



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

December 2018

Dear Member,

On behalf of the Boards of Trustees of the IUOE Local 4 Funds, I am proud to present an improvement for our participants that has been over two years in planning, negotiating, and implementing. The Funds now have a new benefits software package that – for the first time – will allow our participants to access important information about their benefits by going online.

Our new Member Self-Service Module (“MSS”) allows you to access your basic benefits information online, in a secure and encrypted manner. Just like you can access your bank account, your credit card account, or even your MassMutual account online, you are able to access your benefits from home, too. The Funds Office will still be here to help you with all of your Health & Welfare, Pension, and Annuity needs, of course, but this tool will give you quick answers to basic questions at the click of a button.

On MSS, you can check your Health & Welfare eligibility and your listed dependents and beneficiaries. You can also change your address, phone number, or email address on the system. No longer do you need to wait for the bi-annual Report of Contributions to check the contributions remitted, or 401(k) withheld, by your employers; rather, you will be able to check on a month-to-month basis as hours are reported to the Funds. This “real time” ability will help you to help us deal with any delinquency issues while they are still new, and to make sure that your Annuity Fund and 401(k) contributions are being reported and deposited into your MassMutual account as quickly as possible so that you don’t miss out on any investment gains.

Finally, you are also able to generate a basic estimate of your pension benefits. You will be able to enter in how many credits you have currently, or expect to have at retirement, and the system will generate for you an estimate of your basic benefit (unreduced for factors such as beneficiary or lump sum payments) at early retirement (age 52), normal retirement (age 62), and any other date you choose to plug in. It is not a substitute for the retirement process, and will not be able to factor for all variables, but it will help you with basic planning for the future, or simply satisfying curiosity about your expected retirement income.

Please go to www.local4funds.org, click on the MSS link, and set up your account. Your Social Security Number is your unique identifier, which you should use to access the system and to set up your own user name and password. Once you have logged in, you will be provided a new Benefits ID number that you can use to communicate with the Funds Office in the future.

If you have any questions about getting set up, or once you’ve begun to access MSS, please feel free to call the Funds Office at 508-533-1400 x112.

Very truly yours,

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