



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

October 21, 2025

Dear Members,

You will be hearing in the coming weeks about a difficult contract negotiation between our medical insurer, Blue Cross Blue Shield of Massachusetts (BCBSMA), and the UMass Memorial Health network of hospitals and physicians (UMass).

Please know that these types of negotiations are not uncommon, and in most cases, the parties reach an agreement before any disruption occurs. **We remain confident that BCBSMA and UMass will do the same.**

However, if a new agreement is not reached before January 1, 2026, UMass would no longer be part of the BCBSMA network and the Local 4 Health & Welfare Plan would no longer cover services provided by UMass hospitals and physicians (other than emergency room charges and for continuity of care (see below)). The Local 4 Health & Welfare Plan is an EPO, meaning that services are only covered for in-network facilities and providers.

BCBSMA will be mailing a formal notice to impacted members in late October, which includes important information about your Continuity of Care (CoC) rights and next steps if you are currently receiving treatment from a UMass provider and the parties are unable to come to an agreement.

What You Can Do Now to Plan Ahead

- **Stay Informed:** Visit bcbsma.info/umassmemorial for updates and to access the CoC request form.
- **Explore Virtual Care Options:**
If your provider is affiliated with UMass Memorial, you may want to consider virtual care alternatives.
 - **Firefly Health**, available through your plan, offers virtual-first primary care with short wait times, a dedicated care team, and seamless referrals to in-network specialists.
- **Find In-Network Providers:**
Use the BCBSMA provider directory at member.bluecrossma.com/fad or call Member Service at 1-800-401-7690 if you need help finding a new health care provider in your network.
- **Continuity of Care Support:**
If you are pregnant, undergoing treatment for a serious condition, or have a scheduled surgery, you may be eligible to continue care with your UMass provider for a limited time. Details will be included in the BCBSMA letter and online.

We will continue to monitor the situation and will share updates as they become available. Your health and peace of mind are our top priorities, and we are here to support you through this process.

If you have any questions or need help navigating your options, please contact the Funds Office.

Sincerely,



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