

## Locals

103

318

649

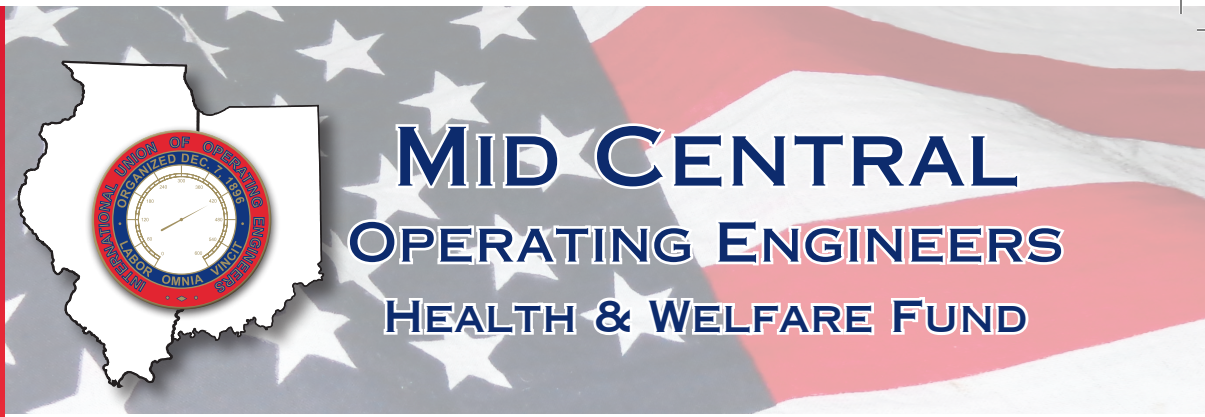
841

March 2021



### What's inside...

- The Best Weapons to Prevent Heart Disease
- Summary Annual Report
- Coverage for COVID-19 Vaccine, Effective December 18, 2020



# MID CENTRAL OPERATING ENGINEERS HEALTH & WELFARE FUND

Dear Participant:

### Important Benefit Information

- Summary Annual Report –
- Coverage for COVID-19 Vaccine, Effective December 18, 2020

### The Best Weapons to Prevent Heart Disease

A healthy diet and lifestyle are your best weapons to fight cardiovascular disease. It's not as hard as you may think! Remember, it's the overall pattern of your choices that counts. Make the simple steps below part of your life for long-term benefits to your health and your heart.

- Consistent exercise – every little bit counts!
- Manage stress in a healthy way
- Increase fruits and vegetables
- Make whole grains your first choice

Visit your Activate Health & Wellness Center for a healthy heart exam, including checking your blood pressure and cholesterol levels. Your care team can also provide support with developing and maintaining lifestyle choices that help promote a healthy heart. Reach out today to make your appointment!

**Indianapolis MCOE:** 317.800.7944

**Indianapolis Teamsters 135:** 317.735.1525

**Fort Wayne:** 260.755.1304

**Peoria:** 309.322.6874

**Terre Haute:** 812.514.5429

Visit [www.midcentral.org](http://www.midcentral.org) for more information, including clinic hours and addresses.



**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, 2019 to July 31, 2020. 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 \$142,068,595 as of July 31, 2020, compared to \$123,274,889 as of August 1, 2019. During the plan year the plan experienced a change in its net assets of \$18,793,706. 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 \$107,308,639 which included employer contributions of \$90,902,943, employee contributions of \$9,002,172, realized gains of \$872,061 from the sale of assets, and earnings from investments of \$6,362,471. Plan expenses were \$88,514,933. These expenses included \$6,429,624 in administrative expenses and \$82,085,309 in benefits paid to participants and beneficiaries.

**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:

1. An accountant's report
2. Assets held for investment; and
3. Transactions in excess of 5 percent of the plan assets

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

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(812)232-4384

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:

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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

# Announcing Important Plan Improvements

Date: March 2021

To: Active Employees, Non-Medicare-Eligible Retirees, and Their Eligible Dependents Participating in the Mid Central Operating Engineers Health and Welfare Fund

From: The Board of Trustees

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As the Board of Trustees of the Mid Central Operating Engineers Health and Welfare Fund (the Fund or the Plan), we are pleased to announce coverage for the COVID-19 vaccine. This Summary of Material Modifications (SMM) provides details about COVID-19 vaccine coverage. Coverage is available under the Plan's Medical Benefits and Prescription Drug Benefits. Please read this SMM thoroughly.

## **Coverage for COVID-19 Vaccine, Effective December 18, 2020**

As you may have heard, on December 11, 2020, the FDA issued the first emergency use authorization (EUA) for Pfizer's COVID-19 vaccine, developed in conjunction with the German company BioNTech. The Pfizer-BioNTech vaccine was approved for use for individuals 16 years of age and older. On December 12, 2020, the CDC's Advisory Committee on Immunization Practices (ACIP) recommended use of that vaccine. The director of the Centers for Disease Control (CDC) adopted the ACIP's recommendation on December 13, 2020. The Pfizer-BioNTech vaccine requires two doses provided three weeks apart.

On December 18, 2020, the FDA issued EUA for a second COVID-19 vaccine, developed by Moderna, for individuals 18 years of age and older. On December 19, 2020, the ACIP recommended use of that vaccine, and the CDC adopted the ACIP's recommendation on December 20, 2020. The Moderna vaccine requires two doses provided 28 days apart.

On February 27, 2021, the FDA issued EUA for a third COVID-19 vaccine, developed by Janssen Biotech Inc., commonly referred to as Johnson & Johnson, for individuals 18 years of age and older. On February 28, 2021, the ACIP recommended use of the vaccine. The Johnson & Johnson vaccine is the first single-dose COVID-19 vaccine to receive EUA.

Additional vaccines may be approved in the future. Vaccines are currently available to health care workers and residents and staff in long-term care facilities in the first phase of vaccine administration, with additional groups of workers being included in subsequent phases. When the vaccine becomes available for you to receive, you should discuss whether the COVID-19 vaccine is medically appropriate for you and your family with your health care providers.

The Fund has adopted the following plan provision concerning coverage of the COVID-19 vaccine:

1. Effective December 18, 2020, the Fund will cover a Qualifying Coronavirus Preventive Service on an in-network basis, without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements.
2. Effective December 18, 2020 through the end of the COVID-19 Public Health Emergency, the Fund will cover a Qualifying Coronavirus Preventive Service on an out-of-network basis, without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements. The Fund will reimburse an Out-of-network provider for the item or service in an amount that the Fund determines is reasonable, as determined in comparison to prevailing market rates for such services. A reasonable amount shall include the amount that the provider would be paid under Medicare for the item or service.

### 3. Definitions

**Qualifying Coronavirus Preventive Service:** Qualifying Coronavirus Preventive Service means a vaccine that is intended to prevent or mitigate coronavirus disease (COVID-19) and that is, with respect to the individual involved:

- a) An evidence-based item or service that has in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force, or
- b) An immunization that has in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC), which has been adopted by the Director of the CDC. This provision is in effect regardless of whether the immunization is recommended for routine use.

**COVID-19 Public Health Emergency:** COVID-19 Public Health Emergency means the emergency period defined in paragraph (1)(B) of section 1135(g) of the Social Security Act (42 U.S.C. 1320b-5(g)), as determined by the Secretary of Health and Human Services pursuant to authority under Section 319 of the Public Health Service Act (42 U.S.C. 247(d)). The Public Health Emergency was initially declared as of January 27, 2020, and has been extended thereafter.

The Pfizer/BioNTech, Moderna, and Johnson & Johnson vaccines all currently meet the definition of Qualifying Coronavirus Preventive Service.

#### **Grandfathered Notice**

The Plan's Trustees believe this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of Lifetime limits on benefits.

Questions regarding the protections that apply and that do not apply to a grandfathered health plan and what might cause a plan to lose grandfathered health plan status can be directed to the Plan Administrator at 812-232-4384. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or [dol.gov/ebsa/healthreform](https://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

#### **Final Notes**

If you have questions about the changes announced in this SMM or your Plan benefits in general, contact the Fund Office at (812) 234-4384.

*This information only highlights certain features of the Mid Central Operating Engineers Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*

**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.



[www.midcentral.org](http://www.midcentral.org)