerely,  
Anna Bozich  
Pharmacy Benefit Advocate