



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,

As we enter the fall season, I hope you and your families are well. Though the busy summer months have ended, the state of our Union is strong and I am expecting many upcoming opportunities for our Operating Engineers in the rest of 2022.

In the past few months, we have held a number of events for our community, including the OE Local 4 Charitable Foundation, Inc. Golf Outing, the 2022 Installation of Officers, and more. I am pleased to invite you to another event, the Healthy Living and Retirement Planning Fair. Focusing on your health and setting yourself up for a successful retirement are extremely important. Whether you would like to receive a biometric screening, eyesight test, flu shot, or connect with our partner organizations, this fair has options for everyone. The event is open to families and will be informational for all ages.

Local 4 is committed to prioritizing the health of our members. We are proud to offer robust benefits and community events focused on your well-being. Tending to both your physical and mental health is of the utmost importance, and there are many resources available to support you when you need them.

We hope you will take advantage of the many opportunities accessible to you through our Plans. Enjoy the fall and stay safe!

In solidarity,

William D. McLaughlin

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



Dear Plan Participants,

I hope you are enjoying the fall weather so far. The Funds Office is pleased to share a number of important updates with you. From news about Total Diabetes Care to a new Empower Retirement Platform, this edition of *The Gauge* has much in store.

The Funds Office is working to provide you better benefits every day, and I am especially excited to share the launch of our partnership with Progyny. Make sure to read our Partner Spotlight for more information about this partner and our new fertility benefit.

This June, the Local 4 Health & Welfare Plan hosted its inaugural 5K event at Medway High School. We were pleased to welcome Local 4's members, partners, and families to get moving as a community. Though this was the first 5K we hosted, we plan to continue this tradition through next year and beyond. Stay tuned for more details in 2023!

This year has a number of opportunities still to come to engage with the Local 4 community. The 2022 Healthy Living and Retirement Planning Fair will bring our membership together and provide valuable opportunities to plan for your future and take care of your health. We will also be hosting a Fall Walking Challenge. Be sure to mark your calendar for October 3 when registration begins.

Please feel free to reach out to us with any questions and enjoy the fall 2022 edition of *The Gauge*!

In solidarity,

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit Funds Administrator

PARTNER SPOTLIGHT progyny

Smarter Fertility Benefits

Navigating fertility options can be confusing, stressful, and difficult to handle. Having access to support and necessary resources can make a world of difference in this very personal journey. To this extent, we are pleased to announce our new fertility benefit partnership with Progyny, beginning on **January 1, 2023**.

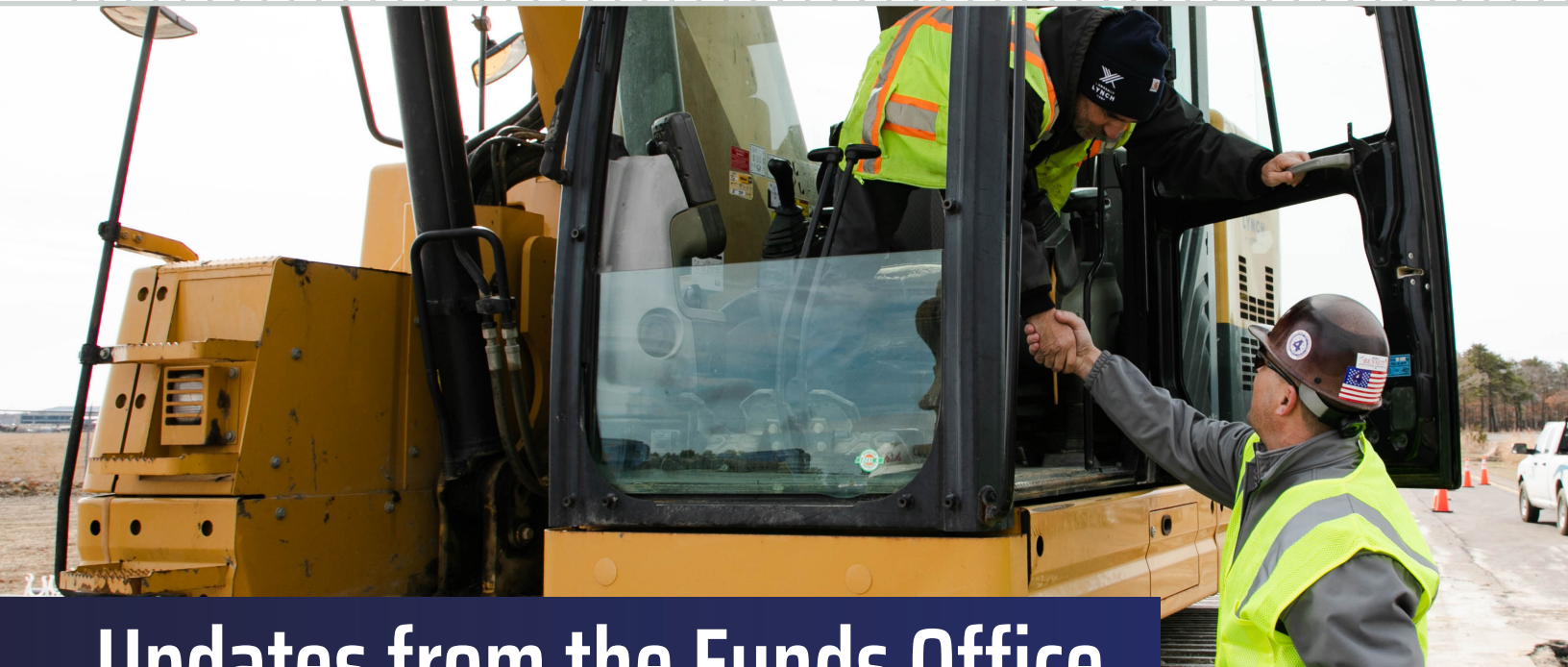
Progyny's large network of over 900 of the country's top fertility specialists across 650 clinic locations provides accessible and specialized care. Beginning **October 17**, members will be able to reach out to Local 4's dedicated Progyny phone line to speak with a Patient Care Advocate (PCA). The PCA will onboard you, activate your benefit, and continue to provide essential support throughout your entire fertility journey.

Through Progyny's Smart Cycles, which you can use to access services within the benefit, Plan Participants have access to a full suite of fertility

treatment services including but not limited to Artificial Insemination, Fresh IVF Cycle, Frozen Embryo Transfer (FET), IVF Freeze-All, pre-authorized fertility medications (via Progyny Rx), PGT-A and PGT-M, and much more. All standard of care fertility medications needed for your treatment will be included in your Smart Cycle benefit. Progyny Rx includes a seamless authorization process, overnight delivery of your medications and access to pharmacy clinicians to answer your questions and support you. Though the process may seem daunting, Progyny's individualized and hands-on approach is there to make it as seamless as possible.

Beginning October 17, members can contact Progyny at **(866) 606-9789** or visit the website at **progyny.com** to learn more. Patient Care Advocates are available to speak via phone from 9 a.m. to 9 p.m. Eastern Time, Monday through Friday.





Updates from the Funds Office

BRIGHTLINE

The Trustees of the IUOE Local 4 Health & Welfare Plan recently announced a new behavioral health benefit for families covered under the Health Plan – at no out-of-pocket cost – through Brightline.

Brightline provides virtual behavioral healthcare for kids and teens, and support for parents and caregivers. By joining Brightline, members will have support for everyday challenges such as anxiety, stress, school pressure, navigating the IEP process, self-esteem issues, etc. for kids from 18 months to 18 years old. With membership through Brightline, members will have on-the-go access to personalized resources, interactive exercises, group classes, and on-demand chat capabilities with a dedicated Brightline Coach. Skills-based programs are led by expert behavioral health coaches to help kids and teens through everyday challenges in 30-minute sessions. Personalized care by video visits with child and adolescent psychologists, psychiatrists, speech therapists, and others is now available to help with common conditions like depression, anxiety, ADHD, disruptive behavior, and more.

Members covered under the Health Plan can easily and quickly set up an account at HelloBrightline.com/Benefits. When prompted for an employer name and/or insurance information, please enter “LOCAL4” to schedule an appointment. Members can also reach out to Brightline Member Support at **1-888-224-7332** or Care@HelloBrightline.com.

We encourage you to explore Brightline for your family and are excited for our members to now have this benefit as an important part of supporting mental health and wellness. Please also keep in mind, that for those kids and teens that would do better with in-person therapy, the Funds Office continues to work with Modern Assistance Programs, and the many therapists on their network, to expedite appointments for Local 4’s families. If you are interested in receiving help to schedule care for your adolescent with a local therapist, please contact the Funds’ Registered Nurse, Cory Burns, at **508-533-1400** or CBurns@Local4Funds.org.

PROGYNY

Addition of Fertility Benefits

Effective January 1, 2023, the IUOE Local 4 Health & Welfare Plan will remove all exclusions related to any expenses for treatment or diagnosis of infertility, artificial insemination, in-vitro fertilization, embryo transfer procedure, or any other artificial method of conception, as well as fertility medications. With this new benefit, the Plan will cover all paths to parenthood.

The Plan has partnered with Progyny to offer two (2) Smart Cycles, a comprehensive family building benefit with access to a premier network of fertility specialists, and an integrated pharmacy solution. A Smart Cycle is Progyny's easy-to-understand benefit currency, which bundles individual services, tests, and treatments together. The Smart Cycle is incredibly flexible and allows a provider to customize the most appropriate treatment plan for each member.

Through Progyny's benefit, members have access to a full suite of fertility treatment options, which may include (but may not be limited to): Artificial Insemination (IUI), FDA Bloodwork and Testing, Fresh IVF Cycle, Frozen Embryo Transfer (FET), Frozen Oocyte Transfer (includes fertilization of previously frozen oocytes and transfer), IVF Freeze-All, Patient Care Advocate (PCA) Concierge Support, pre-authorized fertility medications, PGT-A (PGS, or Pre-implantation Genetic Screening) to assess embryo viability, PGT-M (PGD, or Pre-implantation Genetic Diagnosis), Pregnancy Gap Coverage (Pregnancy monitoring coverage until the in-network fertility clinic releases the member into the care of the member's OBGYN medical provider), and Tissue Transportation (transportation of member's previously frozen reproductive tissue to in-network facilities). Members may use an entire Smart Cycle or only a portion of it. Progyny does not require a medical diagnosis of infertility to access its services.

Progyny will assist covered members and dependent spouses through a healthy, timely, and supported fertility journey. Progyny offers dedicated high-touch, concierge member support with Patient Care Advocates (PCAs) that provide unlimited, comprehensive support including guidance, education, and care facilitation to those undergoing assisted reproductive technology (ART) treatments. With six years of superior clinical outcomes, Progyny has experienced greater pregnancy success, lower multiples rates, as well as healthier pregnancies and babies.

Participants who utilize Progyny's services will be responsible for 10% coinsurance, subject to the Plan deductible. The Plan's out-of-pocket maximum will apply. Progyny's services are only covered if the participant maintains eligibility under the Local 4 Basic or Supplemental Plan, or self-pays for such coverage in accordance with Plan rules. Any part of a Smart Cycle that falls outside of a participant's eligibility period will not be covered and will be 100% billed to the participant.

Home ovulation prediction kits, dependent child services, and supplies furnished by an out-of-network provider or not listed as covered in the Progyny Member Guide, all charges associated with a gestational carrier program for the person acting as the carrier, including but not limited to laboratory tests, and treatments that are outside the standard of care and considered experimental by the American Society of Reproductive Medicine are all excluded from coverage.

Beginning October 17, members can contact Progyny at **(866) 606-9789** or visit the website at **Progyny.com** to learn more about this great new Plan benefit. Patient Care Advocates are available to speak via phone from 9 a.m. to 9 p.m., Eastern Time, Monday through Friday.

SAVE THE DATE

Saturday, October 15 – 2022 Healthy Living and Retirement Planning Event

The Trustees of the Health & Welfare and Annuity & Savings Plans are pleased to announce that the 2022 Healthy Living and Retirement Planning Fair will be held on Saturday, October 15 at Gillette Stadium. Representatives of Empower Retirement will be present to help participants with the October 31 migration to a new website and app, as well as any questions you may have about your retirement account. The Healthy Living and Retirement Fair will include flu shots, biometric screenings, derma scans, eyesight tests, and educational opportunities such as CPR and a discussion with an epidemiologist, who will be on-site to talk about COVID-19, the monkeypox epidemic, and any other topics about which you have questions. Representatives from Blue Cross Blue Shield, Modern Assistance Programs, and Hinge Health will also be on site. There will also be a visit from a Patriots great to take pictures and sign autographs, as well as lots of fun activities for children. Save the date for this interactive, family-friendly event! Invitations will be mailed in early fall, and you can visit the Funds' website at Local4Funds.org to RSVP and to schedule flu shots and biometric screenings.

NEW EMPOWER RETIREMENT PLATFORM GOING LIVE

October 31, 2022

The Annuity & Savings Plan's recordkeeper, Empower Retirement, will be migrating its member web-based and mobile platforms on the weekend of October 29, 2022. The site will be unavailable to participants during that weekend.

Members can look forward to an automatic account transfer. Your retirement account, current investments, and contributions will automatically transfer to the new Empower experience. The platform includes new planning features and tools available to you, including lifetime income projections and budgeting tools.

In the meantime, please confirm your contact information is current by accessing Empower's current platform: RetireSmart.com. This will help ensure you receive all necessary communications related to the transition. You may also head over to Upgrade.Empower-Retirement.com for details about the new Empower Experience.



TOTAL DIABETES CARE UPDATE

Diabetes management can be complex. The IUOE Local 4 Health & Welfare Plan's new initiative – Transform Diabetes Care (TDC) – has gone live through CVS/Caremark in efforts to close gaps in care.

The Centers for Disease Control and Prevention (CDC) says monitoring blood glucose is an important way to manage diabetes because it measures the effects that diet, exercise, and medicine have on your blood sugar. Diabetic members have access to a new app designed with tools to help them create healthy habits.

The TDC program looks at a member's whole health to help keep diabetes, as well as other health conditions in check. TDC is a personalized experience based on a patient's specific needs and carries no out-of-pocket cost. Once enrolled in the TDC program, members get helpful alerts via a dedicated mobile app (Health Optimizer), and/or phone calls from a registered nurse to discuss a care plan including how to self-monitor blood glucose, and blood pressure, and medication adherence. The program includes a BioTel Care Connected Blood Glucose Monitoring System, free test strips, and a blood pressure monitor at no extra cost. The program does include other options to allow members to best manage their diabetes such as no-cost health visits at MinuteClinic locations or virtual visits.

If you or a covered eligible dependent has been diagnosed with diabetes, call the Transform Diabetes Care program support line at **1-800-348-5238** to learn more about this great resource.



WELLNESS: FALL WALKING CHALLENGE

Have you met your New Year's resolution regarding increasing your exercise during 2022 yet? Yes or no, you still have time to "step it up!" The Local 4 Health & Welfare Plan will be partnering with Blue Cross Blue Shield of Massachusetts to get our members and their families moving once again. Participants can compete individually or in groups.

Registration will begin Monday, October 3. The challenge will begin on Monday, October 17, and end on Sunday, November 13. Participants that sign up for the challenge will be entered into a raffle for various gift cards, and the overall winner will be awarded a gift card.

This challenge is open to all eligible members and dependents! If you have a disability and are unable to complete the challenge, reasonable accommodation will be made available for you to earn the incentives.

Beginning on October 3, go to AHealthyMe.com/Login to enroll in the Fall Walking Challenge. Now let's go out and leaf peep!

IUOE Local 4 Benefit Funds

P.O. Box 680

Medway, MA 02053-0680

For Your Calendar:

The 2022 Healthy Living and Retirement Planning Fair

October 15, 2022 | Gillette Stadium

The event is open to Local 4 members and families and will focus on tending to your health as well as planning for your future.

Visit Local4Funds.org to RSVP for the event.

Fall Walking Challenge

October 17 to November 13, 2022

This fall, the Local 4 Health & Welfare Plan and our partners at Blue Cross Blue Shield of Massachusetts will be hosting a walking challenge.

Visit AHealthyMe.com/Login to register beginning on October 3.

Visit Us At

Local4Funds.org

At Local4Funds.org, you'll find:

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