



INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 4
Health and Welfare, Pension, and Annuity Funds

July 24, 2023

Summary of Important Changes made to the Health & Welfare Plan

Dear IUOE Local 4 Health & Welfare Participant:

This Summary of Material Modifications (“SMM”) describes important changes to the IUOE Local 4 Health & Welfare Plan and supplements the Summary Plan Description (“SPD”) published January 1, 2021. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

The Trustees of the Local 4 Health & Welfare Plan (the “Plan”) recognize the importance of emotional wellness for you and your family, and the difficulty of finding appropriate care. The Trustees want to ensure that you and your family have the tools you need to seek help and to navigate life’s challenges.

As of October 1, 2023, the Plan’s new Employee Assistance Program (“EAP”) will be Lyra Health. This benefit will be available to all eligible participants and dependents under the Basic Plan, Supplemental Plan, and the various buy-in plans (including COBRA).

Through Lyra, you and your dependents each have access to 8 no-cost mental health coaching or therapy sessions per person, per Plan year. Lyra’s mental health providers can support children, teens, adults, families, and couples with mental health challenges that include depression, work-life balance, substance use disorder, and much more.

Lyra’s online care platform, available at local4funds.lyrahealth.com, will quickly match you with a mental health coach or therapist based on your needs and personal preferences, allowing you to book an appointment within three business days. Lyra’s providers are available to meet with you at your convenience—in-person, virtually, over the phone, or even live messaging. If you need additional support finding a provider, Lyra’s Care Navigator team is available 24/7/365 via phone at 1-844-926-2482 or care@lyrahealth.com to answer your questions and help you find care.

With Lyra, you and your dependents also have free, unlimited access to an online library of mental health resources and self-guided care activities. Lyra will also help to locate referrals for financial advisors, lawyers, and child or elder care, to give you a helping hand with some of life’s bigger stresses.

The goal of Lyra is to use the 8 no-cost sessions per Plan year to provide you with coping strategies to help you manage your mental health challenges, and for many people, those sessions will be all they need. But Lyra also recognizes that some people may benefit from additional support, including continued therapy sessions with a Lyra provider or help managing mental health medications. These

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additional therapy sessions, beyond the 8 free sessions, as well as medication support, are available to you and your dependents through Blue Cross Blue Shield of Massachusetts (“BCBSMA”) as of October 1, 2023, and are subject to in-network deductibles, copays, and coinsurance as defined under the Plan.

Support from Lyra is also available for those who need a higher level of care. That’s why, beginning on October 1, 2023, **the Plan will also be utilizing the network, and care management resources, of BCBSMA to serve any of our participants and dependents that require inpatient treatment, or intensive outpatient treatment, for mental health concerns or substance use disorder.**

Lyra’s Care Navigator team will work with BCBSMA to make sure that anyone who calls Lyra looking for help, and is in crisis, will be quickly placed in a local and high-quality hospital in the BCBSMA network. They provide high-touch, concierge service, and will work with you, and your family, to ensure that you are placed in the right facility and will continue working with you on your journey to wellness.

The cost for in-patient hospitalization will remain 10% coinsurance after you pay your deductible, up to the annual out-of-pocket maximum. The cost for intensive outpatient services or partial day hospitalization remains a \$15 copay for each day of care. The Plan does not provide coverage for admissions outside of the BCBSMA network. Integrative Cognitive Behavioral Therapy (“ICBT”) must also be preauthorized by BCBSMA.

All inpatient admissions – including intensive outpatient services and partial day hospitalization – must be pre-authorized by BCBSMA. If you are admitted to the hospital in a mental health emergency, your physician or a family member must contact BCBSMA on the first business day after your admission. Please see the Plan Document pages 26-28, available on the Funds’ website at www.local4funds.org, for further information on your obligations if you are admitted for inpatient care.

If you or one of your dependents is currently working with Modern Assistance Programs, Lyra will reach out to you to place you with one of its care providers as of October 1, 2023. If you or one of your dependents is currently working with an outpatient therapist on the BCBSMA network, you may continue working with that therapist.

To contact Lyra, please visit their website at local4funds.lyrahealth.com or call Lyra’s Care Navigator Team at 1-844-926-2482. To contact Blue Cross Blue Shield of Massachusetts, visit its website at www.bluecrossma.com or call them at 1-800-401-7690.

Prior to October 1, 2023, you will receive a new medical ID card from BCBSMA that will include the Lyra contact information on the back. For additional information regarding your benefits, please refer to the SPD available on the Benefit Funds’ website: www.local4funds.org.

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