

Locals

103

318

649

841

June 2021



What's inside...

- Keeping Your Skin Healthy
- Important Plan Improvements
- Activate Health & Wellness Center Locations



Dear Participant:

Important Benefit Information

- Amendment 2 (Summary of Material Modifications (SMM))
- Activate Health & Wellness Center's for you and your eligible dependents
- Keeping your skin healthy

Try these tips to protect your skin and keep it healthy

Protecting yourself from harmful UV rays is one of the best ways to prevent skin cancer. It's important to use sun protection all year round, not just during the summer. UV rays are still harmful on cloudy and hazy days as well as during the winter months. On a day with light cloud cover, up to 80% of harmful UV rays can penetrate the clouds and reach the earth's surface.

- **Stay in the shade:**
Stay in the shade, especially during the midday hours (between 10 am and 4 pm) when the sun's rays are the most harmful.
- **Wear clothing that covers arms and legs**
When possible, wear tightly knit fabrics that cover parts of your body that would be in the sun. Regular clothing only offers up to SPF 15 protection, but there is some certified clothing that offers higher UV protection. If you are covering your body with clothing, it is recommended to use other forms of protection, such as sunscreen, as well.
- **Wear a hat**
Wearing a wide brimmed hat can provide shade for your face, head, ears and neck.
- **Wear sunglasses**
Too much exposure to UV rays can damage your eyes and increase your risk of developing certain diseases such as cataracts and eye cancer. Choose sunglasses that block both UVA and UVB rays.
- **Use sunscreen**
Look for a sunscreen that contains at least an SPF of 30 or higher, has both UVA and UVB protection and is water resistant. Apply sunscreen 15 minutes before you are in the sun, as it takes up to 15 minutes for sunscreen to absorb into the skin and provide protection. Remember to reapply if you are out in the sun for more than two hours or after swimming, sweating or toweling off.



The Union Division of *everside* Health

Skin Cancer

Skin cancer is the most common type of cancer in the United States. There are three types of skin cancer: basal cell, squamous cell and melanoma. The good news is that skin cancer is highly preventable. In most cases, skin cancer is caused by overexposure to ultraviolet (UV) light, which comes from the sun, tanning beds and sun lamps.

Signs of Skin Cancer

A visible change in your skin is the most common sign of skin cancer. It could be a new growth, a change in an existing mole or a sore that does not heal. For melanoma specifically, an easy way to remember the warning signs is the ABCDE's of melanoma rule:

- **A: Asymmetrical.** The mole or spot does not have a regular shape.
- **B: Border.** The border of the mole or spot is irregular or jagged.
- **C: Color.** Uneven or irregular color.
- **D: Diameter.** The mole or spot is larger than the size of a pea.
- **E: Evolving.** The mole or spot has changed in the past few weeks.

When you meet with your provider, make sure to mention any unusual moles or changes in your skin and also let your healthcare provider know if you are at an increased risk for skin cancer.

VISIT MID CENTRAL OPERATING ENGINEERS WEBSITE FOR YOUR CONVENIENCE



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.



Announcing Important Plan Improvements

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

From: The Board of Trustees

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 enhancements to the Health Reimbursement Arrangement (HRA). This Summary of Material Modifications (SMM) provides details about the update to the HRA. Please read it thoroughly.

HRA Reimbursements, Effective January 1, 2021

Effective for claims incurred on or after January 1, 2021, the Plan will allow Participants to file claims for reimbursements, from their HRA, up to 18 months after the date of service. Previously, the deadline to submit a claim for Medical Care Expenses was up to 12 months after the date of service to be eligible for reimbursement. If you are no longer eligible for coverage under the Plan, you may continue to submit claims incurred before your coverage ended if you submit them within 18 months of the date of service. However, any expenses incurred after your coverage ends are not eligible for reimbursement.

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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Your Activate Health & Wellness Center Locations

1 INDIANAPOLIS MCOE

6920 Parkdale Place
Suite 100
Indianapolis, IN 46254

PH: 317.800.7944

FX: 317.800.7942

CLINIC HOURS:

M 7 am – 5 pm

T 7 am – 3 pm

W 7 am – 5 pm

TH 7 am – 3 pm

F 7 am – 11 am

2 INDIANAPOLIS TEAMSTERS 135

5510 S. East Street
Building A, Suite B
Indianapolis, IN 46227

PH: 317.735.1525

FX: 317.735.1582

CLINIC HOURS:

M 6 am – 3 pm

T 10 am – 7 pm

W 9 am – 6 pm

TH 7 am – 6 pm

F 7 am – 3 pm

www.eversidehealth.com/MCOE



ACTIVATE™
HEALTHCARE

3 FORT WAYNE

2932 Ludwig Road
Fort Wayne, IN 46818

PH: 260.755.1304

FX: 260.755.1306

CLINIC HOURS:

M 6 am – 5 pm

T 9 am – 7 pm

W 6 am – 5 pm

TH 9 am – 7 pm

F 6 am – 4 pm

4 TERRE HAUTE

1202 E. Canvasback Drive
Terre Haute, IN 47802

PH: 812.514.5429

FX: 812.514.5428

CLINIC HOURS:

M 6 am – 4 pm

T 9 am – 6 pm

W 7 am – 5 pm

TH 9 am – 6 pm

F 7 am – 11 am

5 PEORIA

204 W. Washington Street
East Peoria, IL 61611

PH: 309.322.6874

FX: 309.322.6875

CLINIC HOURS:

M 8 am – 7 pm

T 6 am – 6 pm

W 7 am – 5 pm

TH 6 am – 6 pm

F 6 am – 1 pm

