



What's New for the 2018/2019 Plan Year

Plan Year: April 1, 2018 to March 31, 2019
 Midwest Operating Engineers
 Health Plan Marketplace
 Fringe Benefit Funds Office
 6150 Joliet Road
 Countryside, IL 60525

Here's the latest news on the MOE Health Plan Marketplace Health Plan Options. Changes will be effective April 1, 2018.

Be Sure to Attend a Health Fair!

We highly recommend that you and/or your spouse attend one of the Health Fairs at select District Offices. At each Health Fair, Fund Office staff will provide details on the changes described below. Register today at <https://tinyurl.com/MOEHealthFairs2018>.

Health Fair Schedule

Date	Time	Location	Districts
November 11 (Free Flu Shot) or January 6	9 a.m. – Noon	District 1 6200 Joliet Road Countryside, Illinois 60525	1,2,3
December 2 (Free Flu Shot) or January 13	9 a.m. – Noon	District 5 740 E. Route 6 Utica, Illinois 61373	4,5,8
November 18 (Free Flu Shot) or December 9	9 a.m. – Noon	District 7 St. Elijah Serbian-American Hall 8700 Taft Street Merrillville, Indiana 46410	6,7

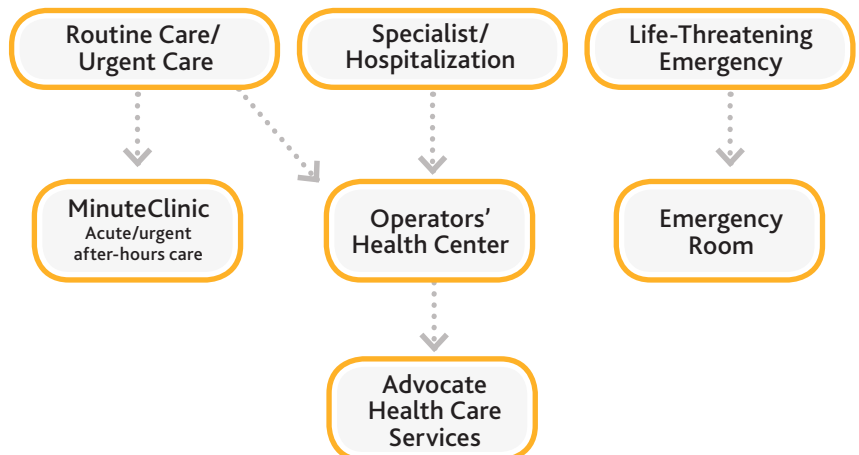
Introducing the Operators' Health Center Plan

The Board of Trustees is pleased to announce a new health plan option—the Operators' Health Center (OHC) Plan. This new option offers all the same benefits offered under Plan A, but your monthly credit cost deduction will be 15% less! Plus, you and your eligible dependents will receive all medical services covered by the plan for free when you use in-network providers. If you choose to see an out-of-network provider, you will pay significantly more for services, except for an emergency. To make room for the new health plan option, the Silver PPO II (Narrow Network) option will be discontinued.

The following medical care will be provided under the OHC Plan **at no cost to you**:

- ✓ For routine medical care and urgent care, you will receive quality health care by visiting the AAAHC accredited Operators' Health Center, located at the Countryside campus.
- ✓ If you need urgent care when the OHC is closed, you can visit a MinuteClinic™ in a CVS or Target retail store.
- ✓ For medical services not provided at these facilities, such as specialist visits or hospitalization, the OHC will refer you to an Advocate Health Care provider.

In the Chicagoland area alone, the Advocate Health Care network has 12 hospital locations with more than 6,000 affiliated physicians and specialists in nearly 50 medical and surgical specialties, which also includes the Advocate Clinics at select Walgreens facilities. Certain services will require certification through the Fund's Case Manager, MCM. The certification process will remain the same under the new OHC Plan.



Be sure to carefully consider this new and exciting option!

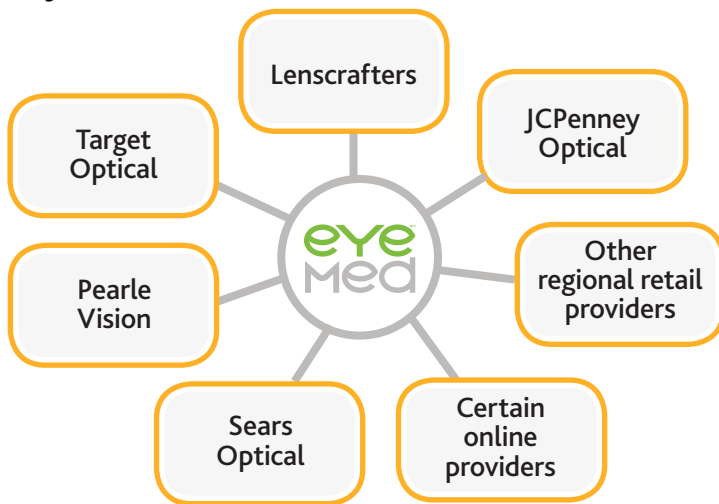
Monthly Credit Cost Deductions for the 2018/2019 Plan Year

Due to medical and prescription drug cost increases, monthly credit cost deductions will increase for all Marketplace health plan options and coverage tiers for the upcoming Plan Year. This information will be provided at the Health Fairs and also in your Open Enrollment guide, to be mailed in January 2018.

New Vision Provider: EyeMed Vision Care

Starting April 2018, EyeMed Vision Care will become our vision network provider. If you use EyeMed providers, you'll receive annual vision exams for FREE. Plus, you'll receive substantial discounts on lenses, frames and conventional contacts. Since your in-network vision expenses will be less, there's an additional advantage related to the Family Supplemental Benefit (FSB) that each Marketplace health plan option provides. If you use your FSB to cover your vision expenses, you'll find those dollars will go further! Please refer to the Plan Comparison sheet for each health plan option's FSB amount.

EyeMed Providers



New Member Assistance Program Vendor: Employee Resource Systems (ERS)

We're replacing our current Member Assistance Program vendor with Employee Resource Systems, or ERS. ERS is well-known for their excellent customer service and dedicated counseling staff. With ERS, you'll have up to five confidential counseling services per issue—an increase from the three sessions you have now.

Other Improvements

And there's more good news:

- ✓ For all of the Marketplace health plan options **except the Bronze PPO**:
 - The annual dental benefit maximum will increase from \$1,000 to \$1,500. Dependents under the age of 19 will continue to have an unlimited benefit maximum.
 - The weekly disability benefit will increase from \$250 to \$400.
- ✓ To help preserve your retirement nest egg, we will also offer affordable **long-term care insurance** to all active eligible members of the MOE Health Plan Marketplace.

Option to Transfer Credits

If you are retiring during the 2018/2019 Plan Year or will turn age 55 by March 31, 2019, you'll have the option to **transfer credits from your credit bank to your RMSP account** during Open Enrollment. This is an important decision, so be sure to call the MOE Health Plan Marketplace Call Center at (844) 693-1467 (toll-free) during Open Enrollment, from 8:00 a.m. to 7:00 p.m. CST, Monday through Friday or 8:00 a.m. to 12:00 p.m. CST, Saturdays (including holidays). Translators are available upon request. Or attend one of the Open Enrollment events for assistance.

Open Enrollment Events

Date	Appointment Times	Location	Districts
January 20 or February 10	8 a.m. – 1:30 p.m.	District 1 6200 Joliet Road Countryside, Illinois 60525	1,2,3
January 27 or February 17	8 a.m. – 1:30 p.m.	District 5 740 E. Route 6 Utica, Illinois 61373	4,5,8
February 3 or February 24	8 a.m. – 1:30 p.m.	District 7 St. Elijah Serbian-American Hall 8700 Taft Street Merrillville, Indiana 46410	6,7

**Annual Open Enrollment:
January 15 through
February 28, 2018**

Be on the lookout for more MOE Health Plan Marketplace information!