

## Locals

103

318

649

841

**October 2020**



# MID CENTRAL OPERATING ENGINEERS HEALTH & WELFARE FUND

Dear Participant:

Important notices regarding your benefits with Mid Central Operating Engineers Health & Welfare Fund. Please read this notice in its entirety.

- GET YOUR FLU SHOT
- WOMEN'S HEALTH AND CANCER RIGHTS
- NOTICE OF PRIVACY PRACTICES
- NOTICE OF PRESCRIPTION DRUG CREDITABLE COVERAGE

Available now, Mid Central Operating Engineers eligible participants and their dependents covered by the Health and Welfare Fund can receive FREE flu shots from their Activate Health & Wellness Centers. Take advantage of this health benefit for you and your family, and call your Activate Health & Wellness Center to make an appointment!

Flu is a contagious respiratory disease that can lead to serious illness, hospitalization or even death. Activate Healthcare recommends everyone six months and older get a flu vaccine yearly.

### **Indianapolis MCOE**

6920 Parkdale Place, Suite 100  
Indianapolis, IN 46254  
**PH: 317.800.7944**

### **Indianapolis Teamsters 135**

5510 S. East Street  
Building A, Suite B  
Indianapolis, IN 46227  
**PH: 317.735.1525**

### **Fort Wayne**

2932 Ludwig Rd.  
Ft. Wayne, IN 46818  
**PH: 260.755.1304**

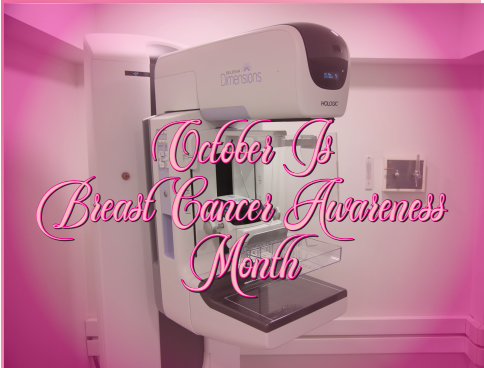
### **Peoria**

204 W. Washington Street  
Peoria, IL  
**PH: 309.322.6874**

### **Terre Haute**

1202 E. Canvasback Dr.  
Terre Haute, IN 47802  
**PH: 812.514.5429**

Visit [www.midcentral.org](http://www.midcentral.org) for important facts about the flu vaccine.



### **What's inside...**

- **ANNUAL NOTICE: WOMEN'S HEALTH AND CANCER RIGHTS ACTS OF 1998**
- **NOTICE OF PRIVACY PRACTICES REMINDER NOTIFICATION**
- **Notice of Prescription Drug Creditable Coverage Mid-Central Operating Engineers Health and Welfare Fund**



## **ANNUAL NOTICE**

### **WOMEN'S HEALTH AND CANCER RIGHTS ACTS OF 1998**

Under federal law, group health plans, insurers and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery effective for the first Plan Year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the plan's annual deductibles, co-payments and co-insurance provisions that may be applicable, consistent with those established for other benefits under the Plan. These provisions are generally described in the plan's Summary Plan Description (SPD).

If you have any questions about the plan's coverage for mastectomies or reconstructive surgery, please contact the Fund office.

## **NOTICE OF PRIVACY PRACTICES REMINDER NOTIFICATION**

The Mid Central Operating Engineers Health and Welfare Fund is required by law to take reasonable steps to ensure the privacy of your personally identifiable health information.

The law requires Mid Central Operating Engineers Health and Welfare Fund to remind members, every three years, that the Notice of Privacy Practices is available.

The Plan's Privacy Policy is listed in the new Summary Plan Description/ Plan Document, effective January 1, 2015. This is just a reminder for participants to review the Policy located on pages 70-72 of the Summary Plan Description/Plan Document.

The Privacy Notice was last updated in 2013. If you wish to obtain another copy, you may send a written request to: Mid Central Operating Engineers Health and Welfare Fund P. O. Box 9605 Terre Haute, IN 47808

# Notice of Prescription Drug Creditable Coverage

## Mid-Central Operating Engineers Health and Welfare Fund

### Important Information about Your Benefits and Medicare Prescription Drug Coverage

This Notice has information about:

- Medicare Prescription Drug Coverage that is available to everyone with Medicare.
- How the Mid Central Operating Engineers Health and Welfare Fund's existing prescription drug benefits are, on average for all active and retired Plan participants and their dependents, at least as good as standard Medicare Prescription Drug Coverage.
- What your choices are and what happens to your coverage from the Mid Central Operating Engineers Health and Welfare Fund if you elect Medicare Prescription Drug Coverage.
- Where to find more information to help you make decisions about your prescription drug coverage.

This Notice explains the options you have under Medicare Prescription Drug Coverage and can help you decide whether or not you want to enroll. Please read this Notice carefully and keep it in a safe place for future reference.

The Mid Central Operating Engineers Health and Welfare Fund provides prescription drug coverage for all participants. You do not need to enroll for Medicare Prescription Drug Coverage since you have coverage available through the Mid Central Operating Engineers Health and Welfare Fund.

### Medicare Prescription Drug Coverage

Medicare Prescription Drug Coverage is available to anyone with Medicare. Most people must pay a monthly premium for Medicare Prescription Drug Coverage. For people with limited income and resources, extra help paying for Medicare Prescription Drug Coverage is available. Medicare Prescription Drug Coverage is insurance provided by private companies that have been approved by Medicare. Medicare Prescription Drug Coverage is available through:

Medicare Advantage Plans (such as an HMO or PPO); and  
Medicare Prescription Drug Plans.

All Medicare plans provide at least a standard level of coverage as set by Medicare. Some Medicare plans offer better coverage for a higher monthly premium.

If you are entitled to Medicare, you can enroll for Medicare Prescription Drug Coverage when you first become eligible for Medicare and each year from October 15th through December 7th. If you lose or drop prescription drug coverage under the Mid Central Operating Engineers Health and Welfare Fund, you may be eligible for a two-month Special Enrollment Period to sign up for Medicare Prescription Drug Coverage. You can find more detailed information about Special Enrollment Periods in the *Medicare & You* booklet sent to Medicare eligible individuals each fall.

### Existing Coverage as Good as Standard Medicare Prescription Drug Coverage

The Mid Central Operating Engineers Health and Welfare Fund has determined that the Plan's existing prescription drug benefits are "creditable coverage," which means coverage under the Health and Welfare Fund is, on average, expected to pay as much (or more in some cases) in claims for all participants as standard Medicare Prescription Drug Coverage.

Because your current prescription drug benefits under the Mid Central Operating Engineers Health and Welfare Fund, on average, are as good as Medicare standard coverage, you can choose to stay covered under the Mid Central Operating Engineers Health and Welfare Fund and join a Medicare plan later and not be subject to a higher premium penalty.

**Keep this Notice.** If you enroll for Medicare Prescription Drug Coverage, you will need a copy of this Notice when you enroll. This Notice verifies that you have creditable coverage and that you are not required to pay higher premiums.

### **Your Choices and the Consequences**

You should compare your current coverage, including which medications are covered, with the coverage and cost of the Medicare plans in your area.

If you do not enroll for Medicare Prescription Drug Coverage, you will continue to receive benefits under the Mid Central Operating Engineers Health and Welfare Fund (as long as you are otherwise eligible to continue Plan coverage). Remember that the Mid Central Operating Engineers Health and Welfare Fund also provides medical and other benefits, in addition to prescription drug benefits. You will continue to be eligible to receive all current benefits for which you are eligible.

### **Active Participants and Their Dependents**

If you are an active participant or the dependent of an active participant and enroll for Medicare Prescription Drug Coverage, you will continue to be eligible for Fund benefits. However, your benefits will be coordinated with Medicare if you enroll.

### **Retirees and Their Dependents**

If you are a retiree or dependent of a retiree and are eligible and enroll for Medicare Prescription Drug Coverage, you will **no longer** receive prescription drug benefits under the Mid Central Operating Engineers Health and Welfare Fund. You will continue to be eligible to receive medical benefits under the Mid Central Operating Engineers Health and Welfare Fund. However, your monthly premium for coverage under the Mid Central Operating Engineers Health and Welfare Fund will not change as a result of not receiving prescription drug benefits under the Fund. Also, remember that for most people there is a monthly premium for Medicare Prescription Drug Coverage.

If you are a retiree or dependent of a retiree, enroll for Medicare Prescription Drug Coverage, and elect to stop making all contributions to the Fund, you will **no longer** be eligible for medical or prescription drug coverage from the Fund. If you later drop Medicare coverage, retiree coverage under the Mid Central Operating Engineers Health and Welfare Fund cannot be reinstated because once retiree coverage ends, it may not be reinstated unless you return to work and satisfy the eligibility requirements for active coverage – or– you had elected to postpone or suspend coverage as outlined in the Summary Plan Description.

**Note to Medicare-Eligible Individuals:** If you drop or lose your coverage under the Mid Central Operating Engineers Health and Welfare Fund and do not enroll for Medicare Prescription Drug Coverage after your current coverage ends, you may pay more for Medicare Prescription Drug Coverage at a later date. If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare Prescription Drug Coverage, your monthly premium for Medicare Prescription Drug Coverage will increase. The increase will be at least 1% per month for every month that you were eligible but did not have coverage. For example, if you go 19 months without coverage, your monthly premium will always be at least 19% higher than what most other people pay. You will have to pay this higher premium as long as you have Medicare Prescription Drug Coverage. In addition, you may have to wait until the next open enrollment period (October 15<sup>th</sup> through December 7<sup>th</sup> each year) to enroll.

### **For More Information about Medicare Prescription Drug Coverage**

More detailed information about Medicare plans that offer Prescription Drug Coverage is available in the Medicare & You handbook that Medicare publishes each fall and sends to Medicare beneficiaries. You may also be contacted directly by Medicare Prescription Drug Plans. You can also get more information about Medicare Prescription Drug Plans from the following resources:

Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.

Call your State Health Insurance Assistance Program (the telephone number will be included in the *Medicare & You* handbook).

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare Prescription Drug Coverage is available. To get more information about this extra help:

Visit [www.medicare.gov](http://www.medicare.gov) and [www.socialsecurity.gov](http://www.socialsecurity.gov).

Call 1-800-772-1213 (TTY users should call 1-800-325-0778).

If you qualify for extra help, contact the Fund Office for more information.

### **For More Information About this Notice or the Mid Central Operating Engineers Health and Welfare Fund's Benefits**

If you have any questions about this Notice or would like more information about your benefits under the Mid Central Operating Engineers Health and Welfare Fund, please call the Fund Office.

In the future, the Mid Central Operating Engineers Health and Welfare Fund will periodically send you an updated copy of this Notice for your records. You also may request a copy of this Notice at any time by contacting the Fund Office.

Date: October 2020

Entity/Sender: Mid Central Operating Engineers Health and Welfare Fund

Contact: Cheryl Cottrell

Address: P. O. Box 9605, Terre Haute, IN 47808

Telephone Number: 1-812-232-4384

*Benefits under the Mid Central Operating Engineers Health and Welfare Fund are not vested or guaranteed. Full details of the Plan 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 discontinue all or part of the Plan at any time.*

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



PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
TERRE HAUTE, IN  
PERMIT #337

- [Home](#)
- [About Fund](#)
- [Fund Contact](#)
- [Important Announcements](#)
- [Health Resources](#)
- [Wellness Clinics](#)
- [Forms](#)
- [Summary Plan Description](#)
- [Initial Eligibility](#)
- [Benefit Schedules](#)
- [Retiree Rates](#)
- [FAQs](#)
- [Employers](#)
- [Delinquent Contributors](#)
- [Links](#)

## 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)