

MENTAL HEALTH EDITION

Your Guide to Local 4 Benefits • Winter 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.

Mental Health First Aid

Signs to Look For

Help is available if you or your covered dependents are experiencing any of the following:

- Work or money stress
- Feeling sad or anxious
- Low motivation
- Trouble sleeping
- Relationship conflicts
- Grief or loss
- Alcohol or drug use
- Parenting issues

Start Here

The first step is to find a virtual or in-person provider. *Everything is private and confidential.*

IF YOU ARE JUST GETTING STARTED:

Call the EAP (Lyra Health) when you want everything handled for you from start to finish.

- **First 8 sessions are free** (then switch to $15 copays).
- Get help finding the right therapist or coach.
- Get access to care within 1 day.

Visit local4funds.lyrahealth.com or call (844) 926-2482.

IF YOU HAVE A PROVIDER IN MIND:

Use Blue Cross Blue Shield (BCBSMA) to find specific providers.

- Search large network of therapists.
- Covered with $15 copays.
- Access to specialists for eating disorders, OCD, substance use, and other areas.

Visit www.bluecrossma.org or call (800) 262-2583.

For Substance Use Support

If you or a family member needs **detox, inpatient or outpatient substance use resources**, **or hospitalization,** help is available.

FOR FACILITIES IN THE CARRUM NETWORK:

- No out-of-pocket costs.
- Local top-tier providers, including Recovery Centers of America.

Visit my.carrumhealth.com or call (855)-729-3511.

FOR FACILITIES IN THE BLUE CROSS BLUE SHIELD (BCBSMA) NETWORK:

- Covered under your medical plan.
- Large network of providers with alternative care options.

Visit www.bluecrossma.org or call (800) 392-0098

For any urgent mental health crisis, call 911 or visit the ER.

The above resources are available to current IUOE Local 4 Health and Welfare Plan Participants and their Covered Dependents.



What is an EAP?

An Employee Assistance Program (EAP) is a free, confidential benefit to support you and your family through life's challenges.

Whether it's stress, financial issues, or other life concerns, your EAP through Lyra Health offers resources to help improve your overall well-being.

This is a service provided at **no cost to you**, and is also available to your covered dependents.

Confidential and private: Neither the Union nor your employer will know that you used this service.

Convenient support: Lyra provides access to phone, video, or in-person sessions.

Fast access to care: Most therapy sessions are scheduled within 1 day of contacting Lyra.

24x7 care team: Call Lyra any time of day or night and they'll find you the right resource.

Available for your dependents: This resource is available to anyone covered under your plan.

Parenting and relationship support: Get professional guidance when navigating parental concerns or marriage conflicts.

Therapy for children and teens: Your covered children can receive personalized treatment through the EAP.

Support for life situations: Therapy can help with difficult times, such as money stress, caregiving, or loss.

Contact your EAP to take advantage of these free resources:

- Individual therapy
- Couples and family counseling
- Child/teen therapy
- Coaching sessions
- Substance use
- Severe distress or crisis

The first 8 therapy sessions are free, and are available with a $15 copay after that.

Use the QR code, go to www.Local4Funds.org/Lyra3 or call Lyra at (844)926-2482.



Why Mental Health Matters for Your Money

Research has shown that money problems can negatively affect mental health. When you're low on savings, you might also be experiencing financial stress.

Losing a job or dealing with unexpected expenses, such as a car repair or medical bill, are directly linked to poor mental health, according to researchers. Sometimes, money problems can even cause depression.

There's good reason for that: We tend to feel more helpless and overwhelmed when we're under financial stress. Money issues often blow up relationships, too, which can lead to deeper depression.

That's why it can literally pay to take care of your mental well-being. No matter which came first, mental health or money issues, there are ways to improve your financial wellness and help lower your financial stress.

TAKE THE FINANCIAL WELLNESS CHECKUP

Start taking control of your financial situation by using Fidelity's automated tool.

1. Log into NetBenefits from Fidelity.

2. Take the Financial Wellness Checkup.

In just a few minutes, you can get step-by-step help for taking action toward improving your financial wellness.

SPEAK WITH A REPRESENTATIVE

Plan participants can book a 30-minute consultation with our Fidelity representative once per year. Go to www.Local4Funds.org/FidelityConsult3 and once you arrive on the Fidelity page, make sure "IUOE Local 4" is entered as your employer. For appointment type, choose "Phone" or "Virtual" then select from the available dates and times.

Updates from the Funds Office

NEW OPTIONS FOR CLINICALLY INFUSED OR INJECTED DRUGS

The Trustees of the Health & Welfare Plan ("Plan") are introducing two new ways to help participants who receive certain infused or injected medications.

As of March 1, 2027, the Plan will partner with Leap Health for certain infused or injected medications. The average infusion patient receives eight treatments per year, and each treatment can take approximately three hours. That is a full day of your life, each year. A patient must also incur travel times to get to the hospital or clinic. Leap's purpose is to minimize patient burden. Leap has a team of care coordinators and nurses that will obtain your prescription from your provider and then come to your home – on weekends or evenings, as needed, at your convenience – to provide the infusion or injection. The care team will check in with you after treatment, coordinate with your provider, and schedule your next treatment. And if you use Leap Health, the Plan will waive your cost share for the infusion or injection.

Not all infused or injected drugs can be provided in the home and any new medications must still be provided in a clinical setting until such time as your provider is comfortable that you are tolerating the medication. For more information about Leap Health, call Leap at (929) 998-8932 or visit their website at www.leaphealth.com.

If you do not wish to utilize Leap, HelpScript – a service of Blue Cross Blue Shield of Massachusetts – provides another path to savings. You should have received a mailing from HelpScript over the summer if you use any of the infused or injected drugs that they cover. HelpScript's associates will help you by finding and applying pharmaceutical company coupons to the cost of your medication, to reduce your coinsurance amount. To speak with a HelpScript associate, please call (833) 813-8236.

CHANGES TO MATERNITY BILLING

As of January 1, 2027, the American Medical Association is replacing global obstetrical billing with itemized billing for each episode of maternity care. Your prenatal and postpartum care will be billed per visit (and you will receive Explanations of Benefits for each visit) rather than in one lump sum after you give birth. However, your overall cost is unlikely to change very much under this new method of billing. Most prenatal care and preventive visits, including many prenatal screenings as well as breastfeeding support and supplies, are already provided at no patient cost under the Affordable Care Act.

When Stress Affects Your Physical Health

Demanding jobs can take their toll on both mental and physical health. Constant responsibilities and tight deadlines often leave little time and energy for exercise and eating right. Burnout and health problems can be just around the corner.

Here's where a health coach can help. Setting vague goals like "eat healthy" or "exercise more" are often less effective during times of stress. A health coach can help you break down your goals into small, realistic steps that fit into your individual lifestyle.

How it works: TrestleTree sessions include short phone calls (anywhere from 15-60 minutes) at your convenience, and can quickly help you identify obstacles, manage stressors, and develop practical strategies that are sustainable for long-term success.

MANAGE STRESS AND EARN $250.

Enroll in **no-cost health coaching sessions** with TrestleTree and complete 5 sessions by December 15, 2027 to receive a $250 gift card. Register at www.Local4Funds.org/TrestleTree3 or call (866) 523-8185.

Fertility and Mental Health

The emotional ups and downs of trying to build a family can affect mental health, relationships, and overall well-being.

Working with a trusted fertility provider not only grants access to advanced family-building options but also provides compassionate support that prioritizes your emotional well-being during the process.

IUOE Local 4 has partnered with leading family-building provider Progyny, offering access to the latest technology and network of fertility specialists. To learn more, visit www.Local4Funds.org/Progyny3 or call (866)606-9789.



Dealing with Chronic Pain

Chronic joint or back pain can directly affect your mental health. Every day activities become more difficult, sleep is disrupted, and social interactions often become limited - all of which can contribute to stress, anxiety, or depression.

At the same time, it can be challenging to get relief. Physical therapy appointments can be expensive or difficult to schedule. Between work and family responsibilities, making time to visit the physical therapist can feel overwhelming.

Fortunately, **no-cost virtual physical therapy is available through Hinge Health.**

You and your covered dependents can meet virtually with a personal care team that will customize a plan with short 15-minute exercises you can do at home, all at no cost to you.

Contact Hinge Health if you or your dependent is experiencing chronic pain in these areas:

- Back
- Neck
- Shoulders
- Knees
- Hips

Visit www.Local4Funds.org/HingeHealth3 to learn more about no-cost physical therapy.



No-Cost Substance Use Support

Substance use can affect every aspect of a person's health, relationships, work, and daily life. If you or a loved one are struggling with alcohol, prescription drugs, or other substances, help is available.

Carrum Health offers no-cost access to detox, inpatient or residential treatment, outpatient treatment, partial hospitalization, and virtual treatment.

- Zero out-of-pocket expenses
- Complete privacy and confidentiality
- High-quality local treatment providers
- Dedicated 1:1 guidance
- Includes covered dependents 18+

Don't know where to start? Visit www.Local4Funds.org/CarrumSubstance3 or contact Carrum at (855)729-3511.

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

Main Office: (508) 533-1400
Office@Local4Funds.org
www.Local4Funds.org/contact

VISIT US AT:

www.Local4Funds.org

At www.Local4Funds.org, you'll find:

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

