

# Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Fall 2023 (Issue 1)




## Welcome

Welcome to the first issue of *Benefits News*! This newsletter provides you and your family with the latest news and updates about your Health Fund benefits, including information about how to take full advantage of your benefits. In addition, you can continue to find important benefits information, including your Summary Plan Description (SPD), on the Fund's website at [health49.org](http://health49.org).

This introductory issue of *Benefits News* discusses how our Health Fund works, includes tips to help you (and the Fund) save money when receiving care, and provides information about who to contact when you have questions about your benefits. It is not a replacement for your SPD, which includes a full description of available benefits.

## Schedule a No-Cost Health Screening

Participants and spouses who are eligible for Fund benefits can receive a free health screening. Screenings include comprehensive blood analysis, body mass index test, diabetes test, carotid artery ultrasound, abdominal aortic aneurysm screening, peripheral arterial disease screening, PSA blood test (for men over age 40), thyroid testing (for women), and A1C test.

Screenings will be provided through Health Gauge on these dates at these locations: 

**Appointments required!** To schedule your screening, call 515-244-3080 or visit [iuoe49.hgscreenings.com](http://iuoe49.hgscreenings.com).

Location	Date	Time
Minneapolis	Friday, Dec. 8 Saturday, Dec. 9 Sunday, Dec. 10	8 a.m. to 3 p.m.
Rochester	Friday, Dec. 15	Noon to 7 p.m.
Mankato	Saturday, Dec. 16	8 a.m. to 3 p.m.
Duluth	Saturday, Jan. 13	8 a.m. to 3 p.m.
Virginia	Sunday, Jan. 14	8 a.m. to 3 p.m.
St. Cloud	Saturday, Jan. 20 Sunday, Jan. 21	8 a.m. to 3 p.m.
Sioux Falls	Saturday, Jan. 27	8 a.m. to 3 p.m.
Bagley	Sunday, Jan. 28	8 a.m. to 3 p.m.
Fargo	Monday, Jan. 29	Noon to 7 p.m.
Mandan	Tuesday, Jan. 30	Noon to 7 p.m.

# How Your Health Fund Works

The Operating Engineers Local 49 Health and Welfare Fund provides you and your family with comprehensive benefits, including medical, prescription drug, dental, vision, hearing care, and more.

## WE ARE SELF-FUNDED

Our Fund is self-funded, meaning the Fund has the financial responsibility for the cost of benefits offered to you and your eligible family dependents. You share in helping pay for the cost of care through your employer's payroll contributions and what you pay in copays and coinsurance.

In a self-funded arrangement, the Fund pays health care claims and all administrative expenses associated with operating the Fund. Whereas, in a fully insured arrangement, an insurance carrier takes on the responsibility and risk of paying claims in exchange for a fixed fee.

Through our partnerships with Blue Cross and Blue Shield, OptumRx, and Delta Dental, you and your family have access to a network of skilled health care providers who have agreed to charge discounted rates. However, our Fund has ultimate responsibility for paying members' medical, prescription, dental, and vision claims.

## WAYS TO SAVE

The choices you make when receiving care affect *your* costs and the *Fund's* costs. We're in this together! Here are a few ways to make the Fund's and your health care dollars go further:

- » **Use in-network providers.** Network providers have agreed to charge discounted rates, and you and the Fund typically pay less when you use in-network providers.
- » **Consider where you receive care.** In the event of an emergency, go to an emergency room for care. But, if your situation allows, consider less expensive options like an urgent care center or a telehealth doctor visit.
- » **Choose generic prescriptions.** If your doctor gives you a choice between generic and brand-name medications, choose the less expensive generic medication.
- » **Prioritize preventive care.** Preventive care provided by your doctor and through the Fund's wellness programs helps prevent the onset of conditions that can be costly to treat and manage. Plus, early diagnosis can save lives!
- » **Use RAYUS Radiology.** You typically pay nothing for an MRI, CT, or X-ray when you use a RAYUS facility and your doctor provides a referral. To find a facility near you, call **866-765-7138**.

*The Summary Plan Description and the related documents set forth the terms of benefits including eligibility. If there are inconsistencies between information in this newsletter and the Summary Plan Description, the Summary Plan Description terms control. This newsletter is not a statement of eligibility. Visit [health49.org](http://health49.org) to access information about your Plan and to find a copy of the Summary Plan Description.*



# Resources

Topic	Contact	
<b>Patient advocacy</b> Find specialists, second opinions, and mental health and substance abuse treatment		
Active and retired members	TEAM	800-634-7710 <a href="http://startwithteam.com">startwithteam.com</a>
<b>Claims, benefits eligibility, and the HRA</b>		
Active members and pre-Medicare retirees	Fund Office	952-854-0795 (Bloomington) 218-728-4231 (Duluth)
Medicare retirees	UnitedHealthcare	844-280-7756 <a href="http://retiree.uhc.com">retiree.uhc.com</a>
<b>Medical benefits</b>		
Active members and pre-Medicare retirees	Blue Cross and Blue Shield of Minnesota  Blue365 (wellness discounts)  RAYUS Radiology (MRI, CT, and X-ray questions)	800-810-2583 <a href="http://bluecrossmn.com">bluecrossmn.com</a>  <a href="http://blue365deals.com/bcbasmn">blue365deals.com/bcbasmn</a>  952-541-1111 <a href="http://myexamanswers.com">myexamanswers.com</a>
Medicare retirees	UnitedHealthcare	844-280-7756 <a href="http://retiree.uhc.com">retiree.uhc.com</a>
<b>Prescription drug benefits</b>		
Active members and pre-Medicare retirees	OptumRx  Specialty prescription drugs	800-356-3477 <a href="http://optum.com">optum.com</a>  855-427-4682 <a href="http://specialty.optumrx.com">specialty.optumrx.com</a>
Medicare retirees	UnitedHealthcare  Sav-Rx	844-280-7756 <a href="http://retiree.uhc.com">retiree.uhc.com</a>  800-228-3108 <a href="http://savrx.com">savrx.com</a>
<b>Dental benefits</b>		
Active members	Fund Office	952-854-0795 (Bloomington) 218-728-4231 (Duluth)
Pre-Medicare and Medicare retirees	Delta Dental of Minnesota	800-448-3815 <a href="http://deltadentalmn.org">deltadentalmn.org</a>
<b>Vision and hearing benefits</b>		
Active and retired members	Fund Office	952-854-0795 (Bloomington) 218-728-4231 (Duluth)