

# For Your Benefit

Operating Engineers Local No. 77

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[www.associated-admin.com](http://www.associated-admin.com)

## Start Saving for Your Retirement: Enroll in a 401(k) Now!

### How does a 401(k) work?

Saving in a 401(k) Option is accomplished by authorizing a convenient payroll deduction. You select the amount you wish to have withheld and it is deducted from your paycheck **pretax**. This means that what you are setting aside is worth more in your 401(k) account than it is in your paycheck because it is not reduced by income taxes.

### How do I enroll in the 401(k) Option?

Call the Fund at (877) 850-0977 and request a Participant New Deferral form. Once you have completed the form, return it to your employer, not the Fund.

### How much can I contribute to my 401(k)?



You may contribute up to a maximum of \$4.00 per hour worked, in 50-cent increments. For example, you may choose to save \$.50 an hour, \$1.00, \$2.50, or even \$4.00 per hour worked.

### How do I know how well my investments are doing?

You'll receive a financial statement of your 401(k) account on a quarterly basis from MassMutual Financial Group that shows the amounts you have contributed and how all your investments have performed. You can also review your account online by going to [www.massmutual.com](http://www.massmutual.com). Make a selection at Login Access by clicking on "The Journey" and entering your PIN and Social Security Number.

### Participation in the 401(k)

Participation in this Option is **voluntary**. You may stop making contributions or change the amount every six months (January 1st and July 1st) by completing a Participant Deferral Change form.

### For more information

You can receive answers to questions about the 401(k) Plan, investment options, or account information by calling Mass Mutual at (800) 743-5274 or logging onto [www.massmutual.com](http://www.massmutual.com).

*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.*



### This issue—

- Start Saving for Retirement ..... 1
- Reconstructive Surgery Covered Following Mastectomy ..... 2
- You Lose Fund Prescription Coverage If You Enroll in Medicare Part D ..... 2
- Go To the Emergency Room Only If Urgent ..... 2
- When an Ambulance Is Needed .... 2
- Mobile App Available for MassMutual RetireSmart ..... 3
- Home Health Care ..... 3
- Choose Generic Drugs & Save! ..... 3
- Valuable Benefit Info Through MemberXG ..... 4
- Adding Dependents to Coverage ... 4
- Self-Payments Allow Continuation of Health & Welfare Benefits ..... 5
- Electronic Funds Transfer Is Safe, Convenient and Secure ..... 5
- Substance Use and Abuse ..... 6
- Health Corner: New Health Goals or Health Needs? Conifer PHN! .... 7
- Out-of-Network Vision Benefits .... 8

## Reconstructive Surgery Covered Following Mastectomy

*The following article applies to you if your medical benefits are provided through the Fund, and not through an HMO. If you have coverage through an HMO, you should receive a notice directly from the HMO.*

The Women's Health and Cancer Rights Act ("WHCRA") provides protections for individuals who elect breast reconstruction after a mastectomy. Under federal law related to mastectomy benefits, the Plan is required to provide coverage for the following:

1. Reconstruction of the breast on which a mastectomy is performed;
2. Surgery on the other breast to produce a symmetrical appearance;
3. Prostheses; and
4. Physical complications of all stages of mastectomy including lymphedemas.



Such benefits are subject to the Plan's annual deductibles and co-insurance provisions. Federal law requires that all participants be notified of this coverage annually.

## Reminder: You Lose Fund Prescription Coverage If You Enroll in Medicare Part D

In accordance with the Medicare Modernization Act of 2003, your retiree prescription drug coverage through the Fund is considered to be "creditable coverage." Creditable coverage means that the Plan's prescription drug benefits for Medicare-eligible participants, retirees and/or spouses has been determined to be "as good as or better" than Medicare Part D coverage.

If you are considering a Part D Medicare (Prescription) plan, be careful! Ask questions about plan maximums, required drug brands, and co-pays. If you do enroll in a Part D plan, your Fund retiree prescription coverage will terminate because you cannot be enrolled in both plans. It may be that a Medicare Part D plan is right for you, but be careful and make sure your questions are answered first.

If you do enroll in a Medicare Part D plan and later decide to return to the Plan's prescription drug coverage, you may not be able to return effective immediately.

Enrolling in a Part D Medicare plan does not affect your medical benefits through the Fund.

## Go To the Emergency Room Only If Urgent

### When to Go To an Emergency Room

Your Plan covers visits to an emergency room when your medical condition requires immediate medical treatment. Some examples of medical emergencies include heart attack, severe chest pains, cardiovascular accidents, poisoning, loss of consciousness or respiration, convulsions and other acute conditions. This is not a complete list and there could be other conditions which require immediate treatment.

It's important to remember that the Fund will **not** cover an emergency room charge if the condition does not warrant immediate treatment and could have been provided by your physician or other provider in an outpatient or other alternative care setting (such as a CVS MinuteClinic or urgent care facility).

### When to Use a CVS MinuteClinic or Urgent Care Facility (such as Patient First)

If you have a condition which is not determined to be "urgent" as noted by the diagnosis from the physician, you

may use a CVS MinuteClinic or an urgent care facility. For example, if your diagnosis (again, as stated by the attending physician), is for a bad cold, an earache, back pain, or a cut or a scrape, you will have coverage if you go to a CVS MinuteClinic or an urgent care facility.

## 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 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.

# Mobile App Available for MassMutual RetireSmart

Download the MassMutual RetireSmart mobile app for your Android or Apple device to keep track of your annuity/401(k) on the go.

To find the app, search for “RetireSmart” or “MassMutual” in your Apple or Android app store.

## To log in:

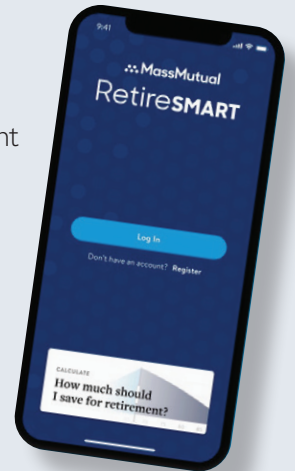
1. Once the app is installed, sign in using your [Retiresmart.com](https://retiresmart.com) username and password. If you don't have a username and/or password, you can set them up on the RetireSmart participant website.
2. Select a plan to view (if you have more than one plan)

## The app lets you view:

- Rate of return
- Total account balance
- Balances by source and investment
- Vested balance by source
- Last contribution amount
- Asset allocation by investment in chart and list form

## It also provides:

- A link to [Retiresmart.com](https://retiresmart.com)
- Login assistance
- Contact information and more



## Home Health Care

Your Plan of benefits allows coverage for home health care services **following a hospital confinement only**. Treatment must have been recommended by your doctor and must have been approved by the Fund Office. Home Health Care services must also be certified by Conifer Health Solutions.



## The following services are covered:

- Registered nurse services and licensed practical nurse services;
- Physical, respiratory and occupational therapist services;
- Rental of durable medical equipment;
- Hemodialysis services and equipment;
- Medical/surgical supplies;
- Professional ambulance services to or from a hospital, up to the limit set forth in the Schedule of Benefits for Ambulance Services.
- Amputation Therapy
- Colostomy Care

## 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 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, 20 mg)







**ASSOCIATED ADMINISTRATORS, LLC**  
Your Employee Benefit Solution



## Valuable Benefit Information Can Be Obtained Online Through MemberXG

MemberXG allows you to view your benefit claim information online and through your mobile device. It provides personal benefit information to you via the Internet in a safe, secure and HIPAA compliant environment.

### MemberXG Offers the Following:

- **Secure internet access** to benefit information with assured privacy.
- **Mobile-ready access** allows you to view your benefit information 24 hours a day.
- **Benefit access** which allows you to track your claims and view the following:
  - Accident and Sickness Claims – displays claims submitted to the Plan on your behalf.

- Eligibility – your past and present eligibility.
- Summary Explanation of Benefit (EOB) information concerning claims processed by the fund.
- **Dashboard** – a landing page containing quick navigation to other benefit information.
- **Demographics** – a demographic page displaying your address, phone number, and other information.

### How Does It Work?

Log in to [www.associated-admin.com](http://www.associated-admin.com), select *Your Benefits*, located at the left side of the page, and select *Operating Engineers Local 77*. Click on *MemberXG* which will take you to the MemberXG site.

Select *Create Account*, located at the upper right corner. You will be asked to create a username and password.

## Adding Dependents to Your Coverage

Adding a new dependent is easy – just contact the Fund Office at (877) 850-0977 and request an enrollment form. Dependents include your lawful spouse residing with you and your natural children, and your stepchildren, adopted children or children placed for adoption who are under the age of 26. In order for a new dependent to be covered, a valid Social Security Number must be provided to the Fund Office.



### Newly Eligible Dependents

Your spouse and eligible stepchildren may be added on the first of the month following the date of marriage. Biological children may be added effective on the date of their birth, and legally adopted children and children placed for adoption may be added effective the date of adoption or placement for adoption.

In order for a new dependent's coverage – including a newborn's coverage – to begin on the earliest date of eligibility, **you must inform the Fund Office within 30 days from the date he or she first became your dependent.** Otherwise, coverage will begin on the first of the month following the date the Fund Office receives the required information.

### Newborns

Newborns are covered from the date of birth until six months of age without a Social Security Number. **However, if a Social Security Number is not provided to the Fund Office by the time the child is six months old, coverage will be terminated on the first day of the month following the date the child turns six months of age.**

# Self-Payments Allow Continuation of Health & Welfare Benefits

The Self-Payment Option is a voluntary benefit offered by the Plan as an alternative to COBRA. If you meet the criteria for Self-Payments described in your Summary Plan Description (SPD) booklet, you may maintain your eligibility for Health and Welfare benefits by making payments yourself. Self-Payments allow you to protect your benefits if you lose eligibility due to layoff or because of reduction in hours.

## Pointers

- You are eligible to maintain your coverage by making self-payments for a maximum of 18 months.
- You may self-pay when your eligibility ends if you are disabled or if you are unemployed. Unless you are disabled and unable to work, you must remain available for immediate employment in the jurisdiction of Local No. 77 (“covered employment”) during the entire time you are making Self-Payments.
- If you are not disabled and not available for work in covered employment or if you decline covered employment, you are no longer eligible to make self-payments.

- When you leave work and have a period of self-payments, you will be credited with the number of employer-paid hours you have in your bank **on the date you stopped working**. The months for which you make self-payments do not add to your “bank” of hours. Instead, the hours in your “bank” remain frozen until such time as you are no longer making self-payments (when you return to work, for example).
- During the period of self-payment, you will be credited with one month’s eligibility for Health and Welfare benefits for each month that you make a self-payment.
- When you do return to work, you will be credited for the hours of service for the **12 months immediately preceding the month in which you began making self-payments**, whatever that amount may be. You must continue to self-pay when you return to work in order to maintain your Health and Welfare benefits until you have accrued enough employer-paid hours to equal **400 hours in the last three-month period**.

If you become eligible for the Self-Payment Option, the Fund Office will send you a letter describing the program in detail and giving you the cost.

# Electronic Funds Transfer Is Safe, Convenient and Secure

Having your funds electronically transferred is by no means mandatory, but to most it is preferable to waiting on your check to arrive in the mail each month. It’s also encouraged by most employers and financial institutions as a safe, convenient and secure way to receive your money.

You can elect to have your pension check directly deposited into checking or savings accounts each month by using Electronic Funds Transfer (“EFT”).



To sign up for EFT, call the Fund Office at (877) 850-0977 and we’ll send you an enrollment form to complete and return. You may also download the enrollment

form from the Associated Administrators website at [www.associated-admin.com/?page\\_id=48](http://www.associated-admin.com/?page_id=48). We will contact your bank and set up the transaction.

## Key EFT Advantages

1. You don’t have to worry about your check being lost, stolen or misplaced.
2. You are paid on time. Your check is in your account the morning of the payment date, whatever the circumstance (whether you’re ill, away from home, or have bad weather conditions).
3. You don’t have to go to the bank to deposit your check.

EFT can be an advantageous financial planning tool because it allows you to divide your money into as many different accounts as you wish. For example, you could put a portion of your check into your checking account and some into your savings account.





## Substance Use and Abuse

The use and misuse of alcohol, tobacco, illicit drugs and prescription medications affect the health and well-being of millions of Americans. Skilled trade workers are second to mining for rates of heavy alcohol use and fourth in rates of illicit drug use. This industry is also second in the percentage of employees who suffer from substance use disorders.

### What are the risks of substance abuse?

- Substance use disorders occur when the
- recurrent use of drugs and/or alcohol
- causes impairment, including health
- problems, disability, and failure to meet
- responsibilities at work, school, or home.
- Drug and alcohol use can lead to other chronic diseases such as diabetes and heart disease.
- While many people benefit from the use of prescription opioids, these medications are often used improperly. According to the CDC, an average of 130 Americans die each day from opioid overdose.

Not everyone who uses drugs or alcohol has a substance abuse problem. However, of the 9.4 percent of Americans who use illicit drugs, over a quarter (2.6 percent) experience drug abuse or dependence, according to the Substance Abuse and Mental Health Services Administration (SAMHSA). Understanding the signs and symptoms of drug addiction to see if you, or a loved one, have a problem is the first step towards getting help.

### What are the signs of substance abuse?

- Personality changes with no apparent cause
- Sudden change in work performance
- Forgetfulness, difficulty paying attention
- Insomnia or inability to sleep
- Loss of physical coordination
- Unexplained nervousness or irritability
- Neglecting personal hygiene
- Dishonesty or deceit

Dependence on alcohol and drugs is our most serious national public health problem. It is common among rich and poor, all regions of the country, and all ethnic and social groups. Millions of Americans misuse or are dependent on alcohol or drugs. Most of them have families who suffer the consequences, often serious, of living with this illness. If there is alcohol or drug dependence in your family, remember you are not alone.

Reference: [www.samhsa.gov](http://www.samhsa.gov)

## Where can you turn?

### Alcoholics Anonymous:

- 888-917-9057
- <https://addictionresource.com/aa-meetings>

### Conifer Personal Health Nurse:

- 800-459-2110

### Crisis Text Line:

- Text CONNECT to 741741
- Connecting people in crisis to trained Counselors

### Substance Abuse & Mental Health Service Administration (SAMHSA):

- <https://samhsa.gov>



# 2020



## HEALTH CORNER

### New Year, New Health Goals or Health Needs? Call your Conifer PHN!

Navigating today's complex healthcare system to get the care you or your loved ones deserve, often can lead to confusion and frustration. With this in mind, Operating Engineers Local 77 has partnered with Conifer Health Solutions, a national leader in personal health management (PHM) with an exceptional reputation of managing more than 5.7 million health plan members.

The Conifer Health Solutions program is designed to identify health related needs specific to the individual, while working with your doctors to ensure you receive the most appropriate and clinically-proven healthcare treatment. If you or a family member have a need, Personal Health Nurses **Angie Uramkin** or **Liz Woodrow** may reach out to you!



**Angie** graduated in 2001 with a degree in Family Studies and in 2008 she earned her Nursing degree. Angie then went on to work in the field of Pediatric Medical / Surgical. After working 10 years in the industry, Angie felt it was time to start a new journey and started working

at Conifer Health Solutions as a Personal Health Nurse (PHN) in March of 2017. As a PHN, she gets to work with members on a daily basis, being an advocate and collaborating with them as she empowers them to take control of their own health care needs.

In her off hours you will often find Angie reading or exercising, catching a movie with friends, and spending time with her family. On occasion you may find her on the beach in Florida whenever she is not too busy and can get away.



**Liz** graduated in 2007 with her Bachelor's Degree in Nursing, a second Bachelor's Degree in Fine Arts and later became Certified in Case Management (CCM). Liz then went on to work as a Registered Nurse in a busy Orthopedic / Joint Replacement and Physical Rehabilitation /

Traumatic Brain Injury Unit within the hospital setting for 7 years. In addition, Liz worked as a Hospice nurse for 3 years in the home setting. After working 10 years in the industry, Liz was hired by Conifer Health Solutions to be a Personal Health Nurse in 2017. As a PHN, Liz loves working with members and helping others realize the capabilities each person has in reaching their own goals. If she can help one person realize the strength and power they have within themselves to achieve better health, then she feels she has done her job.

In her off hours you will often find Liz working around the house on projects, enjoying some time to relax. Often you will also find her running, camping, or simply enjoying the outdoors whenever she is not busy.

If Angie or Liz calls, please take a moment to talk. Members have found this benefit invaluable, as it provides them the opportunity to discuss their personal health situations with an experienced registered nurse (RN). All discussions are confidential and your health and well-being are important. Let us help you live a healthier life through personalized, convenient support.

**You can contact your Personal Health Nurses at any time by calling 1-800-459-2110, option 4 and choosing Angie (ext 2950) or Liz (ext 2587).**



FEELING FESTIVE WITH  
NEW FRAMES!

GET AN  
**EXTRA \$40**  
TO SPEND ON SELECT  
FRAME BRANDS\*

*\*Offer good through February 29, 2020*

Now through February 29th, Vision Service Plan (“VSP”) members may receive an extra \$40 to spend on name brand frames from Calvin Klein, Calvin Klein Jeans, DKNY, Dragon, Draper James, and Nike. Visit [www.vsp.com/offers](http://www.vsp.com/offers) to download a coupon for this offer.

### Out-of-Network Vision Benefits

Exams: Up to \$52

Single vision lenses: up to \$32

Lined bifocal lenses: up to \$50

Lined trifocal lenses: up to \$66

Progressive Lenses: up to \$66

Eyeglass Frame: up to \$70

Contacts: up to \$105