

Don't Miss Your Opportunity! Enroll into a Health Plan Option That Best Meets Your Family's Needs

Open enrollment is an annual process for you to review your health plan options and your coverage tier in order to make an informed decision regarding which plan/coverage tier would best fit your family's needs.

If you have not already enrolled into a health plan option, you have until February 28, 2019, to do so. Your election will be for coverage beginning April 1, 2019.

If you need assistance with the enrollment process, you have the following resources available:

- Log into your My150 account (www.My150.com). If you have not registered on My150, you need to do so; simply click the START REGISTRATION button to get started.
- You can also contact the MOE Health Plan Marketplace Call Center to speak to a licensed BlueCross BlueShield of Illinois navigator. Call toll-free at **844-693-1467** from 8 a.m. to 7 p.m. CST, Monday through Friday, or 8 a.m. to noon CST, Saturdays. The navigator can provide you with information regarding each health plan option. If you are in the MOE Health Plan Marketplace for hourly members, and you are eligible to transfer credits to your Retiree Medical Savings Plan (RMSP) account, the navigator can also assist in this process.

- You can also schedule an appointment at the Fund Office to meet with a representative from Member Services to assist you with the enrollment process. Please call **708-579-6675**.
- Hourly members of the MOE Health Plan Marketplace: If you are retiring during the 2019/2020 Plan Year, this open enrollment period is the time for you to consider transferring over your credits to your RMSP account. We strongly encourage you to speak to a Pension Representative to discuss your retirement options, discuss how many credits you should transfer from your Credit Bank to your RMSP account, and discuss if you are eligible for the Retiree Welfare Plan (RWP).
 - You need to make sure that you keep enough credits in your Credit Bank to keep active coverage up to your retirement effective date.
 - You also need to be mindful that you don't leave too many credits in your Credit Bank. If you leave too many, you will run out your active Credit Bank first and then transition to the RWP, if eligible. Recall, effective January 1, 2019, you must meet the eligibility requirements of the RWP **and you must be a member in good standing**.
 - To speak to a Pension Representative, call **708-579-6630**.
- If you do not have access to a desktop, laptop, or mobile phone, you can visit your District Office and use the computer kiosk to register on My150 and to enroll into a health plan option. Alternatively, you can call Member Services at **708-579-6675** to receive assistance with the enrollment process.

WHAT HAPPENS IF I DON'T ENROLL BY FEBRUARY 28, 2019?

If you don't actively enroll into a health plan option, you will default into the same health plan option that you had for the 2018/2019 Plan Year based on your appropriate coverage tier. We strongly encourage members to actively participate in the open enrollment process by comparing all health plan options.



Essentially Important: Are You Getting Enough Omega-3 Fatty Acids?

IMAGINE THERE WAS A NUTRIENT THAT MAY BOOST YOUR HEART HEALTH, REDUCE YOUR RISK FOR DEPRESSION, safeguard against certain types of cancer, protect your eyes, and improve symptoms related to rheumatoid arthritis. Surprise—there is!

Scientists have linked these potential benefits with omega-3 fatty acids, a type of essential fatty acid. They're known as essential fatty acids because your body can't make them on its own. You need to get them from foods or supplements.

Some of the top food sources for omega-3 fatty acids include:

- Fish
- Flaxseeds
- Walnuts
- Vegetable oils such as canola or soybean oil

THE SCIENCE BEHIND OMEGA'S MEGA BENEFITS

When you eat foods with omega-3 fatty acids, your body breaks the fats down into compounds. These compounds form the structures of cell membranes, including those found in your eyes and brain.

ARE YOU GETTING ENOUGH?

Men should aim for 1.6 grams and women should get 1.1 grams of omega-3 fatty acids per day.

To make sure you're getting enough, the American Heart Association recommends eating two 3.5-ounce servings of cooked fatty fish each week. Good choices include:

- Salmon
- Mackerel
- Herring
- Sardines
- Albacore tuna

Talk with your doctor to learn if omega-3 supplements could be beneficial for you. If you want to know whether your omega-3 fatty acid blood levels are within an optimal range, ask your doctor about being tested.



(recipe)

Salmon Zucchini Cakes

When it comes to the health benefits of eating fish, salmon swims to the top, with more artery-clearing omega-3 fatty acids than any other common seafood. The American Heart Association recommends eating fatty fish like salmon at least two times a week. Here's a creative way to get your next serving.

- 1 15-oz. can salmon, no salt added; liquid drained and visible bones and skin removed
- 1 small zucchini, grated (about 1 cup)
- 1 cup whole-grain bread crumbs
- 1 tbsp. minced shallots (about 1 large)
- 1 tbsp. minced fresh chives
- 1 tbsp. minced fresh parsley
- 2 tbsp. fresh lemon juice
- 1 tbsp. fresh lemon zest
- 1 tsp. onion powder
- 1 tsp. garlic powder
- 1 tsp. paprika
- ½ tsp. freshly ground black pepper
- ¼ tsp. sea salt
- ¼ tsp. Sriracha or other hot sauce
- 1 egg white

In a food processor fitted with a standard blade, process salmon and zucchini together for about 30 seconds—just enough to more finely chop the grated zucchini and combine it with canned salmon. In a large bowl, stir zucchini-salmon mixture together with bread crumbs, shallots, chives, parsley, lemon juice, zest, spices, and egg white. Form into eight pancakes. Heat a griddle on high for two minutes. Cook cakes for about three to four minutes per side or until just browned. Try serving with low-fat sour cream or nonfat Greek yogurt.

Serves eight. A serving is one cake. Each serving provides 154 calories, 4 g total fat (1 g saturated fat, 0 g trans fat), 31 mg cholesterol, 267 mg sodium, 11 g carbohydrates, 2 g fiber, 2 g sugar, and 13 g protein.

IS EXERCISE GIVING YOU A Headache?

WHEN IT COMES TO REASONS FOR NOT WORKING OUT, THE EXCUSES ARE ENDLESS: You don't have time. The gym is too expensive. You can't find your running shoes. Your workout gear doesn't match.

Hey, we've all been there. But for some people, exercise is a literal pain—in the head. Exercise headaches can leave you craving your couch. Here's what you should know about them, how to reduce your risk of getting one, and what you can do if one strikes.

ALL ABOUT THAT ACHE

An exercise headache starts during or after activity. You're more likely to get one while you're sweating it out during high-intensity aerobic activities like running and weight lifting.

While doctors aren't sure of the exact cause of these headaches, they may be linked to the increase in blood pressure in your skull that occurs during exercise. Exercise can also trigger migraines in some people who are susceptible to them.

Other factors may increase your risk of getting an exercise headache, including:

- Fatigue
- Extreme exercise
- Insufficient warm-up
- Extreme heat or cold
- Dehydration
- Hypoglycemia, or low blood sugar
- Exercising at high altitudes

PAIN, PAIN GO AWAY

To feel the burn without feeling the pain in your head, make sure you're well rested and properly fueled and hydrated

before you hit the gym. Warm up to let your body get ready for the demands of exercise, especially if you're working out in hot or cold weather.

If you do get an exercise headache, back off. Take a break or try less intense exercise. If you're training for an event or need to maintain your exercise routine, talk with your doctor about medications that can help prevent the pounding pain.

Exercise headaches often go away without treatment within three to six months. But if this is new to you, talk with your doctor to rule out other potential causes.



HEADACHE HELP

For more on different types of headaches, check out www.headaches.org and search for "headache chart."

(test your savvy on ... *vision health*)

1. Most people who develop vision problems notice the problem before it becomes serious.
 True False

2. Adults should have a comprehensive eye exam at least every two years.
 True False

3. Early detection of conditions such as glaucoma and cataracts can help prevent vision loss.
 True False

4. Carrots are the best food for eye health.
 True False

Don't Miss Your Opportunity! Enroll into a Health Plan Option That Best Meets Your Family's Needs *continued from page 1*

MARKETPLACE MEMBERS

- If you were a newly eligible member or a re-establishing member of the MOE Health Plan Marketplace, you were automatically enrolled into the Bronze PPO Plan. If you are not satisfied with the Bronze PPO Plan coverage, NOW is the time for you to select a different health plan option.
- You need to consider what your projected work hours look like to ensure you can afford the health plan option. Be sure to consider the months that you may be laid off so that you do not lose eligibility. If you need to extend your coverage, you can use the one-time downgrade per Plan Year where you can choose a plan that costs fewer credits. Otherwise, if your Credit Bank falls short, you can make the one-time self-payment, per eligibility period.

ADDING A DEPENDENT DURING THE OPEN ENROLLMENT PERIOD

To add a dependent, please follow these simple steps:

- Log into your My150 account.
- Click My PROFILE tab and then click the blue My FAMILY button.
- Next click on the green ADD NEW DEPENDENT button.
- Please note: You must submit all the required documents (detailed below) to the Fund Office by February 28, 2019. The Fund Office will need to validate your dependent before the dependent can be added for coverage.
- Once validated, the Fund Office will automatically update your coverage tier.
- You will receive a confirmation email from My150 regarding the update to your account.



If the required documents are not submitted to the Fund Office by February 28, 2019, your dependent will not be added to your coverage for the 2019/2020 Plan Year. You will have to wait until the 2020 open enrollment period for coverage to begin April 1, 2020, unless you have a life-changing event during the 2019/2020 Plan Year.

REMOVING A DEPENDENT DURING THE OPEN ENROLLMENT PERIOD

Please call Member Services at **708-579-6675** to request a disenrollment form. By completing this form, you can remove a dependent from your coverage and possibly change your coverage tier (e.g., Family coverage to Member + 1 coverage or from Member + 1 coverage to Member only coverage). Your disenrollment form must be received by the Fund Office no later than February 28, 2019. Otherwise, you will have to wait until the 2020 open enrollment period to remove the selected dependent, unless you have a life-changing event during the 2019/2020 Plan Year.

WHAT HAPPENS IF I HAVE A LIFE-CHANGING EVENT DURING THE 2019/2020 PLAN YEAR?

Recall a life-changing event includes: birth, death, marriage, divorce, and gaining/losing health and welfare coverage. If one of these events occurs during the 2019/2020 Plan Year, you can change your health plan option (except if you were auto-enrolled into the Bronze PPO Plan) and/or your coverage tier. It's imperative that you inform the Fund Office of your life-changing event either through My150 or by calling Member Services at **708-579-6600**. Depending on the life-changing event, you will be required to provide the Fund Office with required documents and/or forms that need to be submitted within 90 days from the date of event, otherwise you run the risk of not being able to include your dependent for coverage until the next open enrollment period. The only exception to this rule is for a birth of a child; if documents are received past 90 days from the date of birth, coverage will begin on the first of the month following the receipt of the required documents.

DEPENDENT TYPE	REQUIRED DOCUMENTATION
Spouse	<ul style="list-style-type: none"> • County Marriage Certificate • New spouse's Social Security Card • New spouse's County Birth Certificate • New spouse's employment information, if applicable • New spouse's other group insurance card, if applicable
Child	<ul style="list-style-type: none"> • County Birth Certificate • Social Security Card
Step-child	<ul style="list-style-type: none"> • County Birth Certificate • Social Security Card
Adopted child	<ul style="list-style-type: none"> • Adoption letter or record showing date of adoption signed and dated by a court official • County Birth Certificate • Social Security Card









Pharmacy Advocate's Corner

Prescription Drug Program: OptumRx

By now, all eligible members, retirees, and dependents should be fully aware of the transition to OptumRx, which took place on January 1, 2019. In addition, new vendor cards were also placed in the mail in late December with the updated Pharmacy billing information. If you did not receive your updated vendor card, please contact Member Services at 708-579-6600 to request additional cards. In the meantime, you can log into your My150 account and click on the My PROFILE tab, then click the blue button labeled VENDOR CARD. You will be able to download your card for the necessary information (as shown in the image below). You should always carry your vendor card and your medical ID card when you visit your provider, your pharmacy, or any provider associated with the vendors listed on the front and back of your vendor card.

We appreciate your patience during the OptumRx transition. If you have any questions regarding the Prescription Drug Program, you can call the Pharmacy Benefit Department at 708-387-8331.

Your Pharmacy Advocate,
Tracy Biela

<p>Vendor Card</p>   <p>www.moefunds.com Group:</p> <p>Member: MOE ID:</p>	<p>OHC</p>   <p>(708) 485-2273 www.MyPremiseHealth.com All covered services are FREE. Please call or use the website to schedule an appointment.</p> <p>Pharmacy Benefit</p> <p>Rx Bin: 610011 Rx Group: IUOEMOE PCN: IRX</p>  <p>www.optumrx.com Customer Care Call Center: (855) 697-9150</p>
<p>Coverage Questions</p> <p>THIS CARD IS NOT A GUARANTEE OF COVERAGE. To confirm eligibility, obtain specific benefit information, or inquire about a claim, visit www.moefunds.com or call the Fund Office at (708) 579-6600.</p>	<p>ATI Partnership</p>  <p>(833) 284-0001 www.atigt.com/MOE All physical therapy services performed at an ATI location are FREE upon case management approval.</p>



SAVE THE DATES: UPCOMING PRE-RETIREMENT SEMINARS

If you are planning to retire soon, please mark your calendar to attend one of the pre-retirement seminars. The Fund Office staff provides important information pertaining to how retirement will impact each of your applicable fringe benefits. As each date nears, more information will be provided.

Sunday, June 2
District 1 Union Hall, Countryside, IL

Sunday, July 21
District 7 Union Hall, Merrillville, IN

Sunday, August 18
District 5 Union Hall, Utica, IL



Little Bookworms

IF YOU'VE EVER BEGGED FOR JUST ONE MORE BEDTIME STORY, YOU KNOW HOW WONDERFUL A BOOK CAN BE. And when it comes to reading to your kids, it's never too early to start.

Infants may not know exactly what you're saying yet, but this is the time when their brains are quickly developing. The first few years set the stage for the rest of their lives—and reading is an important part of that.

Why? It strengthens their language skills, even when they're little. It also helps with the following:

- Introducing new and more complex vocabulary
- Visualizing images
- Understanding stories

KIDS AND PARENTS WIN

As babies grow into toddlers and beyond, reading is a window into another world. Down the road, an early foundation of reading leads to greater success in school.

But the benefits don't stop there. A recent study in *Pediatrics* found that reading books to kids when they're young can improve their social and behavioral skills.

There's even more good news: Reading to kids is helpful for parents, too. It strengthens the bond between a parent and child. It can even help reduce a parent's stress.

WHAT TO READ WHEN

Wondering what books will work best for your kids? Here are some ideas based on your child's age:

- **12 months and younger:** Thick cardboard books are good for babies, who like to put things in their mouths. Look for a size they can hold.
- **1 to 2 years:** Now is a great time to read books with sounds in them. You can also ask your child simple questions about what's happening in the stories.
- **2 to 3 years:** This can be a good time to start a bedtime reading routine. Reading familiar books can help them ease into sleep.

Keep reading aloud to your kids, even after they can read for themselves. Always keep it fun so that children don't think of reading as a chore. Sometimes that means reading the same book over and over again if that's what your child picks!



Answers to Vision Health quiz on page 3

- 1. False.** Vision problems can develop without any obvious pain or symptoms. **2. True.** If you have certain health conditions or are older than age 60, see your eye doctor every year. **3. True.** Regular eye exams can help find eye conditions early, and early treatment can prevent serious complications. **4. False.** While carrots are beneficial for eye health, dark leafy greens such as spinach, broccoli, and kale may help protect your eyes from cataracts. Omega-3 fatty acids may also help prevent certain eye conditions from developing.

CHANGE!

Ready or Not, Here It Comes

BIG OR SMALL. WELCOMED OR NOT. CHANGE IS INEVITABLE, AND WE ENCOUNTER IT ON SOME LEVEL EVERY DAY, ESPECIALLY AT WORK. If you tend to be a creature of habit, don't despair. You can get better at adapting to, and even preparing for, changes in your work life.

NO TIME LIKE THE PRESENT

Adapting to change isn't just about having an optimistic outlook. It's about preparation. Taking the right steps now can help you better adjust to the ebbs and flow of work life.

First, develop a routine that keeps day-to-day stress in check: Exercise regularly, eat well-balanced meals and snacks, and get enough sleep. With healthy habits in place, new challenges aren't as likely to throw you for a loop.

Here are a few other ways to improve your well-being at work:

- Each morning, write down the

three main things you want to achieve. Use your list to decide what gets your time and attention throughout the day.

- Make quick calls to friends and family during your commute or breaks. Staying connected will remind you of what's important and give you a boost when you feel overwhelmed.
- Try deep breathing to ease anxiety and stress. Slowly breathe in through your nose and out through your mouth. Repeat up to 10 times, which takes about two to three minutes.

YOU'RE IN CONTROL

When things shift, acknowledge the feelings that may result. But don't allow them to become your focus. Instead, jot down your thoughts in a journal. A few days of writing may help you work through an upsetting experience.

Just as important, consider what's next. It can be empowering to help solve problems that may arise for you or your colleagues. Look for opportunities to learn new skills or take on more responsibility. And speak up if anything is unclear. Whether it's confirming your manager's expectations or learning unfamiliar software, getting the support you need can help everyone move forward together.



STRESS 101

Learn more healthy ways to cope by visiting www.familydoctor.org and searching for "managing daily stress."



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FRINGE BENEFIT FUNDS

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Important Information

- > For ATI Physical Therapy, call **833-ATI-0001** or visit **ATIpt.com/MOE** to locate a clinic 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 **www.ers-eap.com**.
- > To locate a dental provider, call Delta Dental of Illinois at **800-323-1743** or visit **www.deltadentalil.com**.
- > For OptumRx's Customer Call Center, call **855-697-9150 (855-MYRX150)**.
- > To confirm eligibility, obtain benefit information, or inquire about a claim, call the Fund Office 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 **708-485-CARE (2273)**.
- > 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 **844-526-5432**.



Member Advocate's Corner



BE SURE TO SUBMIT YOUR FAMILY SUPPLEMENTAL BENEFIT (FSB) CLAIMS

This FSB is an important benefit provided under the Midwest Operating Engineers Welfare Fund. You and/or your eligible dependents may receive reimbursement for non-covered, medically necessary, and unreimbursed medical, dental, or pharmacy expenses (that are considered deductible medical expenses by the IRS).

These expenses will be reimbursed up to the maximum benefit per family per Plan Year as shown on the Schedule of Benefits for your specific plan. FSB expenses include, but are not limited to the following:

1. Eye exams and prescription eyeglasses or contact lenses
2. Hearing tests and hearing aids
3. Orthodontic expenses in excess of the lifetime orthodontia maximum
4. Dental benefits in excess of the annual maximum benefit
5. Contraceptive devices such as diaphragms that are not covered under any other plan benefit
6. Genetic testing only when deemed to be medically necessary (generally when used to help determine a course of treatment)

To file a FSB claim, you must submit a Family Supplemental Benefit Claim Form along with your itemized bill or your Explanation of Benefits (EOB) form from the Fund Office that relates to the claim and your paid receipt. Your FSB claim must be received by the Fund Office within **one year (12 months) of the date the expense is incurred**.

To download a FSB claim form, you can visit **www.moefunds.com/forms**.

If you have any questions regarding your FSB, please call Member Services at **708-579-6600**.

Your Member Advocate,
Kerry McMahon