

Thank You, All!

Dear Members and Retirees,

Over the last several months, we have witnessed an unprecedented crisis that has affected each and every one of us. The overwhelming amount of news, the daily updates in the rising number of lost lives, the drastic changes in the stock market, the uncertainty of resuming our normal routines ... and yet amid all of this, our organization's leadership has remained steadfast and has persevered through this adversity, while keeping our members' best interest at the forefront of each decision.

MAKING DECISIONS, MANAGING PRIORITIES

Let me assure you that these decisions were not made hastily but were necessary precautions during a time of uncertainty.

The plunging of the 2008 stock market, when the Pension Fund lost more than \$1 billion overnight, has been a searing image in all our minds, and we all hoped it would become a distant memory when we regained the Green Zone status on April 1, 2019. Unfortunately, due to the stock market volatility over the growing fears of COVID-19, President-Business Manager James M. Sweeney was forced to send a letter, dated March 9, 2020, to the membership. The purpose of the letter was to inform the membership that the Pension Fund Board of Trustees held an emergency vote and unanimously decided to delay the start of the benefit improvement (that was approved during the Special General Membership meeting in September 2019) until April 1, 2021.

“My commitment to protecting this Fund for you and your families is one of the most solemn responsibilities I have held in my life, and I will do everything in my power to bring us through this in the best condition possible. I sincerely hope that this is the only move we will have to make to weather this storm.” —James M. Sweeney, President-Business Manager

The organization's leaders had to pivot hourly to implement state and federal requirements communicated through daily news conferences. This led to the mandated closure of the Apprenticeship and Skills Improvement Program (ASIP) for a minimum of 30 days and the term “social distancing” was born and became law.

Following suit, the Fund Office had to minimize member interaction, and this trickled down to each District Office. All communication and interaction with the membership had to be conducted by phone or electronically for all nonessential business. We are a member-centric organization, so these mandates were extremely difficult, not only for the membership but our staff. However, with patience and understanding by all, we managed and prioritized the needs and responded accordingly.

TELEHEALTH AND VIRTUAL VISITS

The Operators' Health Centers continued serving the members and assessing their needs during the pandemic. They too had to minimize patient interaction and only schedule appointments for those who were high risk and/or ill.

Discussions surrounding telehealth and virtual provider visits evolved, which led the Welfare Fund Board of Trustees' approval to allow for these provider visits **until further notice**. So, eligible members and eligible retirees can use either health center for a telehealth visit (only available to new patients) or virtual visits (for established patients). Please call the health center first to discuss your symptoms: Countryside, IL (708-485-2273), or Merrillville, IN (219-525-1150). Members can also use a MinuteClinic™ for video visits, which will be FREE of charge, until further notice, due to our partnership.

Alternatively, members can contact their primary care provider to determine if a telehealth or video visit is a possibility; however, during this interim period, these visits will be processed as a regular claim depending on your health plan's provisions (i.e., subject to a deductible, copay/coinsurance, etc.). If there are any questions regarding telehealth or virtual provider visits, please call Member Services at 708-579-6600.

Although we had to limit member interaction and even cancel events, all these changes were necessary precautions to protect our membership and staff from COVID-19. On behalf of the Trustees and the Midwest Operating Engineers Fringe Benefit Funds Office, we want to thank the membership, the Fund Office staff, the Local 150 staff, and the staff of both health centers for your understanding and patience during this challenging time. It is with great pride that we continue to serve the members and families of Local 150!

“Let every nation know whether it wishes us well or ill that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and the success of liberty.”

—John F. Kennedy

black-eyed peas

lentils

lima beans

black beans

kidney beans

white beans

pinto beans

green peas

chickpeas

mung beans

BRING ON THE

Beans!

BEANS, BEANS, THEY'RE GOOD FOR YOUR HEART—AND LOTS OF OTHER THINGS, TOO. Research shows that eating beans regularly is associated with a lower risk for heart disease, high blood pressure, high cholesterol, diabetes, and obesity. Plus, they're cheap.

The lowly bean is really a diet superstar. Packed with protein and key nutrients like folate, potassium, iron, magnesium, and zinc, beans are also cholesterol-free and low in fat. Because they contain lots of fiber that digests slowly, beans tend to fill you up, not out.

BEAN BASICS

Beans are considered part of a healthy diet for everyone. National nutrition guidelines call for eating 1½ cup-equivalents of legumes, such as dry beans, peas, and lentils, weekly.

DOUBLE DUTY

A ½ cup of cooked beans counts as a serving of vegetables. But because they're also excellent sources of protein, beans can stand in for meat, too. A ½ cup of cooked beans is equal to 2 ounce-equivalents of meat, fish, or poultry.

You can buy beans dry or canned. Here are just a few of the hundreds of bean varieties:

- Pinto beans
- Kidney beans
- Black beans
- Chickpeas (garbanzo beans)

TURN DOWN THE GAS

Minimize the downside to beans—intestinal gas—with hot soaking. Boil beans for two to three minutes, then remove from heat, cover, and set aside for up to four hours prior to cooking.

(recipe)

Black Bean Tortilla Casserole

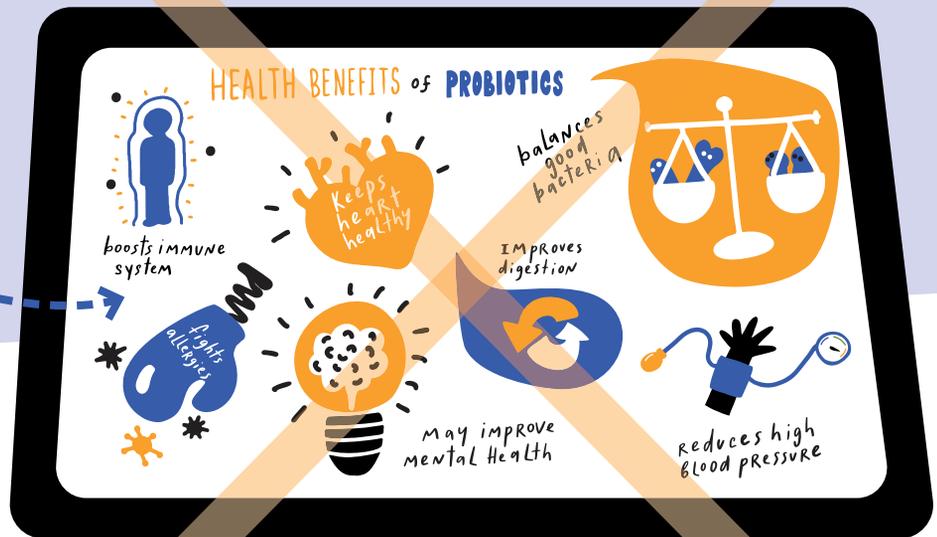
- 1 cup frozen chopped bell pepper, thawed and drained
- 1 cup frozen chopped onion, thawed and drained
- 1 can (15-16 oz.) no-salt-added black beans, rinsed and drained
- 1 can (14 ½ oz.) no-salt-added diced tomatoes, undrained
- ½ cup salsa or picante sauce
- Vegetable oil spray
- 8 6-in. corn tortillas
- 1 cup shredded light Mexican mixed cheese blend or Monterey Jack cheese
- ⅛ tsp. (heaping) crushed red pepper flakes
- ¼ cup snipped fresh cilantro

Preheat the oven to 400 degrees. In a large bowl, stir together the bell pepper, onion, beans, undrained tomatoes, and salsa. Spray a 9-inch-square pan with vegetable oil spray. Spoon 1 cup bell pepper mixture into the pan. Arrange four tortillas in the pan, overlapping as necessary. Spoon half the remaining mixture over the tortillas. Top with ½ cup cheese. Repeat. Lightly spray a sheet of aluminum foil with vegetable oil spray. Cover the pan with foil, lightly sprayed side down, to prevent the cheese from sticking. Bake for 30 minutes. Remove the foil. Bake for five minutes more, or until hot and bubbly. Sprinkle with red pepper flakes and cilantro. Cut into four squares.

Serves four. Each serving provides about 360 calories, 9 g total fat (3 g saturated fat, 0 g trans fat), 20 mg cholesterol, 550 mg sodium, 55 g carbohydrates, 11 g fiber, 5 g sugars, and 17 g protein.



Can you really believe what you read on the internet?



PROBIOTICS:

BE WARY OF ONLINE CLAIMS

MANY PEOPLE TURN TO GOOGLE FOR QUICK ANSWERS TO HEALTH QUESTIONS. But can you really believe what you read on the internet? In the case of probiotics, online health information may be misleading, a recent study showed.

Probiotics are live microorganisms (usually bacteria) found in certain dietary supplements and foods. They're similar to beneficial bacteria that naturally live inside the gut. And they're touted as having many health benefits. Yet strong evidence to back up these claims is often lacking.

How can you know what to believe? The three tips below are based on the study's findings.

CONSIDER THE WEBSITE'S GOAL

In the study, researchers Googled the word "probiotics." Then they evaluated the first 150 web pages that came up. More than 40 percent were from commercial websites selling products. The info there was less reliable, on average, than that on other types of websites.

The takeaway: Be skeptical about hype that's intended to sell you something.

LOOK FOR SCIENTIFIC EVIDENCE

The researchers also found that many websites made claims with scant scientific support. For example, there's no conclusive evidence that probiotics actually help with respiratory illnesses. But some web pages claimed they do.

According to the National Center for Complementary and Integrative Health (NCCIH), promising uses for probiotics include:

- Preventing antibiotic-related diarrhea
- Helping treat periodontal (gum) disease
- Helping manage ulcerative colitis (a type of inflammatory bowel disease)

Even for these uses, the NCCIH says that much remains to be learned. It's

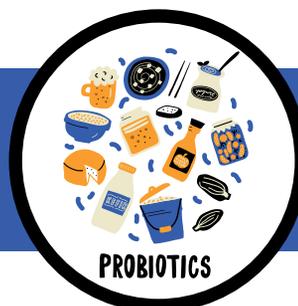
often unclear which probiotics work best or who benefits most.

For accurate, complete information, look for high-quality, science-based resources, such as those at www.nccih.nih.gov/health/probiotics.

BE AWARE OF POSSIBLE RISKS

In the study, only one-fourth of web pages noted possible side effects of probiotics. Yet potential risks include infections and other harmful effects of the bacteria. Such problems are more likely in people with severe illnesses or weak immune systems.

Play it safe. Check with your doctor before taking a probiotic supplement. Google is no substitute for your own doctor's advice.



RELIABLE NEWS IN YOUR INBOX

Sign up for the NCCIH's email list on natural products, including probiotics, at www.nccih.nih.gov/news/subscribe.

THE MARKETPLACE IS WORKING

Now that open enrollment is over, we wanted to share the results for the hourly eligible members of the MOE Health Plan Marketplace. Almost 69 percent of members actively participated in the process of either selecting a new health plan option or keeping the current plan. This equates to 7,987 active eligible members taking the time to review their medical needs, talking with Fund Office navigators, or calling to speak with a BlueCross BlueShield (BCBS) of Illinois navigator, or feeling comfortable completing the process on their own. The remaining 31 percent of members defaulted, as they were happy with the plan that they selected last year. Including those members who defaulted, the table to the right shows the enrollment statistics broken down by plan for the upcoming Plan Year compared to last year's results.

CHOOSING THE PLAN FOR YOU

These results prove that the objective of the Marketplace is working! Members are becoming informed health care consumers and choosing a plan that best fits their needs. Just as important, members are choosing a plan that they can afford, so that they do not lose eligibility.

Recall, members who lose eligibility, will need to work 300 hours in a rolling consecutive 12-month period before they can regain eligibility. Once eligible, they

Health Plan Option	Marketplace Enrollments	2020/2021 Plan Year	2019/2020 Plan Year
Operators' Health Center	324	3%	3%
Plan A	7,604	66%	70%
Platinum	786	7%	6%
EPO	840	7%	7%
Gold	624	5%	5%
Silver	417	4%	3%
Bronze	972	8%	6%
Total Enrollments	11,567		11,091

will auto-enroll in the Bronze PPO Plan and will not be able to select another health plan option until the following year's open enrollment period (mid-January 2021 through February 28, 2021).

Be sure that you are reviewing your hours in My150 to ensure that your employer is remitting all your Welfare Fund employer contributions. If you notice missing hours, call the Accounts Receivable Department at **708-579-6620** to submit your check stubs in order to correct your Credit Bank.

If you have questions regarding your eligibility, please call the Member Services Department at **708-579-6600**.

Password Security

Now that you are able to designate your beneficiaries through My150 (read more on page 8), now is also the time for you to safeguard your password so that your account cannot be modified without your knowledge. Please be mindful to create a unique password and do not share this information with anyone.





Building Better Health

SCHOOL AND SPORTS PHYSICALS: DON'T DELAY, SCHEDULE TODAY

The Operators' Health Centers (OHCs) are taking appointments for eligible child school and sports physicals. Please understand that the health centers can only see one child at a time, and each child must be supervised by an adult. Therefore, if you have to schedule a visit for more than one child, you must make the necessary alternative child-care arrangements.

To save time, please fax your child's immunization records prior to your scheduled appointment. Otherwise, please be sure to bring your child's immunization records AND the necessary forms for the provider to complete. Contact the OHCs at **708-485-2273**

(Countryside, IL) or **219-525-1150** (Merrillville, IN).



Pharmacy Advocate's Corner

If eligible members, retirees, or dependents are having any issues or concerns regarding the Prescription Drug Program, please do not hesitate to call the Fund Office Pharmacy Benefit Department at **708-387-8331**.



We recommend that you keep your vendor card with you at all times, as it contains the proper OptumRx billing information, which is needed by your pharmacy to correctly process your prescription drug copays. Also, don't forget that if the cost of your prescription is less than your copay, that is because we have "lesser of logic" built into the processing. This means that if the cost of the medication is less than the copay, we pass that savings on to you!

Regards,
Tracy Biela
Pharmacy Benefit Advocate



Upcoming Pre-Retirement Seminars

Let's Talk About Your Future



There is still time to register for one of the following pre-retirement seminars. To register for one of the events, visit www.moefunds.com.

- Sunday, July 26—District 5 Union Hall
- Sunday, August 30—District 7 Union Hall
- Sunday, September 27—District 1 Union Hall

Once again, the Fund Office staff will host a presentation that will guide you through the retirement process and how retirement will

impact all your fringe benefits. In addition, there will be information on Medicare and Social Security. The doors will open at 8:15 a.m. and the presentation will begin promptly at 9 a.m. We will have Fund Office staff and vendors available after the presentation to answer any questions that you may have.

If you are considering retirement, it's never too early to start planning to *Make the Rest of Your Life the Best of Your Life!*

Why Cancer Survivors Should Get Moving

BETTER DETECTION AND TREATMENT means about 15.5 million Americans now belong to a select group: cancer survivors.

That's good news, of course. But the disease, and its treatment, often leaves scars. Cancer survivors may feel fatigue and mental health effects. They also have a higher risk for heart disease and cancer coming back.

Fortunately, there's a remedy for many of these issues. It doesn't require surgery, pills, or an infusion. Exercise can improve your health physically and mentally on the other side of a cancer diagnosis.

THE DOSE MAKES THE DIFFERENCE

Health care providers have known about the magic of movement post-cancer. Now, a group of experts reviewed more than 2,500 studies to drill down into the details.

Generally speaking, they advise survivors do moderate-intensity aerobic workouts for at least 30 minutes, three times per week. This can:

- Alleviate anxiety
- Diminish depression
- Fight fatigue
- Improve physical function

- Boost health-related quality of life, or how mentally and physically good you feel

Adding strength-building moves, too, results in similar perks.

What's more, breast cancer patients can work out safely without fear of lymphedema, they note. Doctors once feared exercise caused or worsened this fluid buildup. Now, they realize cardio and supervised strength-training sessions don't cause issues.

STEPS TO SWEAT SAFELY

People with certain types of cancer or treatment may need to take special precautions. For instance, those whose disease affected their bones should avoid twists or high-impact moves.

Survivor yourself? Talk with your provider about the best way to get moving.

If you haven't had cancer, physical activity can help you avoid it. In fact, one study found regular movement reduced the risk for 13 types of the disease. That includes breast, colon, and lung cancers.



FITTIN' IN FITNESS

It's important to make physical activity a part of your day. But how? For tips, watch a video at www.cancer.org. Search for "healthy eating, active living videos" to see the video "Prioritizing Physical Activity: The Basics."





DEADLY SKIN CANCER

IS ON THE RISE AMONG YOUNG PEOPLE

NO, BASE TANS DON'T PROTECT AGAINST SUNBURNS AND SKIN DAMAGE. A bronze hue doesn't equal a healthy glow. Rather, tans and burns both signal exposure to cancer-causing UV rays.

But these misconceptions persist, and they do more than make dermatologists bang their fists in frustration. These myths may also have deadly consequences.

A new study found a 51 percent increase in the rates of the dangerous skin cancer melanoma on the heads and necks of kids, teens, and young adults in North America over the past two decades.

FAIR SKIN AND BRIGHT SUN BOOST RISK

Melanoma begins when mutations develop in cells called melanocytes, which make skin's pigment. Most diagnoses come later in life, at an average age of 65.

But that doesn't make younger people immune. In fact, melanoma is the most

common skin cancer among children. It occurs even more often in teens ages 15 to 19.

People with fair skin, light eyes, and red or blond hair are at higher risk. The study authors point out that two other main risk factors—sun exposure and use of tanning beds—are most common among adolescents and young adults.

Only about one in five cases forms on the head and neck. However, the prognosis for melanoma in these locations is worse than on other parts of the body.

PARENTS: PROTECT AND DETECT

The best way to save your child or teen's skin? Start sun-safety education early.

Explain during childhood that tanning exposes skin to cancer-causing UV rays. As your child reaches adolescence, continue to discourage it, even for one-time events like prom, homecoming, and spring break.

Remember the ABCDE method of detecting skin cancer. Signs include moles that have:

- Asymmetry
- Borders or edges that are irregular
- Color that's not uniform
- Diameter of more than 6 millimeters
- Evolved over time

If you spot these signs on your child, talk with his or her pediatrician or a dermatologist.

Quiz Time!

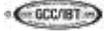
Test what you know about sun safety, and then share your knowledge with your kids. Go to www.cancer.org and search for "sun safety quiz."



MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
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COUNTRYSIDE, IL 60525

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PERMIT NO. 372



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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 www.ers-eap.com (Username: MOE and Password: MAP).
- > 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 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 Countryside, IL (**708-485-2273**) or Merrillville, IN (**219-525-1150**).
- > 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 **888-407-7177**.

Member Advocate's Corner



Dear Members and Families,

Did you know that you can now use My150 (www.My150.com) to designate your beneficiaries? It is important that you designate your beneficiaries, and it is incredibly important for you to review this information periodically and update your beneficiaries when necessary, such as when you have a life-changing event (i.e., birth, death, marriage, or divorce).

Most beneficiary updates can be handled through My150, like the Active Welfare Fund Death Benefit, Pre-Retirement Pension Death Benefit, I.U.O.E. Vacation Savings Benefit, Retiree Medical Savings Plan (RMSP), and Post-Retirement Death Benefit for retirees. But you may also have benefits through Fidelity Investments, which handles the Retirement Enhancement Fund, or through VOYA Financial, which handles the supplemental life insurance offered to active dues-paying members through the Midwest Coalition of Labor (MCL).

If you are an avid My150 user, you may have noticed the recent addition of the "My Beneficiaries" link to your HOME page, under the QUICK LINKS tile. The "My Beneficiaries" link is an easy way for you to keep your beneficiaries up-to-date with the Fund Office. As the member, you can update your designated beneficiaries for each fringe benefit, apart from the Retirement Enhancement Fund and VOYA. You will want to name beneficiaries for each fringe benefit that your employer contributes to. You still have the option to update your beneficiaries by downloading the paper form(s) from www.moefunds.com/forms or by

contacting the Fund Office to request paper form(s) for you to complete. Once the form(s) are completed, you will then need to mail them or drop them off at the Fund Office.

To set up beneficiaries for the Retirement Enhancement Fund, you need to contact Fidelity Investments directly. If you have not already done so, go online to www.netbenefits.com at work to set up your username and password. Then designate your beneficiaries by selecting the "Beneficiaries" link in your Profile page. If you are having difficulties accessing your account, please call Fidelity at **866-848-6466**.

The MCL automatically provides the following insurance, at no cost to members who are paying active dues: \$10,000 basic life insurance and \$5,000 in Accidental Death and Dismemberment (AD&D). Eligible members were also able to purchase additional supplemental life and AD&D insurance through VOYA. For updates to your beneficiaries for this benefit, please contact VOYA at **888-212-7822**.

If you are unsure which fringes are contributed on your behalf, you can log into your My150 account and click on your My HOURS tab to view your allocated contributions. As always, if you have any questions or need assistance, you can call Member Services at **708-579-6600**.

Respectfully yours,
Kerry McMahon
Member Advocate