



Your Guide to Local 4 Benefits • Summer 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,

Summer is almost here, and with the much anticipated warmer weather comes the next edition of The Gauge.

In this edition, you'll find important updates to our Health and Welfare Plan, including information for growing families. We know that welcoming a new child is a joyful – and exhausting! – time. To that end, we're pleased to share that we've extended the deadline for adding newborns to your health coverage, so you have more time focused on family in your baby's first days home. Please see pages 4-5 for the latest updates.

We'd also like to take this opportunity to remind you of the importance of updating the Funds office about other life events that may impact your benefits coverage, such as getting married, changing your name, moving, or changing your phone number or email address.

The Funds office is proud to offer our members access to our Employee Assistance Program through Lyra Health. Benefits include legal consultations, identity theft support, and financial consultations as well as free virtual events on topics like mental health and managing workplace issues. Turn to page 3 to learn more.

Need help fitting exercise into your busy schedule? Take a moment to check out our Wellness Corner on page 7 for advice from our Social Worker and Care Coordinator Karen Larsen. Karen offers practical tips to help you get outside, get moving and reduce stress. And don't forget about utilizing our health coaching partner, TrestleTree – at no cost to you! If you enroll before August 1, 2026 and complete five or more health coaching appointments before December 11, 2026, you'll receive a \$250 gift card. To enroll, call **866-523-8185** or go to TrestleTree.com/iuolocal4.

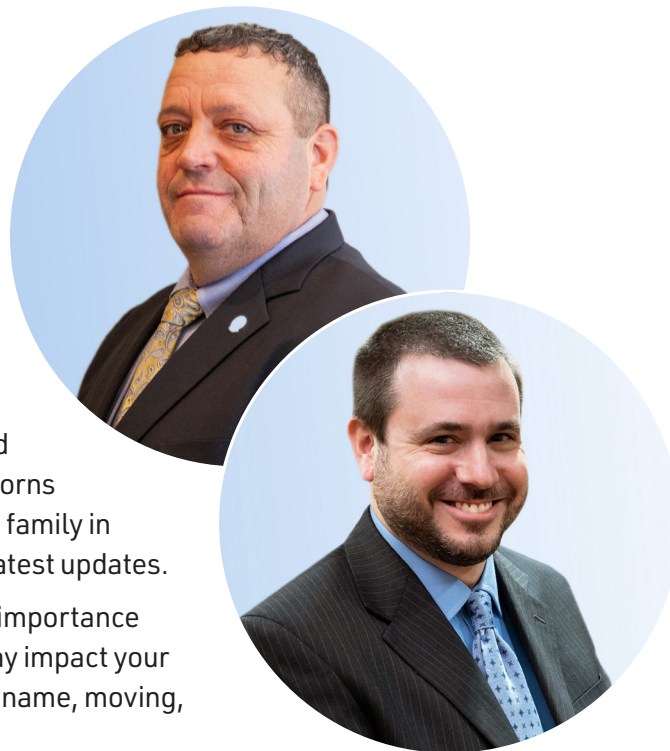
Finally, make sure to save the date for one of the best events of the year. The Healthy Living and Retirement Planning Fair will take place on Sunday, October 25 from 9:00 a.m. to 12:00 p.m. at Polar Park in Worcester, MA. As always, the fair is free, family-friendly, educational, and fun for all!

Enjoy your summer and don't hesitate to reach out with any questions.

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




MEMBERS & COVERED DEPENDENTS' ACCESS TO WORK LIFE SERVICES THROUGH LYRA

Did you know that our Employee Assistance Program, Lyra Health, offers more than counseling and coaching?

As a member or dependent eligible for the Local 4 Health & Welfare Plan, you are entitled to Work Life Services from Lyra. To get started with Work Life Services, contact Lyra at [844-926-2482](tel:844-926-2482).

Work Life Services include the following for Lyra-eligible members:

- **LEGAL CONSULTATIONS:** Access to a free 30-minute consultation, per issue, with an attorney or mediator. If ongoing legal services are needed, there is a 25% discount. There is also a library of resources and access to 24/7 emergency legal services.
- **IDENTITY THEFT SUPPORT:** Access to Fraud Resolution Specialists who can provide information if you have been the victim of identity theft.

- **FINANCIAL CONSULTATIONS:** 30-minute free consultation with a financial counselor per issue, discounted tax preparation, and a library of resources.
- **WORK, FAMILY AND EVERYDAY LIFE:** A free consultation with a counselor. The counselor can provide you with referrals for elder care, childcare, and pet care services.

Lyra also offers virtual events where you can learn about a variety of topics, including caregiving, managing workplace issues, and mental health. Webinars are led by Lyra clinicians. Events are free and open to those who are eligible for the Local 4 Health & Welfare Plan. Access to these events is unlimited, meaning you can attend as many events as you wish. The events page can be found here Local4Funds.LyraHealth.com/essentials/events. You need to sign in with your Lyra account or establish a Lyra account to participate.

To enroll in Lyra, call [844-926-2482](tel:844-926-2482) or go to Local4Funds.LyraHealth.com

Updates from the Funds Office

INCREASE IN THE PENSION BENEFIT ACCRUAL RATE

The Pension Plan Board of Trustees voted to increase the benefit accrual rate for Participants who earn at least $\frac{1}{4}$ Pension Credit after December 31, 2025 and who retire on or after January 1, 2027. The accrual rate will increase from \$170 to \$190, for those who are eligible, for all years of credit going back to January 1, 1993. Credit earned prior to January 1, 1993 will stay at the \$85.00 accrual rate.

For example:

- 1 If you retire on January 1, 2027 at age 62, with 25 Pension Credits (including a Pension Credit earned in 2026), the Life Annuity form of your benefit will be **\$4,750.00** per month ($25 \times \190.00).
- 2 If you retire on January 1, 2027 at age 62, with 37 Pension Credits (33 years after January 1, 1993 and 4 years before January 1, 1993), the Life Annuity form of your benefit will be **\$6,610** per month ($33 \times \$190.00 + (4 \times \$85.00)$).

HEALTH & WELFARE PLAN AMENDMENT: PROOF DOCUMENTS TIMELINE EXTENDED

The 2026 IUOE Local 4 Health & Welfare Plan Document has been amended to allow for additional time for members to submit the necessary proof documents when adding newborns to their health coverage. The time period to submit documentation has been

extended from 60 days to 90 days, retroactive to births on or after July 1, 2025.

It is the policy of the Health & Welfare Plan (the "Plan") to require Proof Documents validating the relationship between the Participant and their Dependents. To add a child* to the Plan, members are required to provide a certified long-form birth certificate from the city/town hall. The short form (abstract) or hospital certificate is not acceptable. The certified document will be verified, a copy retained at the Funds Office, and the original will be mailed back to the Participant. Participants must also submit a copy of the child's Social Security card (please do not send the Plan your child's original card).

Effective July 1, 2025, Proof Documents must be received within 90 days of the child's birth for the effective date to correspond with the date of birth. If documents are received at the Funds Office after 90 days have passed, the child's effective date of coverage will be the first day of the month following receipt of the required documents.

Please contact the Funds Office at **508-533-1400, option 3** if you believe your child's effective date of health coverage should be reviewed per this Plan change.

**For Plan purposes, the term "child" or "children" includes your natural children, legally adopted children, children placed with you for adoption, stepchildren through a current marriage, foster children, children for whom*

you have legal guardianship or other children who meet the Plan's eligibility requirements. Additional documentation will be required to add children determined to be legal dependents under a court order, or children who are disabled over the age of 26.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

This Act requires group health care plans to provide a minimum hospital stay for the mother and newborn child of 48 hours after a vaginal delivery and 96 hours after a cesarean section. Federal law does not, however, prohibit the mother's or newborn's attending physician, in consultation with the mother, from determining that a shorter length of stay is appropriate.

The Plan requires admission certification of your maternity stay only if the minimum length of stay (48 or 96 hours, as applicable) is exceeded. A stay exceeding the minimum length requires authorization and is subject to review for medical appropriateness.

Under the Plan, a pregnancy-related hospital stay is treated like an illness, as required by federal law.

INFORMING THE FUNDS OFFICE OF LIFE EVENTS

As a Participant in the Annuity & Savings Plan, the Health & Welfare Plan, and/or the Pension Plan, you are covered by comprehensive benefits programs. The Plans are designed to protect and provide for you and your family through a broad range of unexpected events and extraordinary expenses. In order for the Benefit Funds Office to

best serve you and your family, please remember to keep the office updated regarding any address, email, or phone number changes, or any major life events that may change how the Plans administer your benefits.

It is very important to ensure the Benefit Funds Office has up-to-date contact information on file for you and your family members. In the event of a catastrophic event, the Funds may need to reach out to your family to initiate benefit payments. Additionally, the Plans work with many service providers that also need to be able to communicate directly with you. Make sure you have recently completed and submitted a Participant and Beneficiary Form capturing you and your dependents' demographic information, as well as your current beneficiaries. These forms are available on the Funds' website: Local4Funds.org.

Life events that matter with respect to you and your eligible dependents' coverage or benefits may include, but are not limited to, marriage/remarriage, divorce, adoption/guardianship, death of your listed beneficiary, name change, or status of total disability.

Relative to health coverage, if a member and their spouse divorce, either or both parties must inform the Plan Administrator, in writing, no less than 60 days from the date of divorce, or COBRA continuation coverage rights will be forfeited.

The Funds Office is here to help our members, and we look forward to assisting in any way possible! Check the Benefit Funds website, our App, or call [508-533-1400](tel:508-533-1400) if you have any questions.

Retiree Spotlight

We recently had the opportunity to interview Charlie Harris, who retired from Local 4 in March of 2017 and, because he is older than the Plan's Required Beginning Date, has been able to continue to work under Covered Employment.

Charlie has worked hard his entire life, and describes his almost 30 years at Local 4 as "the best journey of [his] life." He attributes much of his perseverance through hardship to his Brothers and Sisters at Local 4.

When Charlie's eye got injured on a jobsite, he had to undergo three different operations, each lasting seven hours, and had to stay in the hospital for over five months. Looking back on this trying time, Charlie remembers the support he received from Local 4.

When Charlie cracked his jaw in three places after a 40-foot fall while hiking in the White Mountains, the Benefit Funds came through again. Doctors worked diligently to fix his jaw, and the Benefit Funds team worked diligently to make sure his medical bills were covered. When Charlie started having ear

trouble and had to undergo an eight-hour surgery, his insurance through the Benefit Funds covered the vast majority of the cost.

Expensive medical procedures like these have the power to financially ruin hardworking tradespeople like Charlie. But, thanks to the Local 4 Benefit Funds, Charlie is able to live comfortably and care for his family.

"The wage that you get, the benefits that you get—you can't ask for anything better."

Charlie is grateful not just to have great coverage, but to have a caring team of people that he can rely on. Charlie knows he can always call the main Local 4 or Benefit Funds offices, and someone will pick up.

Charlie has given so much to Local 4. He's graced every jobsite he's worked on with grit, perseverance, and optimism. He's always said "if I can't give my best, it's not worth me doing." Charlie's proud to see his legacy live on through his family, and we're proud to have Charlie as part of the Local 4 family.

COVERED MEMBERS' PRESCRIPTION SAFETY EYEWEAR PROGRAM

Members covered under the Local 4 Health & Welfare Plan are able to access Safety Glasses through the *SightProtect Program*. Scan this QR code for more information. *NOTE: This Program is for Local 4 Members Only – not Covered Dependents.*



Wellness Corner

TIPS FROM KAREN LARSEN, LICSW

Get Outside!

Now that the nicer weather is upon us, it's a perfect time to get outside and exercise. Exercise is a great technique for stress reduction. Exercise reduces stress through a mix of biological, psychological, and behavioral effects—it's one of the most reliable natural stress relievers.

When you exercise, your body releases "feel-good" chemicals, like endorphins which are natural mood lifters, and dopamine and serotonin, which help regulate mood and motivation. At the same time, exercise lowers stress hormones like cortisol and adrenaline. This directly reduces feelings tied to chronic stress. Physical activity reduces muscle tension which relaxes your body and can relax your mind. Activities that help you focus on rhythm and breathing can help reduce overthinking. Exercise can also improve sleep, including falling asleep faster and getting a deeper sleep. Consistent sleep is associated with overall better health. Group workouts or team activities can provide a connection with others, emotional support, and a break from isolation.

The Centers for Disease Control (CDC) recommends at least 150 minutes of moderate exercise (think brisk walking) for adults aged 18 to 64. Exercise can be broken down into chunks;



it doesn't have to happen all at once. Can't do 150 minutes a week? Some movement is better than no movement. Start fitting in whatever you can and aim to do a little bit more each week. Whatever you do, whether it's walking, running, yoga, pickleball, or some other activity, it benefits your health in many ways. If you have chronic health conditions or a disability, talk to your medical provider about what is best for you.

Want to up your exercise game? For those who have coverage under the Local 4 Health & Welfare Plan, our health coaching partner, TrestleTree, can work with you to create goals for a healthier you at no cost. There's still time to join the Local 4 Life \$250 incentive. Those who enroll in TrestleTree before August 1, 2026, and complete five or more health coaching appointments before December 11, 2026, will receive a \$250 gift card. This incentive is open to new enrollees in TrestleTree only. To enroll, call [866-523-8185](tel:866-523-8185) or go to TrestleTree.com/iuolocal4. Questions? Contact me at KLarsen@Local4Funds.org or [508-533-1400 x127](tel:508-533-1400).

IUOE Local 4 Benefit Funds

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Save the Date

Join us for the 2026 Healthy Living and Retirement Planning Fair scheduled to take place on Sunday, October 25 from 9:00 a.m. to 12:00 p.m. at Polar Park in Worcester, MA! The Fair is a family-friendly event and will be educational, interactive, and fun for all ages!

More information will be forthcoming.



VISIT US AT

Local4Funds.org

At Local4Funds.org, you'll find:

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