

Locals

103

318

649

841

March 2020



MID CENTRAL OPERATING ENGINEERS HEALTH & WELFARE FUND

Dear Participant:

March 2020

Mid Central Operating Engineers Health & Welfare Fund announced comprehensive primary care services at the beginning the year at Mid Central Activate Health & Wellness Center located at 6920 Parkdale Place Suite 100, Indianapolis, IN 46254. Mid Central Operating Engineers Health and Welfare Fund also offers other Activate Health and Wellness Centers known as Spoke Clinics. These Health and Wellness Centers, managed by Activate Healthcare, provides great benefits for all non-Medicare eligible participants and their family members (over age 3) covered by the Health & Welfare Fund. These Spoke locations are outlined within this notice (Amendment 9).

Activate Health & Wellness Centers staff are licensed to diagnose, treat, and prescribe for a wide variety of common illnesses and injuries. In addition to sick care, you have access to a full range of health assessment and coaching services.

- **No-cost physicals** – No out-of-pocket cost for visits with an experienced on-site health care provider to guide and support your health care initiatives.
- **No-cost prescriptions** – No out-of-pocket cost for approximately 50 high-quality generic drugs when prescribed by the on-site clinician.
- **No-cost lab work** – High-quality commonly ordered labs at no cost to you at the Activate Health & Wellness Center

The Activate Healthcare medical professionals will provide you with medical referrals that will help guide you to high-quality, lower-cost care to help you manage your health and healthcare costs.

Visit your Activate Health & Wellness Center for a healthy heart exam, including checking your blood pressure and cholesterol levels. Make an appointment to find out what your heart is saying!

Activate Health and Wellness Center locations **not** indicated within this notice are not part of the Mid Central Operating Engineers Health & Welfare Funds contracted group.

What's inside...

- Mid Central Activate Health & Wellness Center and Activate Health & Wellness Centers
- Summary Annual Report



**Board of Trustees – Mid Central
Operating Engineers Health and Welfare Fund**
1100 Poplar Street
Terre Haute, IN 47807

**Summary Annual Report for
MID CENTRAL OPERATING ENGINEERS
HEALTH AND WELFARE FUND**

This is a summary of the annual report for Mid Central Operating Engineers Health and Welfare Fund, EIN 35-0917610, Plan Number 501, for the period August 1, 2018 to July 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$123,274,889 as of July 31, 2019, compared to \$111,725,115 as of August 1, 2018. During the plan year the plan experienced a change in its net assets of \$11,549,774. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$94,260,877 which included employer contributions of \$79,670,565, employee contributions of \$9,162,265, other contributions of \$0, gain/loss of \$141,681 from the sale of assets, and earnings from investments of \$5,286,366.

Total plan expenses were \$82,711,103. These expenses included \$4,661,945 in administrative expenses and \$78,049,158 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Transactions in excess of 5% of plan assets
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Board of Trustees – Mid Central
Operating Engineers Health and Welfare Fund
1100 Poplar Street
Terre Haute, IN 47807

(812)232-4384

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Board of Trustees - Mid Central
Operating Engineers Health and Welfare Fund
1100 Poplar Street Terre Haute, IN 47807

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration U.S. Department of Labor
200 Constitution Avenue, N.W. Washington, DC 20210

**Mid Central Operating Engineers Health and Welfare Fund
Amendment Number 9**

In accordance with the terms of the Mid Central Operating Engineers Health and Welfare Fund, the Board of Trustees hereby amends the Summary Plan Description/Plan Document, 2015 Edition, by adopting the following:

1. Effective January 1, 2020, a new definition is added to the section entitled *Definitions* after the term *Skilled Nursing Facility*, and reads as follows:

Spoke Clinics

The spoke clinics are outpatient medical centers conveniently located in Indiana and Illinois. The clinics do not provide emergency care and instead provide basic assessment and treatment for minor health ailments such as a sore throat, or ear infections, as well as wellness/preventive services.

Participants in the Mid Central Operating Engineers Health and Welfare Fund and other Health and Welfare Funds may have access to the same spoke clinics.

2. Effective January 1, 2020, a new paragraph is added to the end of the section entitled *On-Site Clinic*, and reads as follows:

Additional Spoke Clinics

If you are traveling for work or if the Indianapolis location is not convenient for you or your family members, you also have access to several other spoke clinics in Illinois or Indiana. These clinics are also administered by Activate Health and are available at no cost to you and your family members who are eligible for the Fund's medical benefits. The services provided at the spoke clinics are comparable to those described in the preceding section, except that some services, such as certain laboratory and radiology services, are not available at the spoke clinics. In these instances, the clinic medical professionals will provide you with referrals that will help guide you to high-quality, lower-cost care to help you manage your health.

The clinics provide easy appointment scheduling, and also offer same-day appointments and walk-in availability.

The spoke clinics are located at:

Terre Haute	Teamsters 135	Local 166	Peoria
1202 E. Canvasback Drive	510 S. East Street	2932 Ludwig Road	206 W. Washington Street
Terre Haute, IN 47808	Building A, Suite B	Fort Wayne, IN 46818	East Peoria, IL 61611
	Indianapolis, IN 46227		

Reminder of Other Benefits Available to You

- **LiveHealth Online** for Active Participants and Non-Medicare Retirees
 - You can access LiveHealth Online from your Android or IOS mobile device by downloading the free app. On your computer, you can go to livehealthonline.com
- **LiveHealth Online Psychology**
 - By using the free app and selecting LiveHealth Online Psychology and choose a therapist. Or, call 1-844-784-8409 from 7 am to 11 pm. You must be at least 18 years old to see a therapist online.
- **24-Hour NurseLine** 1-800-700-9184
- **Conditional Care**, Call 1-888-279-5449
 - If you or a covered dependent has a chronic health condition, such as asthma, diabetes, chronic obstructive pulmonary disease (COPD, heart failure and coronary artery disease), the nurse care managers can help.
- **EPIC** – 1-866-956-5400
 - Group: Mid Central Operating Engineers (Contact the Fund Office for the discount card)

We encourage you to visit www.midcentral.org for important announcements related to the Fund and your benefits.

If you have questions on this notice or, if you would like the Fund to address a specific issue in a future notice, contact the Fund toll free at:

877-299-7099 Bookkeeping or
877-299-3699 Claims.

Requests may be submitted in writing to:

Mid Central Operating Engineers Health & Welfare Fund
Attention: **Mid Central Notices**
P.O. Box 9605
Terre Haute, IN 47808

Mid Central Health & Welfare
1100 Poplar Street
Terre Haute, IN 47807



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Welcome to the Mid Central Operating Engineers Health and Welfare Fund

This website was developed to provide our members with access to work history, eligibility, claims history and other valuable information. In order to access your information, you must register under Member Log In. Please have your Identification Number ready, which is located on your Anthem Blue Cross/Blue Shield or Eligibility Card (for retired members).

You also have the ability to view the Summary Plan Description, Benefit Schedules, Retiree Rates and much more. You may also download forms such as claim forms, change of address form, disability statements, and ACH bank forms (for Retirees only).

If you have any questions, please contact us at 1-812-232-4384 or click Fund Contact for toll-free numbers.

We also have included valuable links to other websites for your use.

