



Your Guide to Local 4 Benefits • Spring 2026

# 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 PLAN PARTICIPANTS!

Our team at the Funds Office is proud to share another edition of The Gauge with you.

We all know how important it is to keep our hearing healthy. On page 3, we've included updates from the Health and Welfare Plan's hearing plan partner, TruHearing. The Health and Welfare Plan gives eligible members access to the latest high-quality, affordably priced hearing aid models and styles to help you stay connected to life.

Make sure to check out important updates relating to the new year and changes in benefits, as well as opportunities for reimbursements on pages 4-5. One benefit to take advantage of is your Fitness Reimbursement Benefit for 2025. The Health and Welfare Plan 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 best part is that members can get rewarded each year! The deadline for reimbursement is March 31, 2026.

As always, keeping you and your family healthy throughout the year is our top priority. We encourage you to check out the Wellness Corner on pages 6-7 with our Social Worker and Care Coordinator, Karen Larsen, where you can read more about the Local 4 Life \$250 incentive. Just enroll with our health coaching partner TrestleTree and complete five appointments by December 11, 2026 to win a gift card worth \$250! Small health changes really do add up!

As always, please reach out to us at any time with questions regarding your benefits. Our team is always here to help.

Wishing you all a happy and healthy Spring season.

In Solidarity,



**Michael J. Bowes**

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



**Gregory A. Geiman, Esq.**

Operating Engineers Local 4 Benefit  
Funds Administrator

# Partner Spotlight

## TruHearing®

### HEARING CARE AWARENESS: TruHearing

You may have already felt the need to get your hearing checked. Have your friends and family been asking if you have hearing loss? Do you get frustrated in noisy environments and social settings because speech sounds muddy? It might be time to get your hearing checked.

We believe that hearing loss is too important to your health to let it go untreated.

You have access to a variety of the latest high-quality, affordably priced hearing aid models and styles: everything from small, virtually invisible customs to the latest rechargeable models that will help you stay connected to life from breakfast to bedtime and beyond.

Our hearing care partnership with TruHearing® makes it more affordable for you to treat your hearing loss. At full retail, hearing aids can cost up to \$2,000–3,000 per aid. With our partnership you have options as low as \$0 out-of-pocket.

As part of our partnership, a TruHearing network provider will help you determine the best type and style of hearing aid to address your lifestyle and unique hearing needs.



#### Your TruHearing program includes:

- Hearing exam with a TruHearing network provider (\$0 exam copay)
- One-year of follow-up visits after purchase for fitting and adjustments
- 60-day risk-free trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement

If you are experiencing hearing loss, we hope you'll take the next step toward better hearing. To schedule a hearing exam with a provider in your area, call TruHearing at **1-888-776-1632** or visit [TruHearing.com/IUOELocal4](https://TruHearing.com/IUOELocal4).

The Hearing Plan is available for Participants enrolled under the Basic Benefits Plan A, the Retirement Bridge Plan, or those that have purchased Bridge Coverage, COBRA 2, or the Pension 50% Buy-In Plans.

# Updates from the Funds Office

## NEW IN-SERVICE DISTRIBUTION OPTIONS

The Trustees of the Local 4 Annuity & Savings Fund have decided to permit Participants to take in-service distributions according to the following requirements, without need for separation from service or filing for retirement, and without imposition of a 10% early distribution penalty. You must contact Fidelity directly, at [800-343-3548](tel:800-343-3548), to initiate the distribution process.

- 1** Distributions for emergency personal expenses of no more than the lesser of \$1,000 or the Participant's accrued benefit, for unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses. The Participant may repay all or a portion of the distribution within three years after the date of the distribution; a Participant cannot qualify for another such distribution for three years unless the prior distribution is repaid in full. In no event may a Participant take more than one such distribution in a calendar year.
- 2** Distributions for victims of domestic abuse of no more than the lesser of \$10,000 or 50% of the Participant's account balance, if made during the one-year period beginning on any date on which the individual becomes a victim of domestic abuse, defined as "physical, psychological, sexual, emotional, or economic abuse, including efforts to control,

isolate, humiliate, or intimidate the victim, or to undermine the victim's ability to reason independently, including by means of abuse of the victim's child or another family member living in the household." Such a distribution is not an eligible rollover distribution. Participants may repay all or a portion of such distribution within three years after the date of the distribution.

- 3** Distributions for terminally ill Participants, who are certified by a physician as having a terminal illness reasonably expected to result in death within 84 months. There is no limit as to the amount or number of such distributions that a terminally ill Participant may elect. Participants may repay all or a portion of such distribution(s) within three years after the date of such distribution(s).
- 4** Distributions for Participants affected by federally declared disasters, for up to \$22,000 per disaster, if (a) the Participant's primary residence is located within a "qualified disaster area" as defined by SECURE 2.0; (b) the Participant has sustained an economic loss as a result of the disaster; and (c) the distribution is taken within 180 days of the first day of the disaster. A Participant may repay all or a portion of such distribution within three years after the date of the distribution, and such distributions are taken into account as gross income over three years.

## 2025 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 tax year 2025. Subscribers will continue to receive a Form 1099-HC from Blue Cross Blue Shield, or may download the form by logging into their MyBlue account at: [Member.BlueCrossMA.com/login](https://Member.BlueCrossMA.com/login). Individuals who wish to receive a copy of their 1095-B may send a request to [office@local4funds.org](mailto:office@local4funds.org) or to the following address: IUOE L4 H&W, RE: Form 1095-B Inquiry, PO Box 680, Medway, MA 02053-0680. Note that only subscribers (the insured Local 4 Member) will receive Form 1099-HC in the mail. If a spouse or covered dependent resides at a different address, they may call BCBS Member Service to obtain a copy.

## 2025 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. From membership at a full-service health club, to instructor-led group classes, to online fitness subscriptions, members can get rewarded each year! The deadline for reimbursement is March 31, 2026. Download and complete the Fitness Reimbursement Request form on our website: [Local4Funds.org](https://Local4Funds.org) and submit with proof of payment, or sign in to your MyBlue account at [Member.BlueCrossMA.com/login](https://Member.BlueCrossMA.com/login), then search for "fitness and weight loss."

## 2025 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. From hospital-based programs to Weight Watchers, to online memberships, members can get reimbursed each year! The deadline for reimbursement is March 31, 2026. Download and complete the Weight-Loss Reimbursement Request form on our website: [Local4Funds.org](https://Local4Funds.org) and submit with proof of payment, or sign in to your MyBlue account at [Member.BlueCrossMA.com/login](https://Member.BlueCrossMA.com/login), then search for "fitness and weight loss."



# Wellness Corner



## TIPS FROM KAREN LARSEN, LICSW

# T TrestleTree

### 2026 Local 4 Life \$250 Incentive

Enroll with our health coaching partner, TrestleTree, in 2026 and complete five appointments by December 11, 2026, to earn a \$250 gift card\*. TrestleTree coaches will work with you to develop SMART goals to help you manage chronic health conditions, such as diabetes, high blood pressure and asthma, or help you work on a healthy lifestyle, such as nutrition, weight management, tobacco cessation, and exercise. This program is available at no cost to those who are enrolled in the Local 4 Health & Welfare Plan and their dependents.

To enroll, contact TrestleTree at 866-523-8185 or [TrestleTree.com/IUOELocal4](https://www.TrestleTree.com/IUOELocal4).

\*Open to new enrollees in 2026, enrollment must be started by 8/1/26.

## WHY MIGHT HEALTH COACHING BE A GOOD IDEA?

Health coaching tends to be a good idea because it fills a gap most people don't realize they have: knowing what to do for their health is very different from actually doing it consistently. A coach helps bridge that gap in a way that's personal, practical, and sustainable.

### 1 It turns goals into doable habits

Most people set goals like "eat healthier" or "exercise more," but those are vague. A coach helps break them into small, realistic steps that fit your life, not someone else's ideal routine. TrestleTree will help you develop SMART goals: Specific, Measurable, Achievable, Relevant, and Time Bound.

### 2 Accountability actually changes behavior

It's much easier to follow through when someone is checking in, celebrating wins, and helping you adjust when things get messy. Accountability is one of the strongest predictors of long-term success.

### 3 It's personalized, not one-size-fits-all

A coach looks at your lifestyle, preferences, challenges, and motivations. That means the plan is built around you, not a generic program.

### 4 It helps you understand the "why" behind your choices

Coaches often help people uncover patterns—stress eating, all-or-nothing thinking, perfectionism—that get in the way of progress. Once you understand the pattern, you can change it.

### 5 It supports long-term change, not quick fixes

Health coaching focuses on sustainable habits, not crash diets or unrealistic routines. That's why people often maintain results long after the coaching ends.

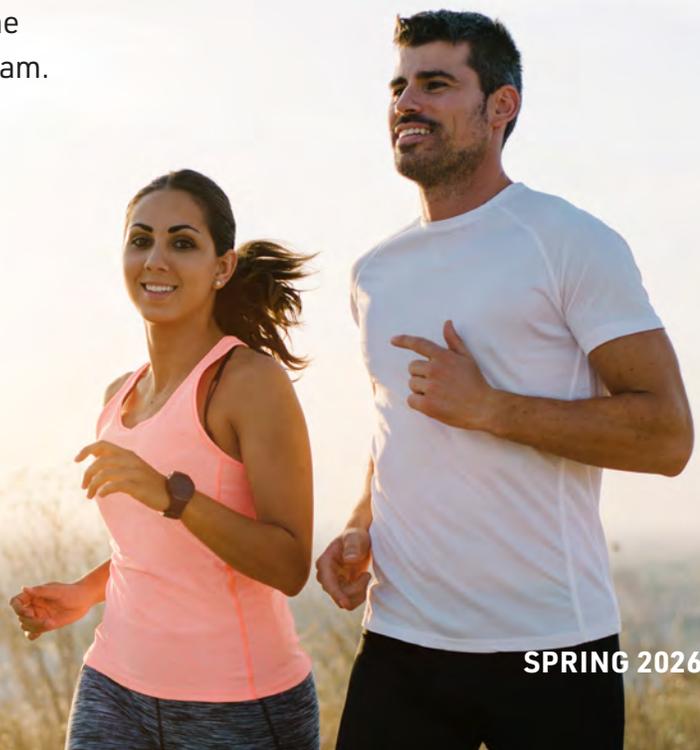
### 6 It boosts confidence

As you build skills and see progress, you start trusting yourself more. That confidence spills into other areas of life, too.

### 7 It's holistic

Coaches look at sleep, stress, movement, nutrition, mindset, and environment. Health isn't just one thing—it's the whole picture.

If you have further questions, contact me at 508-533-1400 x127 or [klarsen@local4funds.org](mailto:klarsen@local4funds.org).



## IUOE Local 4 Benefit Funds

PO Box 680

Medway, MA 02053-0680



## Stay in touch with your Local 4 Benefit Funds!

Main office: 508-533-1400 • [Office@Local4Funds.org](mailto:Office@Local4Funds.org) • [Local4Funds.org/contact](https://Local4Funds.org/contact)

Please note that general inquiries about Operating Engineers Local 4 should be directed to the Union Hall.

VISIT US AT

[Local4Funds.org](https://Local4Funds.org)

At [Local4Funds.org](https://Local4Funds.org), you'll find:

- ✓ Plan details and important updates
- ✓ Essential documents
- ✓ Your Member Self Service (MSS) Portal