



## Pharmacy Advocate's Corner

### New RWP Medicare Part D Plan Coming Soon

*The following is only applicable to those retirees, spouses, and dependents that meet the eligibility requirements of the Retiree Welfare Plan and are eligible for Medicare.*

The Midwest Operating Engineers Welfare Fund Board of Trustees is excited to announce a new prescription drug program. Starting January 1, 2021, the Retiree Welfare Plan (RWP) will sponsor the **Retiree Welfare Plan Medicare Prescription Drug Plan** for retirees and/or their dependents who are eligible for Medicare and covered by the RWP. Called **RWP Medicare PDP** for short, the plan will be administered by the Welfare Fund along with OptumRx, our current Pharmacy Benefit Manager.

#### BENEFITS OF THE NEW PLAN

RWP Medicare PDP is an Employer Group Waiver Plan, a special kind of Medicare Part D plan that provides group benefits to participants covered by an employer or union plan. **It combines a standard Medicare Part D plan with additional coverage provided by the RWP.** This additional coverage is referred to as a wrap plan because it is bonus coverage that closes the gaps between the standard Part D plan and the current RWP coverage. That means eligible retirees and dependents will see little, if any, change from the current plan.

In making their decision, the Trustees determined the new RWP Medicare PDP will help the RWP manage ever-rising prescription drug costs while taking advantage of more favorable government subsidies and benefits available with this Employer Group Waiver Medicare Part D plan. This in turn will help keep costs down for both the Welfare Fund and retirees. Please know:

- You will have **similar prescription drug benefits** to your current plan.

- There is **no coverage gap or Medicare "donut hole."**
- The plan will have the **same four-tier structure and published copay.**
- You will be able to get up to a **30 or 90-day supply of your maintenance medication** at any OptumRx network retail pharmacy. You will no longer be required to get a 90-day supply of your maintenance medication.
- You will have **access to the same pharmacies** you currently use in the OptumRx network. You can get a 90-day supply at any OptumRx network retail pharmacy.

#### WHAT TO EXPECT WITH THE NEW PLAN

As a Medicare Part D plan, our new RWP Medicare PDP must comply with Medicare rules, so there will be some changes:

- **The plan cannot have an annual maximum benefit. Therefore the \$30,000 per individual per Plan Year Maximum Annual Benefit (MAB) will be removed.** The Welfare Fund Trustees decided to end the \$30,000 per individual per Plan Year MAB for all retirees—whether or not you're eligible for Medicare.
- Medicare Part D is an individual benefit. If both you and your spouse are eligible for Medicare, you will each get your own materials in the mail from OptumRx. Each of you will also have your own ID number and ID card.
- Medicare requires that you receive a number of documents in the mail, such as monthly statements listing the drugs

you filled the previous month and your total drug costs for the year.

- If you have a low income, you may be eligible for Medicare's Extra Help Program. Depending on your income level, you will pay less than Medicare's standard coinsurance and may pay less than your RWP Medicare PDP copay.
- If you have a high income, you may pay an additional premium to Medicare for your Part B coverage, called a Part B income-related monthly adjustment amount (Part B-IRMAA). This additional amount is deducted from your Social Security payment or paid directly to Medicare. If you currently have to pay the Part B-IRMAA, you will have to pay a similar Part D-IRMAA for your Part D coverage.

The Fund Office will soon mail to all Medicare-eligible retirees a package with more detailed information and FAQs about the RWP Medicare PDP.

**If you have general questions** regarding Medicare Part D or the RWP Medicare PDP, please call OptumRx Member Services at **866-868-2493** after October 1. Once you receive the letter confirming your enrollment in the RWP Medicare PDP in December, OptumRx Member Services will be able to answer more specific questions about your coverage and the drugs you are taking.

#### Regards,

Tracy Biela  
Pharmacy Benefit Advocate

# SET YOUR PLATE FOR Pumpkin

FRESH OR CANNED, PUMPKIN HAS NUTRITIONAL PERKS. Naturally low in calories and fat-free, it provides:

- **Vitamin A**, which is good for eyesight and heart, lung, and kidney health
- **Fiber**, which improves digestive health; lowers cholesterol; and can reduce the risk for heart disease, type 2 diabetes, and some cancers
- **Vitamin C**, which boosts immunity; supports healthy cartilage, bones, teeth, and skin; and helps wounds heal
- **Potassium**, a mineral needed to contract muscles, maintain fluid balance, and help nerves function

The seeds within the fruit's stringy center also abound in nutrients. Just 1 ounce of pumpkin seeds (about ¼ cup) offers 5 grams of protein and fiber, as well as 4 grams of healthy unsaturated fat. They're rich in vitamin E, calcium, and the antioxidant beta-carotene, also key to immune system health. In addition,

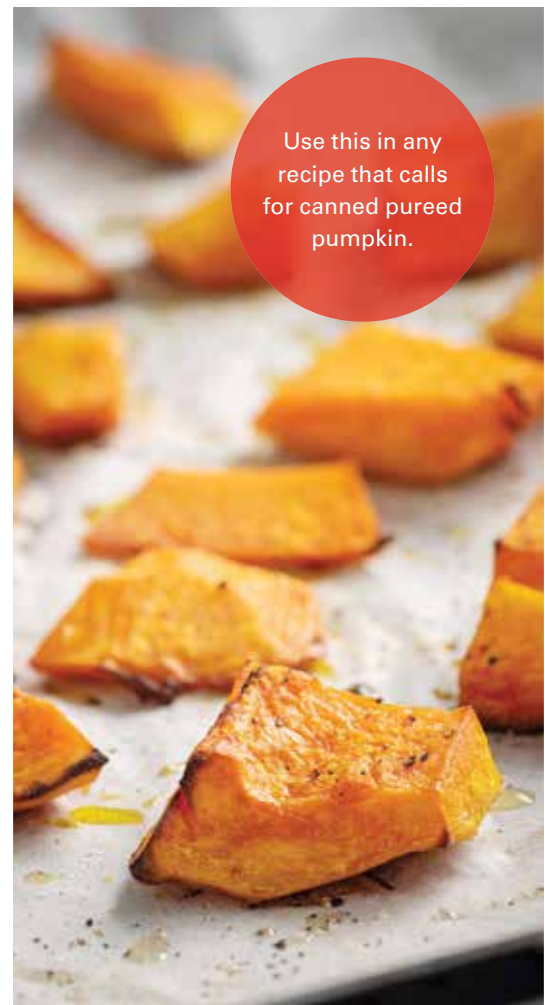
beta-carotene neutralizes free radicals—chemicals that can damage cells and may play a role in the development of cancer. And pumpkin seed oil contains essential fatty acids that help maintain healthy blood vessels, nerves, and tissues.

#### WHERE TO FIND THEM

There are pumpkins aplenty at patches, farmers markets, and grocery stores each fall and winter. Even though pumpkins are only in season for a few months, you can purchase canned pumpkin, pumpkin broth, and pumpkin seeds and oils year-round.

#### HOW TO CHOOSE

When buying a fresh pumpkin, choose a firm, blemish-free fruit that seems heavy for its size. Though large pumpkins make for better carving, smaller sizes taste sweeter and are less watery. They'll keep in a cool, dark place for up to two months.



Use this in any recipe that calls for canned pureed pumpkin.

(recipe)

## Cooked Pumpkin

1 medium pumpkin

Preheat oven to 300 degrees. Cut pumpkin into small manageable pieces and cut off pith and seeds. Place cut pumpkin, skin side up, in a large roasting pan. Add ¼ cup water and bake uncovered for one hour or until tender. Remove from oven and allow pumpkin to cool. When cooled, cut away skin and mash or puree the pumpkin flesh.

*Serves six. Each serving provides about 50 calories, 0 g fat (0 g saturated fat, 0 g trans fat), 0 mg cholesterol, 0 mg sodium, 12 g carbohydrates, 3 g fiber, 5 g sugar, and 2 g protein.*





# Sit Less & Live Longer

**The human body is made to move.**  
Why else would we have 640 muscles?  
But many people spend much of their days sedentary. (Up to eight or nine hours of sitting!)

## Sitting Too Much Can ...

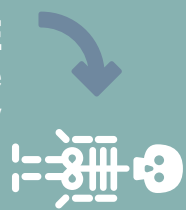
**ALMOST DOUBLE** **2x**  
your risk of developing type 2 diabetes



**INCREASE**  
your risk for heart disease, obesity, and cancer



**DECREASE**  
your life expectancy



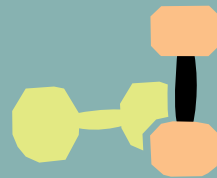
## 3 Ways to Move More



**1. SET AN ACTIVITY ALARM.**  
If you're parked at a desk all day for work, set an hourly alarm on your phone or computer. When it goes off, go for a short walk. (Or go up and down some steps.)

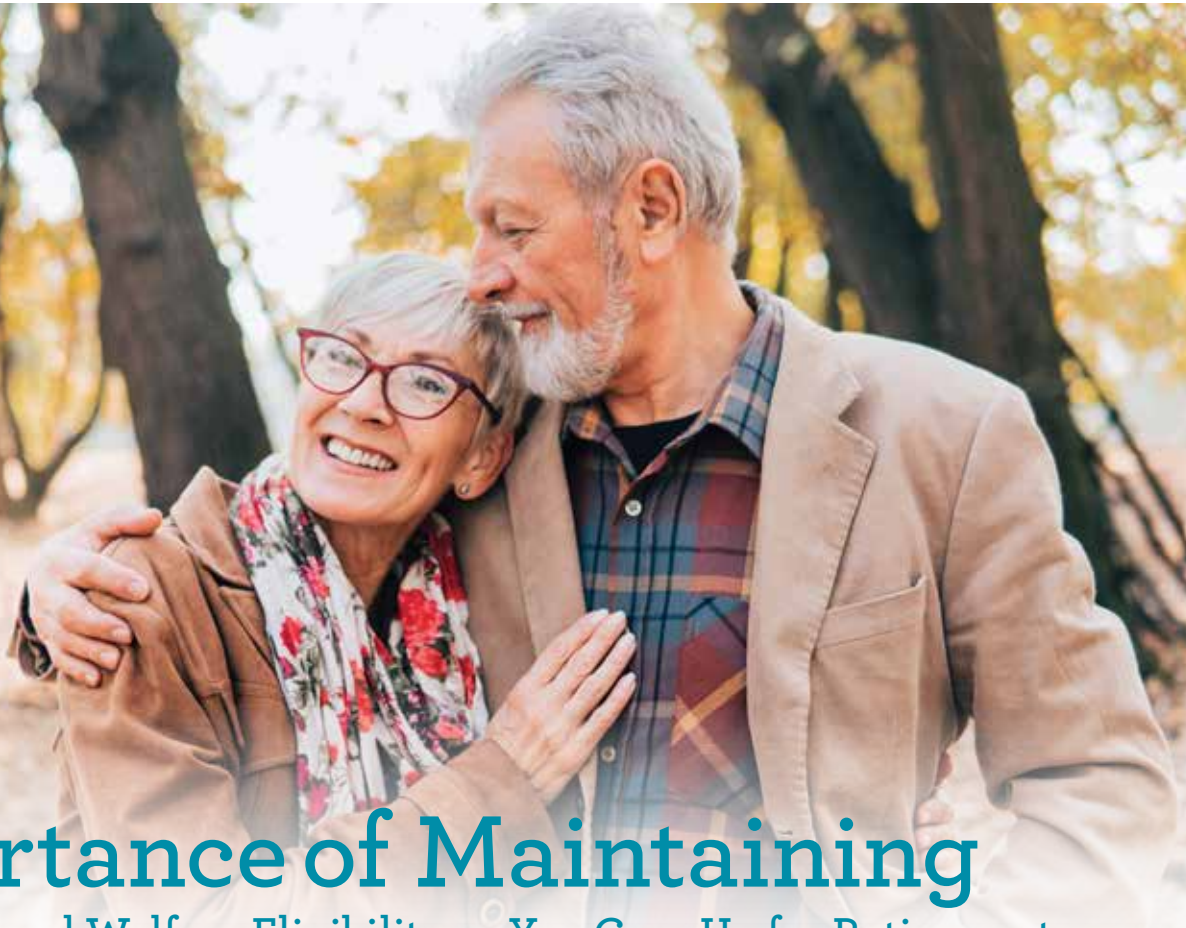
**2. LIMIT YOUR TUBE TIME.**

Set a daily limit on hours spent in front of the TV. (Use the extra time to take a walk!)



**3. GET MOVING DURING COMMERCIALS.**

Use those breaks to lift dumbbells, stretch resistance bands, or pace around the room. (Give your DVR a break!)



# Importance of Maintaining Your Health and Welfare Eligibility as You Gear Up for Retirement

As you know, early last year the eligibility rules for the Retiree Welfare Plan (RWP) were amended.

The rules have always included the following provisions:

- You have reached age 55 and are retiring from active covered employment; AND
- At the time you retire, you must have 120 consecutive months of eligibility in the Active Plan, or be continuously eligible since April 1, 2016 (whichever is less). **NOTE:** COBRA payments and self-payments are considered as months of eligibility; AND
- You have 10 Vesting Service Years under the Midwest Operating Engineers Pension Plan; AND
- You are receiving normal, early, or disability retirement benefits under the Midwest Operating Engineers Pension Plan.

**Effective January 1, 2019**, the rules were expanded to also require that you must be a member in good standing as an active member and continue to remain in good standing as a retired member.

**Effective April 1, 2019**, the rules were further expanded to include an

at-work requirement. You must work at least 800 hours—during which contributions are required to have been made—each year for the five Active Plan Years immediately preceding the Active Plan Year containing your effective date of retirement. You may qualify to have 40 hours allocated for each week during periods of:

- Continuous disability
- Active military service
- Caring for **and** being primarily responsible for an immediate family member (parent, spouse, or child) who has a serious health condition

**NOTE:** If you're disabled, you will be allocated 40 hours each week to help you meet the 800-hour requirement. If you're caring and primarily responsible for a seriously ill parent, child, or spouse, you will be allocated 40 hours each week to help you meet the 800-hour requirement. If you're called to active military duty, you will also be allocated 40 hours each week to help you meet the 800-hour requirement. You must meet the 800-hour requirement to be considered eligible for RWP benefits. The hours are to help you

meet eligibility requirements and do not count toward any other benefits.

This at-work requirement was further expanded, for periods from **April 1, 2019, through March 31, 2024**, such that if you are unable to meet the 800-hour rule, as noted above, but you have accumulated a total of 5,000 hours for the five Active Plan Years immediately preceding the Active Plan Year containing your effective date of retirement, you may be able to satisfy the 800-hour rule requirement.

The Trustees found it necessary to modify the rules so these great benefits remain with those who have been dedicated to the industry and committed to their careers as lifetime operating engineers. We found that some members would leave the industry and later come back for less than a year in order to qualify to receive RWP benefits for the remainder of their lifetime.

There are different rules if you're a municipality employee, a railroad employee, or awaiting a Workers' Compensation settlement. If you fall into these categories and have questions, call the Retirement Services Group at **708-937-0327**.

# THE IMPACT OF A DIVORCE ON YOUR FRINGE BENEFITS

It's never easy for a family to go through a divorce or cope with its impact. But there are ways to get support for some of the emotional, financial, and legal challenges associated with divorce.

## PLAN BENEFITS AND SERVICES

**From an emotional aspect**, you can always reach out to the Member's Assistance Program (MAP) administered by ERS. To speak with a master's-level clinician, call **855-374-1674**. You can receive up to five free counseling sessions per episode. Each session is confidential. You can also find resources and articles to help you and your children through this difficult process on the ERS website at <https://mylifeexpert.com> (Company code: moemap).

**From a financial aspect**, it is typically best for everyone to settle assets without running up attorney fees. In many cases, however, that is easier said than done. If you're a member in good standing, you have access to the Midwest Coalition of Labor legal services. For legal services, you can call **877-694-2663** and request to speak to someone regarding family law. To learn about available legal services, visit [www.coalitionoflabor.org](http://www.coalitionoflabor.org).

## FINANCIAL ASSETS AND LEGAL REQUIREMENTS

Typically when filing for divorce, each party must disclose their financial assets including, but not limited to, bank accounts, credit card debt, life insurance policies, and retirement accounts, such as the Midwest Operating Engineers Pension Plan (Pension Plan) and the Midwest Operating Engineers Retirement Enhancement Fund (REF). If you have fringe benefits under either the Pension Plan or the REF, it is imperative your divorce decree or property settlement agreement clearly specifies the agreed intention of either of these fringes. For example, **acceptable language** could include, *"Member Joe Operator will retain 100% of his retirement accounts that are held under the Midwest Operating Engineers Pension*

*Plan and the Midwest Operating Engineer Retirement Enhancement Fund."* Or, *"Member Joe Operator will retain 100% of all his retirement accounts."*

An example of **unacceptable language** is, *"Member Joe Operator will retain 100% of his retirement accounts under the Laborers' Union."* This fails to mention anything regarding the member's MOE retirement accounts. If this language is used, the Retirement Services Group must send affidavits to both the member and ex-spouse attesting that they agree that the Pension Plan or the REF remains the sole property of the member.

If the divorce decree or the property settlement agreement indicates that the retirement accounts of the Pension Plan or the REF are to be considered marital property and will be split between the member and the ex-spouse, then it is imperative that your attorney draft a Qualified Domestic Relations Order (QDRO) for each Plan. To save on attorney fees, it's best to use the draft orders for both the Pension Plan and the REF, which can be found at [www.moefunds.com/notices](http://www.moefunds.com/notices). These draft orders contain acceptable language that meets all the qualification requirements for a domestic relations order and abides by the rules of each plan.

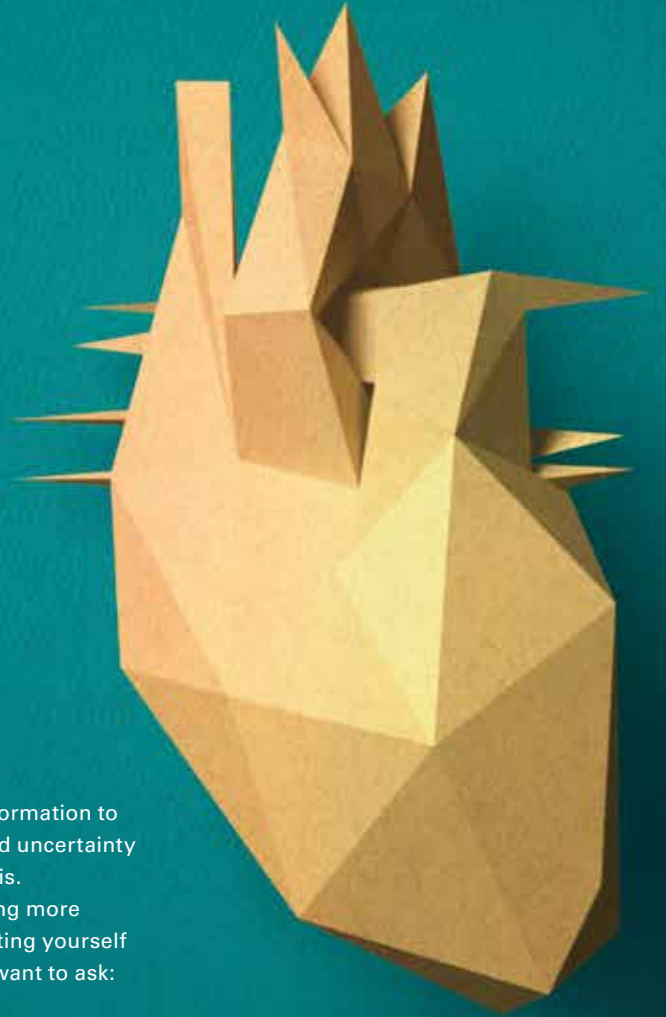
If you are divorced when you retire and want to receive benefits from either the Pension Plan or the REF, you will be required to provide copies of your filed divorce decree, property settlement agreement, and QDRO. **All these issues must be resolved prior to any distribution of benefits.** Please ensure you have this information available at the time of your retirement, otherwise your benefits may be delayed.

If you have any questions regarding the impact of your divorce on either the Pension Plan or the REF, call the Retirement Services Group at **708-579-6630**.



# 10

## Questions to Ask After a Heart Disease Diagnosis



Hearing that you have heart disease is big news. There's a lot of information to digest, and it can feel overwhelming at first. Confusion, anxiety, and uncertainty about what to expect are common reactions to this type of diagnosis.

As you learn about your condition, however, you may start feeling more confident about your ability to cope. The best place to begin educating yourself is in your own doctor's office. Below are some questions you may want to ask:

### 1. WHAT TYPE OF HEART CONDITION DO I HAVE?

Find out what your condition involves and how severe it is.



### 2. HOW WILL MY CONDITION AFFECT MY DAILY LIFE?

Ask about any concerns you have, from work to sexual activity.



### 3. DO I NEED TO TAKE MEDICATION? If so, know when and how to take your medicine. Ask about possible side effects.



### 4. DO I NEED TO CHANGE WHAT I EAT? Learn which foods to emphasize in a heart-healthy diet, and which ones to limit.



### 5. HOW PHYSICALLY ACTIVE SHOULD I BE? Discuss the type, amount, and intensity of physical activity that's best for you.



### 6. WOULD I BENEFIT FROM CARDIAC REHABILITATION?

This type of medically supervised program is designed to help you learn how to improve your well-being and change lifestyle habits.



### 7. HOW WILL FOLLOWING MY TREATMENT PLAN HELP ME? Possible treatment

benefits include relieving symptoms, increasing your energy and strength, and reducing the risk of having a future heart attack.



### 8. WHERE CAN I FIND EMOTIONAL SUPPORT?

Support groups specifically for heart patients give you a chance to connect with others and share coping strategies. Counseling may help if you're struggling with anxiety or depression.



### 9. DO I NEED TO HAVE ANY ADDITIONAL TESTS OR PROCEDURES? If so, know what's involved, why it's needed, and whether there are any risks.



### 10. WHEN SHOULD I SCHEDULE MY NEXT DOCTOR'S APPOINTMENT? Working closely with your health care provider is crucial for living well with heart disease.



### GET MOVING

If your health care provider gives you the OK, walking is a great way to keep your heart healthy. For information on how to start or join a walking club, visit [www.heart.org](http://www.heart.org) and search for "walking club."

# Breathe Easier

## with This Information About COPD

WHEN IT COMES TO MANAGING CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD), you may feel like an amateur. But with a little knowledge and help from your health care provider, you'll be a pro in no time.

### WHAT IS COPD?

With COPD, the airways in your lungs become thick and inflamed, and air can't flow in and out as well as it should.

Symptoms include:

- Coughing
- Shortness of breath
- Difficulty breathing
- Wheezing
- Lots of phlegm

As the disease progresses, your symptoms can affect your ability to do everyday activities.

### WHO'S AT RISK FOR COPD?

COPD usually occurs in current or former smokers ages 40 and older. You may also be at risk if you've had exposure to certain irritants for long periods of time such as:

- Secondhand smoke
- Chemicals
- Dust
- Fumes

### HOW IS COPD DIAGNOSED?

Spirometry is a leading test to diagnose COPD. You'll take a deep breath in and then blow out as hard and as fast as you can into a mouthpiece that's connected to a device called a spirometer.

If you have COPD symptoms or have been diagnosed with COPD, but haven't received this test, talk with your health care provider.

### MANAGING COPD

If you have COPD, discuss with your health care provider which treatments may be best for you. COPD is often treated with medications that are designed to:

- Keep your airways open
- Reduce mucus buildup
- Decrease inflammation

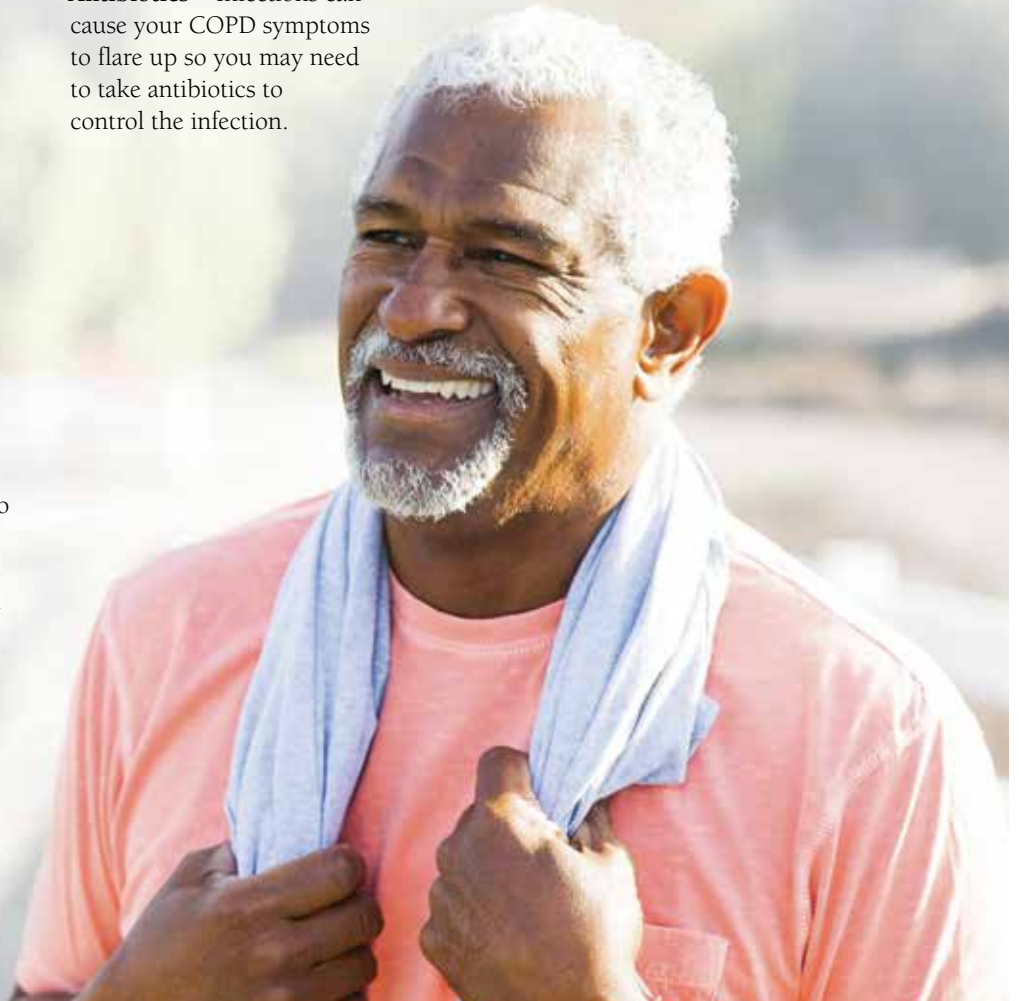
Examples of medicines used to treat COPD are:

- **Bronchodilators**—These are often taken using an inhaler or nebulizer so the medicine goes right into your lungs.
- **Corticosteroids**—This type of medication is usually taken as a pill for short periods of time if your symptoms suddenly get worse.
- **Combination medicines**—Corticosteroids and bronchodilators may be combined into an inhaler or nebulizer.
- **Antibiotics**—Infections can cause your COPD symptoms to flare up so you may need to take antibiotics to control the infection.

In addition to taking your medicines as prescribed, lifestyle changes can help manage your symptoms:

- Quit smoking.
- Get a yearly flu shot and ask your health care provider about the pneumonia vaccine.
- Eat a healthy diet. Consider visiting a dietitian to discuss nutrients in foods that can improve your breathing.
- Stay active. Ask your health care provider whether a pulmonary rehabilitation program, which teaches you how to safely exercise with COPD, may be right for you.

Working with your health care provider and becoming more comfortable with the changes you're making will help you feel more in control of your health. Before you know it, you'll be a pro at COPD management!





MIDWEST OPERATING ENGINEERS  
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS  
6150 JOLIET ROAD  
COUNTRYSIDE, IL 60525



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

6282M

## 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** 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 (2583)** or visit [www.bcbsil.com](http://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 the enhanced ERS website at <https://mylifeexpert.com> to create your own personal account (**Company Code: MOEMAP**).
- > 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**.
- > 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](http://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 Active Hourly Members of the MOE Health Plan Marketplace,

Due to the COVID-19 pandemic, the Welfare Fund Board of Trustees has approved the following changes to the Welfare Fund regarding the downgrade option and the self-payment program. These enhancements are only effective May 1, 2020, through March 31, 2021, and were made to help members maintain eligibility for their medical and pharmacy coverage. Recall, members who lose eligibility will need to work 300 hours in a rolling consecutive 12-month period before they can regain eligibility. Then, once eligible, the member will be auto-enrolled in the Bronze PPO Plan and will not be able to select another health plan option until the following year's annual Open Enrollment (mid-January through February 2021).

Currently the plan allows for a one-time downgrade of your plan per Plan Year, for any reason, as long as the change is to a lower-cost plan option. Instead of one downgrade per Plan Year, you will be allowed two downgrades for the remainder of this Plan Year. Please note, you're not allowed to change your coverage tier when you elect the downgrade. Come next year's annual Open Enrollment (mid-January through February 2021), you will have the opportunity to select a higher coverage plan/coverage tier. Or, if you experience a Life Changing Event (marriage, divorce, birth, adoption, etc.), you're allowed to change both your health plan option/coverage tier, unless you are newly eligible or reestablishing eligibility.

You may also recall that the plan currently allows for a one-time self-payment, if an

actively hourly member doesn't have enough credits in their credit bank, per eligibility period. This self-payment allows for the member to pay the difference for one month to cover the shortage of credits needed to maintain coverage. Instead of one self-payment per eligibility period, you will be allowed up to four self-payments through March 31, 2021. In addition, the Trustees will subsidize each of the four payments by up to \$400.

**NOTE:** The four subsidized self-payments are only for members who are actively seeking work and on the out-of-work list with Dispatch, or either disabled or not able to work. If these criteria aren't met, then the member will default to the one-time self-payment option per eligibility period. Plus, the additional subsidized self-payments don't apply to retirees who are running out of their active Credit Bank. The Fund Office will provide you with the self-payment notice and instructions.

With the additional downgrade and self-payments, your Active Plan eligibility will be extended. This will help you meet the RWP eligibility requirement as outlined on page 4.

Be sure to review your hours in My150 to ensure that your employer is submitting all of your hours and employer contributions. If hours are missing, you can submit check stubs to the Fund Office to receive credit for your worked hours. If you have questions about the changes for the Plan Year or your eligibility, call Member Services at **708-579-6600**.

**Respectfully yours,**  
Kerry McMahan, Member Advocate