

Your Guide to Local 4 Benefits

Fall 2021



THE GAUGE

TAKE THE MEASURE OF YOUR BENEFITS



Dear Plan Participants,

I hope you and your families are staying well as we enter this fall season. Recently, there has been an increase in the COVID-19 positivity rate as well as a surge in hospitalizations and deaths caused in large part by the Delta variant. Local 4 members have truly led by example during these uncertain and difficult times. It is our hope at Local 4 that everyone continues to take care of themselves and stay vigilant of new mandates and policies moving into the fall and winter seasons.

As in every season, our operating engineers are hard at work throughout the region. We recently secured a collective bargaining agreement with Astro Crane and a project labor agreement with Vineyard Wind that will be the first major offshore wind farm energy project in the United States, and it will be built 100% union. These projects and many more in the area will create innumerable jobs for operating engineers. One of the most important things we can do during this time is to take preventative measures that put our health first – physically and mentally. In this issue of The Gauge, we're putting the focus on mental health. That's because learning to cope with stressful and uncertain times like these can help you and your families become more resilient.

As we continue to host in-person gatherings, we urge you to get vaccinated against COVID-19 and follow guidelines set by the CDC. As always, thank you for your continued support.

William D. McLaughlin

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



Dear Plan Participants,

We hope this issue of The Gauge finds you and your family well. Our members throughout the region have been working hard on area projects and have shown tremendous strength during the COVID-19 pandemic as well as during the recent spread of COVID-19 due to the Delta variant. Now more than ever, it is important for us to focus on our mental health and check in with each other on how we are doing. Remember, not everyone knows how to ask for help, and it is up to us as friends, coworkers, and loved ones to check in when we think someone might be struggling and let them know that there are resources to help.

It is critical to keep a focus on mental health and be cognizant of how the pandemic may affect our children and youth differently. Going back to school this fall may create anxiety and stress for both the child and your family. In this issue, you can find resources on how to support your children during this transition.

We want to emphasize that there are comprehensive mental health resources available to all participants through the Funds Office. We encourage you to reach out to our new wellness and care coordinator, Cory Burns, RN, BSN for any health support you or your family may need. During these times, your health – both physical and mental – is of the utmost importance to us. Lastly, we hope to see you at the Health and Retirement Fair at Gillette Stadium on October 23. We stand with our Brothers and Sisters in their wellbeing and we hope you enjoy this issue of The Gauge! Please be in touch with any questions or comments. We love to hear from you.

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit Funds Administrator

PARTNER SPOTLIGHT



Hinge Health

Hinge Health is a trusted partner of the IUOE Local 4 Health and Welfare Plan. They offer non-surgical options for plan participants to combat chronic pain. Their customized programs promote healing and pain reduction in the back, knees, hip, neck, or shoulder. Participants of the Health and Welfare Plan have access to exercise therapy, wearable sensors, and completely virtual, individualized plans.

“Before I started Hinge Health, I was miserable every day. My back pain was uncontrollable. Today I am able to walk my dog without stopping and trying to stretch due to the pain, and walk up my stairs without holding the railing ... I am forever grateful for Hinge Health and Coach Kathy.”

- Barbara, 53

Chronic pain can interrupt work, hobbies, and even day-to-day family life. Utilizing the Hinge Health program can help you return to activities that you enjoy. More than 200 members have taken part in the Hinge Health program since 2019. During the 12-week period, participants saw a 54% decrease in chronic pain and a 57% reduction in their likelihood to pursue surgery.

Hinge Health's program can also have positive impacts on happiness and mental health as the pain subsides and individuals become more satisfied with their quality of life. The reduction of chronic pain may also help to decrease instances of anxiety and depression.

The Hinge Health Framework

Hinge Health provides physical therapy and health education from the comfort of your own home. As a participant, you will have access to exercise therapy and 1:1 coaching to help reduce pain. You will also have the tools to form long-term habits and improve your strength and flexibility with education and support.

Hinge Health will provide you with a physical therapist and a health coach to support you through your journey. The accessibility of their virtual program allows you to work on your physical goals wherever you may be located.



If you are interested in non-surgical pain reduction, recovery from past injuries, and increasing mobility, call **(855) 902-2777**, or scan this QR code to apply:



Fund News



Setting Sights on the Future: Update on the Vision Program

We're excited to bring to our plan participants a new and more robust eye care vendor, EyeMed. Beginning January 1, 2022, EyeMed will be the Local 4 Funds' new vision program vendor. The Trustees decided to switch from Davis Vision to EyeMed because EyeMed offers superior quality of care and customer service, a larger network, better pricing, and greater options for plan participants.

With this new vendor, there will be a \$15 copay for eye exams, and lenses and frames will remain covered once per plan year. EyeMed's network is far larger than the Davis Vision network, with many more providers covered in Massachusetts, New Hampshire, and Maine. EyeMed's network also includes LensCrafters, Pearle Vision, Target, and online retailers such as 1-800-CONTACTS and Glasses.com. The EyeMed network covers the vast majority of members' existing eye doctors. In most cases, it provides members with larger allowances, along with not limiting those allowances to narrow collections. As always, safety eyewear is covered. We're excited for our plan participants to avail services with this vendor.



Health and Welfare Plan News

The Trustees recently improved the Plan to permit ten pediatric wellness visits for the first year of life (an increase from six visits). Parents are provided three wellness visits in the second year of life, two wellness visits in the third year of life, and then one wellness visit each year thereafter until age 19.

The Trustees also amended the Plan to provide that any grievances for denied medical claims must be received by Blue Cross Blue Shield of Massachusetts within 180 days, and all denied dental claims must be received by Blue Cross Blue Shield of Massachusetts within one year of the date of treatment, event, or circumstance that is the cause of your dispute, such as the date you were told of the service denial or claim denial.



Upcoming Coverage Changes for Infused or Injectable Medications Under the Medical Benefit

Effective September 1, 2021, we're changing the covered sites of service where members can receive administered infused or injectable medications. Prior authorization will be required for these sites listed below, as well as for the medications. These changes ensure that members are receiving care in clinically appropriate, cost-effective settings.

Where to Get Infused or Injectable Medications

Starting September 1, 2021, infused or injectable medications will be covered at the following sites of service and will require prior authorization:

- ✓ Doctor's office
- ✓ Ambulatory infusion site
- ✓ Home infusion therapy provider



2021 Preliminary Report of Contributions

All members will be mailed the Report of Contributions in October, which details all received hours from employers to date. Members should ensure that hours from their pay stubs match those listed on the report. This document also provides an opportunity to gauge the hours needed to maintain eligibility for the upcoming year. After reviewing the report, please speak to your business agent if hours appear to be short.

Save the Date!

Saturday, October 23, 2021

10 a.m. – 2 p.m.

Let's get together for the **2021 Retirement Planning and Wellness Fair** at Gillette Stadium.

Now is the time to focus on your physical, emotional, and financial wellbeing. Empower Retirement, Blue Cross Blue Shield of MA, and Modern Assistance Program representatives will be at this event to help you plan today for the retirement you deserve!

Formal invitation to follow. Visit [Local4Funds.org](https://www.local4funds.org) for more details about the event as they become available.

In light of the current coronavirus outbreak, at this time, we are going to move forward with Retirement Planning Fair and look forward to seeing you. We're adhering to guidelines to make sure this event is safe. Please check [local4funds.org](https://www.local4funds.org) for updates on the event and any possible changes.

Staff Spotlight



Cory Burns

RN, BSN

The Local 4 Funds Office is excited to welcome our first-ever wellness and care coordinator, Cory Burns, RN, BSN. As we expand the services and resources available to our plan participants, Cory will add to our growing staff here at the Funds Office to serve our participants and help them stay healthy, both physically and mentally.

As the wellness and care coordinator, Cory is a valuable contact for our plan participants and their families. She is here to help participants understand their benefits, act as a resource for medical concerns, and to help to ensure that members are receiving the best level of care that is available to them. Cory began working with Local 4 in June 2021 and has hit the ground running from Day 1, checking in with participants and their families about chronic conditions and helping them make healthy behavior changes. While plan participants can reach her

virtually or via phone right now, once the COVID-19 restrictions are lifted, participants will also be able to meet Cory in person at the Medway Funds Office to discuss any questions or concerns they may have.

"I encourage members to take advantage of their benefits through Local 4, and it is my goal to get members to attend preventative screenings, adopt healthier eating habits, and become more physically active," said Cory Burns, RN, BSN. "Time is your friend. If you start early, you can work towards remaining healthy."

Cory is from Mansfield, MA, and holds a Bachelor of Science in Nursing from Sacred Heart University. Cory joins us as the granddaughter of a Local 4 member. She is committed to improving the lives of plan participants, especially as they retire and enjoy the hard-earned benefits provided by the Funds Office.



Prioritizing Your and Your Families' Mental Health

The COVID-19 pandemic has had an unprecedented impact on our families and our communities. One of the most pervasive and invisible impacts of the pandemic has been on our mental health. During this pandemic, there has been a significant rise in individuals suffering from anxiety and depression. All of us must help and support each other.

At Local 4 Funds, we have resources available for our plan participants. Members can see any mental health care provider – therapist, psychiatrist, psychologist, etc. within the Blue Cross network of providers. If you are a plan participant, there is no limit to the number of visits you can make to a mental health provider, and the Funds Office encourages you to see one as much as you need.

This fall, many adolescents are undergoing changes to their academic experience. Mask mandates, new variants, and information overload can negatively affect their motivation and mental health. This may be the first time resuming in-person learning for some students after more than a year of virtual learning. Returning to school can trigger a wide range of emotions for any individual, and anxiety around a big change like this is inevitable. The resulting stress can negatively affect your child's learning and social development. Because of this, it's important for you, as a parent, to pay close attention and look out for any changes in your children, check-in with them often, support them, and get them the help they may need as soon as possible.

Many resources have been compiled for parents and caregivers that can help support adolescents during this challenging period. The CDC¹ recommends that parents and caregivers uphold healthy habits and routines as

much as possible to mitigate stress. The following recommendations can also help alleviate stress during this time:

- ◆ Regular schedules can provide the stability that adolescents may be missing as a result of pandemic uncertainty.
- ◆ Socialization is an important aspect of many adolescents' schedules. Promoting opportunities to connect with peers, friends, or teammates through virtual or socially distanced events can restore a sense of normalcy.
- ◆ Parents and caregivers should also open dialogue surrounding COVID-19 to combat misinformation and answer questions adolescents may have.

This is also a great opportunity for adults to model for children problem-solving, flexibility, and compassion as we navigate changes such as adjusting daily schedules, balancing work and other activities, getting creative about how we spend time, processing new information from authorities, and connecting and supporting friends and family members in new ways.

The Society for Adolescent Health and Safety has created a library of resources addressing several topics, including teen mental health and coping, parenting and caring for one's family, resources for online education, and a guide to discussing social distancing. The Local 4 Funds Office hopes these resources are helpful to you and encourage you to share them through your networks.

- ◆ **National Association of School Psychologists:** <https://bit.ly/NASPSychologists>
- ◆ **Adolescenthealth.org:** <https://bit.ly/ADOrg>

1 <https://bit.ly/CDCAdolescent>

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Stay in touch with your Local 4 Benefit Funds!

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Local4Funds.org/Contact

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



Visit Us At

Local4Funds.org

At Local4Funds.org, you'll find:

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