



SPRING/SUMMER 2024



Women's Health and Cancer Rights Act Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurances applicable to other medical and surgical benefits provided under this Plan.

Contact Member Services at (866) 400-5200 for more information.

FAQ

Frequently Asked Questions

Benefits

Q: Why can't I withdraw funds from my John Hancock Account?

A: Your John Hancock account is a Defined Contribution Plan and does not work like a 401K plan. Members can access their DCP (Annuity) funds 30 days after their retirement is awarded or at least 12 consecutive months have passed since your most recent employment in Covered Employment or in employment that would have resulted in the suspension of pension benefits under the Defined Benefit Plan (DBP). Hardship withdrawals or loans are not available.

Q: How can I withdraw from the DCP?

A: See above

Q: How do I withdraw my vacation funds?

A: Vacation funds are distributed monthly once an account is opened with the OE Federal Credit Union. Funds are deposited into the OEFCU account on the fifth of the month or the following Monday if the fifth falls on a weekend. If you choose not to open an account with OE Federal Credit Union you will not have access to your Vacation Pay money until the Trust sends you your complete Vacation Pay balance during the Trust's Annual Vacation Holiday Distribution each December 1st, or upon retirement or the death of the Local 12 member.

Q: What is my account balance with OE Federal Credit Union? How do I get a new debit card?

A: Please contact OEFCU directly at (800) 877-4444 to check account balances or request a duplicate debit card. The Fund Office does not have access to your bank account information. OEFCU has a branch located at 100 Corson St, Suite 225 in Pasadena, CA which is open Monday thru Friday 9 am - 5 pm, closed for lunch from 1 pm - 2 pm.

Q: When will I be eligible for health insurance?

A: An Active participant must be reported by a signatory employer for 200 hours or more during a qualifying work quarter, or on a monthly basis. Visit our website at

www.oefi.org under the Health and Welfare - Benefit Summaries section, for more information on eligibility.

Q: I'm turning age 65 and applying for Medicare. Will Operating Engineers continue to be primary for my health coverage?

A: For Active members, OE will continue to be your primary medical coverage. For Retired members, you will need to sign up for Medicare Part A & B then OE will become your secondary medical coverage.

Q: I need to talk to a business rep. Where can I get a business rep?

A: Please contact Local 12 Union Hall at (626) 792-8900 for more information.



Dental

Q: I have the Operating Engineers Dental PPO plan. I will be going to an out-of-network provider and the dentist wants to know what you will be paying for services.

A: We follow the Operating Engineers PPO Out of Network Fee Schedule, available on our website: www.oefi.org. Patients are subject to the out-of-pocket cost.

Q: Where do I locate a contracted dentist?

A: You can locate a dentist at www.oefi.org/health-welfare/ppo-dentists-locator.

Q: Can I get a dental card?

A: There is no dental card for the Operating Engineers Dental PPO plan.

Q: I have OE Dental PPO plan. What if my dentist has a question regarding benefits?

A: You can have the provider contact the Fund Office at (866) 400-5200 to verify eligibility and benefits.



Medical

Q: I recently visited a provider who said their office accepts my medical insurance but my claim processed as out of network. Why?

A: Members on a PPO plan (Anthem) have the flexibility to have services rendered anywhere their PPO insurance is accepted. However, there are in-network and out-of-network providers. Being on a PPO, most providers will accept your insurance. We recommend to check if your provider is contracted with Anthem Blue Cross by visiting www.anthem.com/ca/find-care and entering the provider's name or NPI number in the Provider Search field.

Q: What vision plan do I have?

A: Vision Service Plan (VSP) is available to all active and retired members along with their eligible dependents.

**Q: I need a VSP card. Where do I go that will accept VSP?**

A: You may download a Member ID card and find an in-network VSP provider by visiting their website, vsp.com. You can also contact VSP at (800) 877-7195. You will need your SSN to verify eligibility.



Prescriptions

Q: Why do I need to enroll in Mail Order?

A: Members do not need to enroll in mail order. You or your physician can call OptumRx at (855) 295-9140 to have your prescriptions sent via mail. In the event a pharmacy has informed you a certain medication requires mail order, it may be a maintenance medication. The Maintenance Medication Program is an easy and cost saving program intended for those that are taking maintenance type medications for several months. Under this program, you can receive up to a 90-day supply with a co-payment that is less than what you would pay for three 30-day supplies under the OptumRx retail prescription drug program. You may need to ask your physician to write you a prescription for a 90-day supply before you can pick up your medication at the pharmacy. In the event your medication is temporary, such as a controlled substance, or there is a financial hardship in which a 30-day fill is needed, please call the Member Services Department to discuss override options.

Q: What is the process to fill an opioid prescription?

A: Optum follows the CDC guidelines and recommendations when it comes to opioids. The first fill for patients new to an opioid are limited to a seven-day supply. Which means the patient needs a seven-day prescription from their provider when starting the medication. After the seven days, the patient will need a 30-day prescription from their provider. Some medications require authorization and a new prescription every 30 days. Furthermore, some opioids have quantity limits per the CDC guidelines. The Fund Office cannot override these requirements.

continued on page 4

summer

WORD SEARCH

BARBEQUE	POOL	SWEAT
BASEBALL	POPSICLE	TAN
CAMPING	SAND	TOURIST
COOKOUT	SEA	TRAVEL
FLIP FLOPS	SUNBURN	TRIP
ICE CREAM	SUNGLASSES	VACATION
MOSQUITO	SUNSHINE	WARM
OCEAN	SURFING	WATER

Play this puzzle online at:
<https://thewordsearch.com/puzzle/7149773/>

S	I	C	E	C	R	E	A	M	C	A	R	E	M
P	S	P	O	P	S	I	C	L	E	C	T	W	O
O	R	W	G	L	E	V	A	R	T	A	N	C	S
L	P	R	E	A	E	S	S	P	N	B	T	A	Q
F	S	A	O	A	T	P	N	T	R	I	P	M	U
P	U	U	W	A	T	E	R	P	O	O	L	P	I
I	R	S	U	N	S	H	I	N	E	A	I	I	T
L	F	O	B	A	R	B	E	Q	U	E	U	N	O
F	I	S	E	S	S	A	L	G	N	U	S	G	S
E	N	N	W	V	A	C	A	T	I	O	N	M	D
E	G	A	T	O	U	R	I	S	T	T	S	L	N
R	R	E	U	C	O	O	K	O	U	T	T	E	A
M	A	C	P	O	A	S	N	R	U	B	N	U	S
R	O	O	E	B	A	S	E	B	A	L	L	E	E

FAQs

continued from page 3

Q: Why am I not approved for weight loss medication?

A: Optum follows the various guidelines and recommendations when it comes to weight loss medications (ex. Wegovy, Ozempic), also referred to as GLP-1 drugs. Patients must meet specific criteria in order to have the medication approved. The Fund Office cannot override these requirements. OptumRx provides reasoning for each preauthorization determination via correspondence. We recommend you discuss with your physician if you have been denied a request for a GLP-1 drug.



Change of Address

It is very important that the Fund Office has, in addition to your mailing address, a record of your current physical address on file. Your physical address is important for Plan enrollment. Changes of address must be received by the 15th of the month in order for your pension check to be sent to your new address the following month. The Fund office will continue to send communications to the mailing address you specify, not the physical address, if they are different. Please complete the form below:

Physical Address:

Name Reg #, OEID, Last 4 Digits of Member's SS#

Street (Physical Address)

City State ZIP

Mailing Address:

Street (Mailing Address)

City State ZIP

Member's Signature Date

Phone Number

Please return signed form to:
 Operating Engineers Trust Funds, PO Box 7063, Pasadena, CA 91109 or fax to (626) 356-1047