



INTERNATIONAL UNION OF OPERATING ENGINEERS  
**LOCAL 4**  
Health and Welfare Plan

**THE IUOE LOCAL 4 HEALTH & WELFARE PLAN'S PARTNERSHIP WITH VIA BENEFITS  
ASSISTS PARTICIPANTS WITH MEDICARE OPTIONS**

Dear Plan Participant:

Over the years, we have spoken with many of our valued participants and their spouses about how difficult it is to navigate the Medicare landscape, especially after a professional life spent on the Local 4 Health & Welfare Plan ("Plan"), where your main concern is simply making your hours each year. We have worked to find a partner that can serve as a concierge for you and your spouse as you sunset off the Plan and approach Medicare age, to help guide you through the enrollment process and to present different options for Medicare coverage that might best suit your needs and budget.

The Plan Trustees selected Via Benefits to help guide you through the Medicare process. There is no cost or commitment; the Via Benefits service is free to you and your spouse, whether they assist you in locating a Medicare plan or not. Via Benefits is also not an insurance company; it is the nation's largest and oldest private Medicare marketplace. Its licensed benefit advisors do not work on commission, and they will provide you with objective guidance to help you find an individual Medicare plan. Via Benefits will also periodically check in with you to ensure that the plan you have selected continues to be the best fit for your health needs and budget.

Most people get premium-free Medicare Part A coverage at age 65, which covers (in part) inpatient care in a hospital. Medicare Part B, which covers (in part) doctor's office visits and other outpatient care is different. Medicare Part B coverage generally does require premiums. There are strict rules regarding what is called a "special enrollment period" to ensure that you have continuity of coverage without penalties.

Via Benefits may reach out to you directly when you are preparing to retire from Local 4 or when you are approaching age 65 – even if you continue working – to introduce the service to you and to begin discussing your future health benefit options. Via Benefits will also mail you the *Enrollment Guide*, an informational booklet that details the personalized support you will receive in evaluating and enrolling into supplemental Medicare plans. If you are not interested in assistance, simply let them know. If you would like to use their services, we believe you will find Via Benefits to be a strong source of support and a great addition to your Local 4 benefits.

If you would like to speak with Via Benefits before they reach out to you, please call 1-833-414-1408 between 8:00 am and 7:00 pm ET or visit [my.viabenefits.com/IUOELocal4](http://my.viabenefits.com/IUOELocal4).

Sincerely,  
The IUOE Local 4 Health & Welfare Plan Board of Trustees.

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Via Benefits Insurance Services specializes in health insurance. We help you understand your options and help you find the coverage that's right for your health and financial needs. Whether searching for an individual and family or a Medicare plan, **Via Benefits listens to your needs and helps guide you through your options.**

**Call us at 1-833-414-1408 (TTY:711) and speak with a licensed benefit advisor.**

Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time

## We can help you with:

-  Comparing COBRA to the individual health insurance marketplace.
-  Finding a good plan after coming off your parent's plan.
-  Evaluating your current plan to see if you can lower your cost or get better coverage.
-  Understanding your Medicare insurance options

Via Benefits offers plans from national and local carriers for people under 65 and people who are Medicare-eligible or have Medicare.

## Via Benefits: We've Got You Covered

A licensed benefit advisor can take your call: **1-833-414-1408 (TTY:711)**

Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time

<https://my.viabenefits.com/IUOELocal4>