



For Your Benefit

Operating Engineers Local No. 77

April 2021 Vol. 21, No. 2

www.associated-admin.com



Retiree Information Forms Will Be Sent: Return Promptly to Avoid Suspension of Pension Benefits

The Fund Office will soon be sending Retiree Information Forms (“RIFs”). These forms must be completed and returned to the Fund Office to avoid suspension of pension benefits. The RIF has questions about your current address, beneficiary information, and employment information (if you are employed after retirement). This form must be completed every year even if nothing has changed.

It is very important that you review all sections of this form to be certain the information is correct. If necessary, mark corrections on the form and promptly send it back to the Fund Office. To assist you, the Fund Office will include a postage-paid, return envelope with the first mailing.

No one but the Retiree can sign the RIF, unless an individual holds a Power of Attorney for the Retiree. A copy of the Power of Attorney must be on file with the Fund Office. If, for health reasons, the Retiree is unable to sign the form and there is no Power of Attorney on file, the Retiree must sign an “X” on the RIF and this must be notarized, showing the Notary Public seal.

Questions about Your Benefits?

Call the Fund Office at (877) 850-0977. Press “1” to reach the Automated Benefit Information System or Press “2” to speak with a representative.

This issue—

Retiree Information Forms Will Be Sent: Return Promptly to Avoid Suspension of Pension Benefits.....	1
Help Your Claims Be Paid Quickly	2
Conifer Cost Containment Program.....	3
Conifer Corner	3
World-Class Training Available to Active Participants.....	4
When an Ambulance Is Needed.....	4
SwiftMD Telemedicine Benefits Available to Participants.....	4
SwiftMD Membership Information.....	5
Choose Generic Drugs and Save!	6
Dental Benefits Provided Through Delta Dental.....	6
Dentists Can Help Diagnose Diabetes.....	7
Accident and Sickness Benefits are Taxable	7
Need a Form?	8

The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

Help Your Claims Be Paid Quickly

In order to help us process your claims quickly and accurately, please follow the suggestions shown below.

- **File Medical Claims on Time.**

Most claims must be filed within 365 days from the date of service. The exception is Weekly Accident and Sickness claims, which in general, must be filed within 60 days from your disability determination date or before you return to work, whichever is later.

- **Respond immediately to the Fund Office when you receive something in the mail.**

The Fund Office will send you an inquiry if additional information is needed. The sooner you respond, the sooner your claim can be processed. Failure to respond to the inquiry could result in your claim being denied.



- **Send your Explanation of Benefits (“EOB”).**

If you have other medical coverage and the Fund is your secondary coverage, please send your Explanation of Benefits (“EOB”) from your primary carrier as soon as possible. The EOB shows how the primary carrier processed the claim which will allow us to properly process the claim as your secondary coverage if we are secondary.

- **Provide details of any accident.**

The Fund defines an accidental injury as a slip, fall, sprain, strain, or anything which is not an illness (not just a motor vehicle accident). You will receive an accident inquiry questionnaire if a medical claim submitted on your behalf contains a diagnosis that could have potentially resulted from an accident. You must complete and return the form whether you are reporting an accident or not.

- **Send your Coordination of Benefits information.**

The Fund Office may ask you to send us a copy of your other benefits information in order for us to coordinate benefits with any other insurance carrier you may have.

- **Notify the Fund of any coverage changes.**

Please notify the Fund Office immediately if you or your dependent(s) are offered, elect to enroll in, or lose coverage under another group health plan.

- **Notify the Fund of any changes to a dependent’s status.**

Be sure to file a new enrollment form with the Fund Office within 30 days if you have a change in dependent status. This includes notifying the Fund Office in writing within 30 days of the birth of a dependent child. If you notify the Fund Office within 30 days of the birth of your child, coverage begins on the date of birth. If you fail to notify the Fund Office within 30 days, coverage does not begin until the first of the month following the date you provide notice. Remember, also, that you must provide a Social Security Number for your child before your child reaches six months, or coverage will terminate when your child reaches six months.

- **Designate a beneficiary.**

Certain benefits may be payable upon your death to the person or persons you designate as your beneficiary. Remember to keep your beneficiary designation up to date.

- **Keep your address updated.**

Keep the Fund Office informed every time you have a change in address (even temporary), name, phone number(s), or dependent status (due to marriage, divorce, adoption, birth, etc.).

- **Consult Your SPD often.**

Procedures for filing a claim and information on appeals may be found beginning on page 111 of your Summary Plan Description (“SPD”) book.

Your SPD explains the required information for claims and outlines penalties for filing false or misleading statements or failure to refund overpayments. The book also contains detailed steps on how the following claims are processed:

- Urgent Care
- Concurrent Care
- Pre-service Authorization
- Post-service Authorization
- Accident and Sickness

Conifer Cost Containment Program

Conifer Health Solutions (“Conifer”) is a cost containment program designed to control costs by reducing unnecessary hospital admissions and certifying the length of certain treatments. Conifer reviews admissions and treatments to determine medical necessity and to find treatments in alternative settings if appropriate.

For example, suppose your physician recommends a procedure for you on an inpatient basis. Conifer may find that the procedure is regularly performed on an outpatient basis. They would review your records to determine if outpatient treatment is an option for you.

You must contact Conifer at (410) 919-4653 to certify all inpatient hospital admissions (and within 24 hours of an emergency admission). This number is also shown on the front of your Fund ID card.

Other Treatments That Must Be Certified with Conifer:

The following procedures/treatments must be certified by Conifer in order to be covered.



1. sub-acute care;
2. outpatient surgery;
3. surgery performed at a hospital on an outpatient basis;
4. inpatient rehabilitation;
5. physical therapy (for more than 8 visits)
6. skilled nursing facilities
7. home health care
8. chiropractic care (for more than 8 visits)

CONIFER
HEALTH SOLUTIONS®

Conifer Corner



Keep your blood pressure in check!

Monitoring your blood pressure at home is an important way to manage your heart health. It can also help your provider find a proper treatment plan just for you.

Want to take charge of your heart?

A good start is to engage in Conifer Health Solutions' Personal Health Management (PHM) program. Your Personal Health Nurse (PHN) is dedicated to helping you and your family manage their health needs. To get started, call your PHN Lindsey Luma at 410-919-0520 or 1-800-459-2110 extension 2197.



World-Class Training Available to Active Participants

Looking to improve or advance your skills? Active IUOE participants may receive free training, paid for by the National Training Fund (“NTF”) at the International Training & Education Center in Crosby, Texas, located just outside Houston.

Comprehensive training at this world-class facility includes virtually anything heavy equipment operators and stationary engineers need to become a skilled operator.

Attendees have access to the newest cranes and heavy equipment, 17 classrooms and labs, advanced simulators, and a first-class mechanics shop. From apprentices to journeymen, the International Training Center is the best place to improve skills and receive hand-on instruction utilizing the most technologically advanced equipment available.

The IUOE established the NTF in 2006 to support a multitude of activities beneficial to its members. It serves as an umbrella organization for all of IUOE’s training programs, coordinating policies, strategies and activities, relying on extensive support and input from local unions.

The IUOE has training agreements with the U.S. Department of Labor and Agriculture to administer training programs at various Job Corps training centers across the United States.

Additionally, there is a broad range of safety and health training offered. Shuttle service to Houston area airports is provided.

Register online at www.iuoe-itrs.org

When an Ambulance Is Needed

If you or an eligible dependent has a medical emergency and needs ambulance transportation to a hospital, your Plan of benefits will offer coverage. The coverage is up to \$100 per incident at 100% with no deductible. When it is determined that medically necessary life support services are provided while you are being transported, 50% of the remaining cost of the ambulance service will be paid under Major Medical. You must satisfy the annual deductible before the additional 50% payment will apply.



SwiftMD Telemedicine Benefits Available to Participants

Did you know that you have access to immediate, quality health care from the comfort of your home?

SwiftMD allows participants to communicate with board-certified, emergency medicine and family practice doctors who are experts in dealing with a wide range of medical conditions.

While the list of maladies covered by SwiftMD continuously expands, here are a few of the most common:

- Back pain
- Earache
- Fever/flu
- Headache
- Insect bites and stings
- Rashes and allergies
- Sore throat
- Stomach pain

For more information, visit www.SwiftMD.com Please see the following page for instructions on how you can take advantage of the many benefits of SwiftMD.

Continued on Next Page



More information about your SwiftMD membership

Request a consultation 24/7 at **no cost to you** simply by calling toll free 877-999-7943

To access your membership online (optional):

- » Go to www.mySwiftMD.com and click "Activate Your Account"
- » Click "No" to the username and password question
- » Click "Yes" to "Did you receive a Group Passcode?"
- » Enter Group Passcode: **IUOE77**, name, birth date and email address
- » SwiftMD will email your username and password; be sure to log on to complete activation
- » Take a few minutes to enter your Medical History
- » After consulting with a SwiftMD doctor, you can view and print the visit notes from your Personal Health Record to share with family and other providers
- » Each adult family member can use this process to obtain a username and password to log on at mySwiftMD.com



SwiftMD Physicians

SwiftMD Physicians are emergency medicine and family practice doctors, expert in dealing with a range of common medical conditions. From the information you provide, SwiftMD doctors can diagnose many illnesses and injuries, order prescriptions, make appropriate referrals to specialists, and know immediately if you need to be referred to in-person emergency care.

Family Members

Each adult family member (age 18 and older) enrolled in SwiftMD will have an individual profile with a unique SwiftMD username and password. Parents or guardians are required to oversee the telemedicine consultations of dependents under the age of 18.

Your Privacy

All SwiftMD systems and processes are HIPAA-compliant. Your SwiftMD Personal Health Record is maintained on secure servers, and encryption technology is used to protect your personal information during transmission. SwiftMD is committed to protecting the privacy, security, and integrity of individually identifiable health information received on behalf of our members. You should also protect your privacy by safeguarding your username and password, utilizing SwiftMD services from a private location, and avoiding emailing personal health information to SwiftMD.

SwiftMD Terms of Use

The SwiftMD Terms of Use and other policies are posted online at www.mySwiftMD.com for your reference. It is your responsibility to familiarize yourself with these policies before using the SwiftMD service.

Choose Generic Drugs and Save!

Generic medications cost less, but they provide the same therapeutic benefits as their brand-name counterparts because the active ingredients are generally identical.

Why Do Generics Cost Less?

Makers of brand-name drugs spend millions of dollars on research, development, and clinical studies in order to create new medications and bring them to the market. The high investment costs are reflected in the prices consumers pay when purchasing them. Generic drug makers replicate existing formulas so the cost of bringing them to the market is less and the savings are passed on to you.

Are Generics Safe and Effective?

The FDA requires a generic drug to be the same as its brand-name counterpart in:

- Effectiveness
- Safety
- Active ingredients
- Performance (how it works in the body)
- Strength (e.g., 10mg, 20mg)

Dental Benefits Provided Through *Delta Dental*

Delta Dental PPO

The Fund has contracted with Delta Dental, a dental Preferred Provider Organization or “PPO.” You are not required to use a Delta Dental provider, but doing so can save you money.

To find a Delta Dental provider, call (800) 932-0783 or go online to www.deltadental.com.

Delta Dental dentists have agreed to provide services at specific, generally lower, rates, billed to the Fund. Using a Delta Dental dentist means the amount you must pay is generally lower as well.

Benefit Amount

The Fund will pay up to \$1,500 per calendar year (per participant and dependent) for examinations, cleanings, fillings, and other dental services. There is a \$25 deductible per individual and a \$75 deductible per family. The deductible does not apply for routine and preventive dental services. The annual maximum does not apply to any dental benefit that is an essential health benefit.

Orthodontia benefit is paid at 50% to a lifetime maximum of \$1,500 per person (up to age 19).

Benefits and Covered Services	Benefit Payment Using a Delta Dental Network Dentist	Benefit Payment Using an Out-of-Network Dentist
Diagnostic and Preventive Services Oral exams, routine cleanings, x-rays, fluoride treatment, space maintainers, sealants	100%	80%
Basic Benefits Fillings	80%	60%
Major Benefits Crowns, inlays, onlays, and cast restorations	50%	50%
Endodontics Root canals	80%	60%
Periodontics Gum treatment	80%	60%
Oral Surgery Incisions, excisions, surgical removal of tooth including simple extractions (when tooth is not impacted)	80%	60%
Prosthodontics Bridge, dentures	50%	50%

Dentists Can Help Diagnose Diabetes

Because the symptoms of diabetes may be subtle, many people with the disease aren't aware they have it. About a third of people with diabetes have not been tested or diagnosed with the disease. Dentists could play an important role in helping correct this, according to an article in the *Journal of Periodontal Research*. Because of high glucose levels, people with diabetes often have problems with their teeth and gums: Increased glucose helps bacteria thrive.

Asking patients with serious periodontal (gum) disease about their family and personal medical history could help dentists steer individuals likely to have diabetes to their regular doctor for help.

In addition to gum disease, diabetes also make people more susceptible to:

- Sore or loose teeth
- Fungal mouth infections
- Mouth ulcers
- Dry mouth
- Cavities

People with diabetes who have good control of their blood sugar are less apt to develop these problems.

"Diabetes in the Dental Office: Using NHANES III to Estimate the Probability of Undiagnosed Disease." L.N. Borrell et al. *Journal of Periodontal Research*. December 2007, vol. 42, no. 6, pp. 559–65. Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/17956470>. Accessed 2013.

"Diabetes." Mouth Healthy, American Dental Association. <http://www.mouthhealthy.org/en/az-topics/d/diabetes.aspx>. Accessed 2013.

"Diabetes and Oral Health Problems." American Diabetes Association. <http://www.diabetes.org/living-with-diabetes/treatment-and-care/oral-health-and-hygiene/diabetes-and-oral.html>. Accessed 2013.

"Diabetes and Periodontal Disease." American Academy of Periodontology. <http://www.perio.org/consumer/diabetes.htm>. Accessed 2013

The Article Above was provided by Delta Dental.

Accident and Sickness Benefits are Taxable

Tax season is here and participants who have utilized Weekly Accident and Sickness ("A&S") benefits should know that these benefits are taxable and must be reported on IRS tax returns. Unless requested, income tax is not automatically withheld from your A&S payments.

Withholding tax from A&S is done by filling out IRS Form W-4S. You may print this form from the web at www.associated-admin.com. Choose "Operating Engineers Local 77" from "Your Benefits" (located both at the top of the page as a drop-down and on the left of the page). Under the "Downloads" heading, select "Request for Federal

Income Tax Withholding from Sick Pay". You may also call the Fund Office at (877) 850-0977 and have the Form be mailed to you.

The IRS has a few simple rules to follow when filling out Form W-4S. Withholding amounts must:

- Be in whole dollars (for example, \$25, not \$25.50);
- Be at least \$4 per day, \$20 per week, or \$88 per month based on your payroll period; and
- Not reduce the net amount of each sick pay payment that you receive to less than \$10.



Need a Form?

You may call the Fund Office at (877) 850-0977 to request forms, but did you know that many of them can be accessed online? Visit www.associated-admin.com, click on the “Need A Form” link, located on the left side of the homepage, and then select the Operating Engineers Local 77 link. The “Downloads” section provides forms for

changing addresses, beneficiaries, coordination of benefits, and much more. The link also grants you access to previous volumes of the **For Your Benefit** newsletter, your Summary Plan Description, and MemberXG, your online access service.