



Your Guide to Local 4 Benefits • Spring 2025

THE GAUGE

TAKE THE MEASURE OF YOUR BENEFITS

This issue contains important information about your rights under the Local 4 H&W, Pension and Annuity & Savings Plans and should be read and retained for future reference.



Dear Members,

Happy new year to you and your loved ones! I hope this newsletter finds you well. I encourage you to sit back and read all the latest news from the Local 4 Benefit Funds Office.

There are several key updates to know about in the new year including a change to prescription benefits, information about fitness and weight loss reimbursements, and critical updates from the Department of Labor. Flip to page 4 to learn more!

The new Local 4 Life program officially launched and offers personalized lifestyle coaching to Plan Participants. Check out page 6 for more information about the program and how to enter the Benefit Funds' 2025 raffle to prioritize preventive care. Curious about what the program entails? Hear from one of your union sisters who shares her experience with the program on page 3.

It's time to mark your calendars! Save the date for the Annual Local 4 Benefit Funds 5K on Sunday, June 8, 2025. Look forward to a day of fitness and fun with your Union brothers and sisters.

Stay healthy – both mentally and physically – and please stay connected to the Funds Office with any questions about your benefits.

In Solidarity,

Michael J. Bowes

Operating Engineers Local 4 Business Manager
Chairman of the Health & Welfare, Pension and
Annuity & Savings Funds



Dear Plan Participants,

I hope this edition of *The Gauge* finds you healthy and happy as we make our way through the new year. Within these pages you will find important updates relating to the new year and changes in benefits, as well as opportunities for reimbursement. Be sure to read pages 4 and 5 for key updates.

We are happy to shine the spotlight on a fellow Plan Participant on page 3! If you've ever wondered about the Funds Office programs from a participant's perspective, look no further. Pamela French is happy to share her experience with all of you. This is a great opportunity to find out more about our programs and how they can contribute to your overall health and wellbeing.

As always, Karen Larsen shares invaluable wellness tips inside this issue. Her wellness corner focuses on the topic of retirement – understanding your options and preparing now. It's never too early to start thinking about the future. Flip to page 7 to learn more about building your retirement!

Please reach out to the Funds Office at any time with questions regarding your benefits. Our team is always here to help.

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit
Funds Administrator

PARTICIPANT FEATURE:

Pamela French



Pamela French, Crane Operator
(pictured on left)

The Local 4 Life program, a collaboration between Local 4 Benefit Funds and TrestleTree Health Coaching, is available to Plan Participants now! This program offers individualized health coaching based on participants' personal goals and it couldn't be easier to get started. Pamela French, a Local 4 Operating Engineer who operates cranes, connected with representatives from TrestleTree during the 2024 Healthy Living and Retirement Planning Fair at Polar Park to get the information and sign up.

The highlights of the program, include individualized plans, tools and resources to support your goals, and a connection with a professional health coach. Coordinating with your health coach can be done by phone or email, and the cadence of these communications is based on your schedule – it's flexible. French says, "If you're thinking about engaging with the program, it's low key; there's no pressure. You can try talking to an expert and if you're not impressed you don't have to stick with it." But French recommends sticking with it! Through the program, she has been able to focus on her own goals of healthy eating and weight management.

A few weeks after her initial conversation at the fair, French had her first call with a TrestleTree health coach to discuss her personal goals and a plan to achieve them. After that first call, she and her health coach established a schedule of

calls every 2-3 weeks to check in. They discuss how things are going and any changes they want to make to the plan. By the end of January, French reported that she had lost some weight and was more aware of healthy food choices in her daily life.

"They provide so many resources," says French. "They sent me a blood pressure cuff to monitor my high blood pressure, lists of healthy foods to help manage blood pressure and cholesterol, recommendations for home exercises, and a scale to support my goal of weight management."

Local 4 Life can help you lower your HbA1C, blood pressure, weight, or cholesterol, to stop smoking and to work on stress management. They offer individualized lifestyle coaching and chronic condition management.



GET STARTED TODAY!

📞 Karen Larsen: 508-533-1400

📞 TrestleTree: 1-866-523-8185

🌐 [TrestleTree.com/iuolocal4](https://www.trestletree.com/iuolocal4)

SCAN HERE TO ENROLL:



Updates from the Funds Office

RETROACTIVE FILING OF ABA THERAPY CLAIMS AVAILABLE

If you were covered under the IUOE Local 4 Health & Welfare Plan ("Plan") during 2018-2021, applied behavior analysis (ABA) therapy for the treatment of autism spectrum disorder was excluded from coverage. The Department of Labor has found the Plan's exclusion of ABA therapy from coverage during that time period to be a violation of the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). While the Plan began covering ABA therapy as of 1/1/2022, the Plan did not reprocess those claims that were impermissibly excluded. Therefore, the Plan is retroactively covering medically necessary ABA therapy for the treatment of autism during the time period the exclusion was in effect.

- If you or a covered dependent did not receive ABA therapy for the treatment of autism during this time period, then no action is necessary.
- If you or a covered dependent received ABA therapy for the treatment of autism during this time period, and submitted claims which were denied, these claims will be reprocessed automatically. You do not need to take any additional action.
- If you or a covered dependent received ABA therapy for the treatment of autism during this time period, and you or the provider

did not submit claims, then you can submit your claims to Blue Cross Blue Shield using the claim form that can be found at www.local4funds.org. Send the completed claim form to Blue Cross Blue Shield of Massachusetts at Landmark Center, 401 Park Dr., Boston, MA 02215-3326.

Claims may be submitted within 90 days from the date of this notice. Claims not received within the 90-day time period will be denied as untimely, unless a longer period of time is permitted based on the date of service and Plan requirements. Claims received timely will be subject to Plan requirements not limited to review for medical necessity, usage of network providers, and any applicable cost sharing. If you have any questions, please contact the Plan at **508-533-1400 (option 3)**, or call Blue Cross Blue Shield of Massachusetts at **1-800-401-7690**.

LOCAL 4 HEALTH & WELFARE SMART PHONE APP

The Funds Office is excited to announce the development of a Smart Phone App that will be a central location for participants to access all information regarding the comprehensive benefits available under the Health & Welfare Plan. Keep your eyes out for the app rollout sometime this Spring.

2024 FORM 1095-B

In accordance with guidance from the Internal Revenue Service, the IUOE Local 4 Health & Welfare Fund will not be distributing Form 1095-B to individuals documenting coverage for the tax year 2024. You will continue to receive a Form 1099-HC from Blue Cross Blue Shield. Individuals who wish to receive a copy of their 1095-B may send a request to Office@Local4Funds.org or to the following address:

IUOE Local 4 Funds
Re: Form 1095-B Inquiry
PO Box 680
Medway, MA 02053-0680

OPTUM RX TRANSITION COMPLETE

The Health & Welfare Plan's pharmacy benefit manager changed from CVS/Caremark to Optum Rx, effective January 1, 2025. Identification cards were sent to eligible members in late December. In addition, members that may have a prescription for a medication that is not on the Optum Rx formulary were sent letters informing them of a 90-day grace period to receive their medication. If you are one of the affected members, please remember to discuss options with your provider before the grace period ends on March 31, 2025.

The Optum Rx Member Portal available at Optumrx.com offers members easy access to their account and ID card, home delivery set-up, education regarding the Plan's coverage

and costs, as well as an avenue for your providers to submit new prescriptions. For questions regarding your pharmacy benefits, please contact Optum Rx Member Service at **1-855-241-2213**.

2024 FITNESS REIMBURSEMENT BENEFIT

The Plan's fitness benefit reimburses members up to \$175 per calendar year (per family) for participating in a qualified fitness program, or for the purchase of cardiovascular and strength-training equipment. The deadline for reimbursement is March 31, 2025. Download and complete the Fitness Reimbursement Request form on our website: Local4Funds.org and submit with proof of payment, or sign in to your MyBlue account at Member.BlueCrossMA.com/login, then search for "fitness and weight loss."

2024 WEIGHT-LOSS REIMBURSEMENT BENEFIT

The Plan's weight-loss reimbursement benefit provides members up to \$175 per calendar year (per family) for participating in a qualified weight-loss program. The deadline for reimbursement is March 31, 2025. Download and complete the Weight-Loss Reimbursement Request form on our website: Local4Funds.org and submit with proof of payment, or sign into your MyBlue account at Member.BlueCrossMA.com/login, then search for "fitness and weight loss."

ANNUITY PLAN: NEW YEAR – NEW 401 (K) DEFERRAL RATE!

Participants working for an employer covered by a CBA with IUOE Local 4 can defer specified dollar amounts directly from their paychecks to the Local 4 Annuity & Savings Plan at Fidelity as 401 (k) employee contributions. Any contributions to the 401 (k) Plan are tax deferred, meaning you will not be taxed on the amounts you contribute until you withdraw them during retirement. The 401 (k)-contribution limit for 2025 has increased to \$23,500, plus an additional \$7,500 in catch-up contributions for those 50 and older and, for the first time ever this year, a higher catch-up contribution of \$11,250 if you are between the ages of 60 and 63. If you have not already elected to defer income from your paycheck into the 401 (k) Plan or you think you ought to increase your deferral, consider this as your New Year's initiative! Request a 401 (k)-deferral form from the Funds Office and our staff will coordinate setting up the deferral with your employer. The form is also available on the Funds website:

Local4Funds.org/Annuity-and-Savings.

REPORT OF CONTRIBUTIONS MAILING

By the time *The Gauge* hits mailboxes, the Funds Office will be busy preparing the annual Report of Contributions mailing. For those members that worked under covered employment during 2024, please expect to receive a report outlining the hours and contributions received by the Funds

Office on your behalf. This annual mailing will also indicate if you met the Health Plan's eligibility requirements to begin, or continue, coverage on the Plan, effective March 1, 2025, due to your worked hours during calendar year 2024.

In the event you did not work the necessary amount of hours to earn eligibility, a Plan A calculation, or COBRA notice will be included in the mailing. If you experienced a total disability or illness, as documented by a medical physician or surgeon, and were unable to perform work of any kind for wage of profit, you may be able to continue accruing eligibility for Health & Welfare Basic Plan coverage by applying for Disability Credit. Contact the Funds Office to learn more, or to request a Disability Credit application. The form, also available on our website, will need to be completed by you and depending on what type of disability credit you're applying for, the Plan may need additional documentation to approve the benefit. Disability credit may be earned upon the Plan receiving documentation of total disability by your physician, or approval letters indicating you received either State Paid Family and Medical Leave, workers' compensation, or Weekly Accident and Sickness (Loss of Time) benefits. If you qualify, you may be credited with six hours per day (30 hours per week), for the period of your total disability, or approved leave. You may also receive Pension Credit for any period for which you received and can document you received State Paid Family and Medical Leave, workers' compensation, or Loss of Time benefits, or for which you were totally disabled as defined by the Plan.

Wellness Corner

TIPS FROM KAREN LARSEN, LICSW

How Do I Plan My Retirement?

Thinking about retirement? Maybe it's just around the corner, or maybe it is a few years off. In addition to thinking about finances and health insurance, you should think about how your new day-to-day life will look.

While we often dream of retirement, retirement can bring up feelings of being unsettled or lacking purpose. Having a retirement plan that includes how you will spend your free time and maintain social connections can be a component to help you achieve a happy new phase in your life.

Start thinking about what your new daily routine will look like. While not having to wake up early and having lots of free time may sound ideal, a complete absence of routine may become frustrating.

- How can you keep your social connections with family and friends and reach out for opportunities to make new friends? If your friends mostly are from work, how will you continue to keep in touch? Think about laying the groundwork for new social outlets.
- Consider volunteering, and research which organizations are a good fit, along with visiting the organization and finding out what volunteer opportunities are available.



*"Retirement is not the end of the road.
It is the beginning of the open highway."
– Unknown*

How many hours are you willing to donate and what are their expectations of volunteers?

- Think about a new hobby, interest, or skill that you've always wanted to learn.
- If you have a spouse or partner, discuss whether he/she will also be retired or working. Will there be changes in how you share household duties? What are your expectations for spending time together?

Our financial partners, Fidelity Investments, and CAPTRUST can help you with the financial aspects of retirement planning, even if retirement is years away. Contact Fidelity at **1-800-642-7131** to schedule an appointment at a time that works for you or book an appointment online at [Fidelity.com/Schedule](https://www.fidelity.com/schedule). CAPTRUST provides investment advice and can help you with a variety of financial goals, including retirement and budgeting. Make a telephone consultation appointment online at [CapTrustAtWork.com](https://www.CapTrustAtWork.com) or call **1-800-967-9948**.

IUOE Local 4 Benefit Funds

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Medway, MA 02053-0680

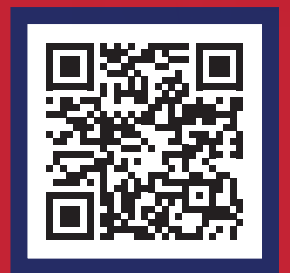
SAVE THE DATE

*FOR THE LOCAL 4 BENEFIT FUNDS ANNUAL
5K WALK/RUN: SUNDAY, JUNE 8, 2025*

Keep an eye out for additional details!

*WE HAVE LAUNCHED A NEW WELLBEING HUB ON THE
LOCAL 4 FUNDS OFFICE WEBSITE.*

*Each month we have articles related to wellbeing, including health and
finances and information from our various health and financial partners.
Check it out at Local4Funds.org/Wellbeing-Hub !*



VISIT US AT

Local4Funds.org

At Local4Funds.org, you'll find:

- Plan details and important updates
- Essential documents
- Important videos about your benefits