



# 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,

I am proud to serve as the new Business Manager and Chairman of the Benefit Funds.

This is an exciting moment, as I write my first message to you in this new role! It is an honor to serve Local 4, and I am committed to maintaining our union's mission of promoting safe workplaces, fighting for workers' rights, and strengthening our communities.

I hope this newsletter finds you and your families well as we enter this fall season. COVID-19 hospitalizations have been on the rise nationally since early July, according to data from the U.S. Centers for Disease Control and Prevention. While overall rates remain low, it's important for members and their families to make sure they are up to date on their COVID-19 vaccines.

It is important not to overlook taking care of our physical and mental health at this time of year. We will continue to emphasize the health and well-being of our members with useful services and information through this newsletter and with updates posted on the Funds' website.

Some changes set to take place soon include a switch in our Annuity Savings Plan's recordkeepers from Empower to Fidelity, and Lyra Health coming on as the Plan's new Employee Assistance Program. We're also looking forward to holding a Healthy Living and Retirement planning fair on November 4, 2023, at Polar Park in Worcester.

Again, please take advantage of our wonderful resources, like the ones contained in this newsletter to benefit you and your families. Take care!

**Michael J. Bowes**

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



Dear Plan Participants,

We are proud to share a new edition of *The Gauge* with you. This edition includes photos from the amazing 2023 Health & Welfare Plan 5K, updates on our Annuity Savings Plan, a partner profile of the Plan's new Employee Assistance Program – Lyra Health – and other useful information for you and your family. It is my hope that you take the time to review it fully, and as always, we are here to help with any questions that you may have.

We had a tremendous turnout for this year's 5K, which was held at Medway High School and emphasized the importance of maintaining good physical health. Participants ran, walked, and cheered on their Brothers and Sisters and enjoyed various other fun activities. Thank you to all members who joined us and made it such an exciting event. The Funds Office is already looking forward to hosting next year's 5K and we hope to see you there!

The Funds Office will be hosting a Healthy Living and Retirement planning fair on November 4 at Polar Park in Worcester. The event will provide members and their families with opportunities to assess and improve their physical health, including getting flu shots, biometric scans, dermatology scans, and more. We are looking forward to coming together to promote the physical, emotional, and financial well-being of our community.

The Funds Office is dedicated to serving our Plan Participants, and providing the resources they need, as well as providing easily accessible Plan materials and information on our website, [Local4Funds.org](http://Local4Funds.org). I encourage you to check it often for the latest updates, news, videos, fitness challenges, and more.

I hope that you enjoy this edition of the Local 4 Funds newsletter.

**Gregory A. Geiman, Esq.**

Operating Engineers Local 4 Benefit  
Funds Administrator

## PARTNER SPOTLIGHT



## Local 4 Benefit Funds Partners with Lyra Health to Expand Mental Health Services for Members

The Local 4 Health & Welfare Plan is committed to providing for the personal wellness of our members and their families. To further that goal, the Plan is partnering with Lyra Health, a leading provider of global workforce mental health solutions.

As of October 1, 2023, Lyra will be the Plan's new Employee Assistance Program, a benefit available to all eligible members and their covered dependents. By adding Lyra, each member and their dependents will have access to eight no-cost mental health coaching or therapy sessions per Plan year. Lyra's service can support children, teens, adults, couples, and families, providing comprehensive support dealing with depression, work-life balance, substance use, and other mental health challenges. Lyra will also provide Local 4 members access to legal and financial support services.

One of Lyra's noteworthy services is its online care platform, available at [Local4Funds.LyraHealth.com](https://Local4Funds.LyraHealth.com), which can quickly match you with a mental health coach or therapist based on one's individual needs and personal preferences.

"These services are available at no cost to eligible members," said Sam Sinkhorn, Senior Member Marketing Manager with Lyra. Sinkhorn also notes that Lyra has a track record of serving workers and unions, with 15.8 million members across the world having access to Lyra and 1,500 customers who offer Lyra to their employees/plan members.



"Therapy is going to be available in-person and through video," said Sinkhorn. "For depression, PTSD, issues like that."

"Mental health coaching is going to be available for those wider mental health challenges, like stress. Maybe you need help in managing your relationships," Sinkhorn added. "Those are going to be available through video and live messaging."

Lyra's care assessment system is tailored to meet a person's individual needs and provides access to a wide range of providers with a variety of backgrounds. "It's going to be a personalized experience for them," said Sinkhorn. "(And) it's going to be faster. Some could get an appointment the next day."

The COVID-19 pandemic has highlighted an ongoing demand for such services.

"Unfortunately, because of COVID, a lot of unions and employers have realized the need to provide workers with not only fast access but also quality health care," said Sinkhorn.



Learn more and visit Lyra's online care platform.



# Updates from the Funds Office

## **NEW RECORDKEEPER – FIDELITY**

Effective January 1, 2024, the Annuity & Savings Plan will switch recordkeepers from Empower to Fidelity. You will receive communication about this change in the coming weeks and months, which includes information on the new Fidelity website, mobile app, and phone number for Local 4 participants. Your current investments will remain the same and will transfer to Fidelity's system. The Plan Trustees are excited to partner with Fidelity and to bring you its stellar reputation for service and guidance.

## **NEW EMPLOYEE ASSISTANCE PROGRAM – LYRA**

As previously reported, effective October 1, 2023, the Plan's new Employee Assistance Program (EAP) will be Lyra Health. This benefit will be available to all eligible participants and dependents under the Basic Plan, Supplemental Plan, and the various buy-in plans (including COBRA). Through Lyra, you and your dependents each have access to eight no-cost mental health coaching or therapy sessions per person, per Plan year. Lyra's mental health providers can support children, teens, adults, families, and couples with mental health challenges that include: depression, work-life balance, substance use disorder, and much more. Please visit the Funds' website at [Local4Funds.org](https://www.local4funds.org), or call the Funds Office at 508-533-1400 (option 3), for more information.

## FUNDS' OFFICE SOCIAL WORKER AVAILABLE FOR THERAPY

Karen Larsen, LICSW, is available to meet virtually with participants or dependents over age 18 who reside in Massachusetts or Maine. Karen's areas of focus include life transitions, loss, and grief, issues of caregiving, the aging process, and anxiety. Meetings are confidential. Please contact Karen at 508-533-1400 ext. 127 for a brief consultation to discuss if this is the right fit for you and to obtain the necessary paperwork. Karen can also provide assistance in locating other mental health providers.

## BLUE CROSS BLUE SHIELD'S BLUE DISTINCTION CENTERS

**Correction:** The 2023 Summary of Benefits and Coverage mistakenly states that 10% coinsurance may be waived if you have outpatient surgery and are charged a facility fee (i.e. an ambulatory surgery center) for select procedures at a Blue Distinction Center. The waiver of 10% coinsurance for select procedures at Blue Distinction Centers applies *only* for inpatient hospitalization fees. We apologize for any inconvenience.

## HEALTHY LIVING AND RETIREMENT SEMINAR

Save the date! The Local 4 Health & Welfare Plan is looking forward to seeing you at its annual Healthy Living and Retirement Seminar, on Saturday, November 4, 2023 from 9 a.m. – 12 p.m. at Polar Park in Worcester. The Health Plan will provide flu shots, biometrics and other screenings, and representatives from the Plan's many health vendors. Additionally, the Annuity & Savings Plan will present representatives from Fidelity, who will be available to answer questions about their recordkeeping services and to provide an overview of the January 1, 2024 transition.



## PENSION BENEFIT STATEMENTS

The Pension Plan is designed to be a valuable source of your retirement income, that, when combined with your other retirement plans, personal savings, and Social Security, should make up the key elements of your total retirement income. The Pension Fund Board of Trustees will be distributing customized Pension Benefit Statements in the coming months. The statement will provide a snapshot of your vesting status, and the value of your estimated Local 4 Pension benefit based on hours received by the Funds Office as of December 31, 2022.

The purpose of the statement is to help members plan for retirement. Please take the time to review the statement and continue to plan to meet your retirement goals.

## 2023 PRELIMINARY REPORT OF CONTRIBUTIONS

All members will be mailed a Report of Contributions in October, which will detail all received hours from their 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 Health & Welfare Plan eligibility for the upcoming year. After reviewing the report, please contact the Funds Office at 508-533-1400 (option 2) if hours appear to be short.

## FIREFLY VIRTUAL PRIMARY CARE – WHY SETTLE FOR JUST A DOCTOR?

Most of us are familiar with virtual medical and mental health care. Firefly Health is a practice that offers virtual primary care. It is part of the Blue Cross Blue Shield of Massachusetts network. If you select Firefly, it becomes your primary care provider. Once enrolled, you may select an interdisciplinary care team consisting of a physician, nurse practitioner, health guide, and behavioral health specialist. Both physical health and mental health services are provided by Firefly. Firefly offers flexibility with scheduling, including 24/7 on-call support for urgent needs, chat, and video visits. If you need in-person care, Firefly helps to refer you to in-network providers and will follow up with you to discuss any results. To learn more about Firefly, you can view videos posted on the Funds website at [Local4Funds.org/videos](https://Local4Funds.org/videos) or visit the Firefly website at [Firefly.Health/care](https://Firefly.Health/care).



## NEW VIDEOS

New videos breaking down the various benefits of the Health & Welfare, Annuity & Savings/401(k), and Pension Plans are now available on the Funds Office website! Learn more about the comprehensive benefits offered to Local 4 members and their families, as well as view videos of recent membership events. The videos are available at [Local4Funds.org/videos](https://Local4Funds.org/videos).

# Benefit Funds hosts 2023 5K at Medway High School

More than a hundred IUOE Local 4 members and their families gathered at Medway High School in June for the 2023 Health & Welfare Plan 5K.

Many participated by running or walking in the 5K event, while others cheered them on from the sidelines, played games, and visited several information displays on the surrounding athletic field. There were also field day activities for children with exciting prizes and t-shirts! Representatives from Blue Cross Blue Shield of Massachusetts and Hinge Health joined for this special occasion.

The Funds office organized this family-friendly event to provide an opportunity for members to come together to prioritize their physical health and cheer on their union brothers and sisters. It's important to us not just to have people out here exercising, but for them to take the opportunity to meet with some of our vendors and learn more about the mental healthcare opportunities that are available to them.

A highlights video from this event can be viewed online on the Local 4 website at [Local4Funds.org/videos](https://www.local4funds.org/videos). The Funds Office thanks our members for making this a huge success. We hope you will join us next year!



## IUOE Local 4 Benefit Funds

P.O. Box 680

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# Mark your calendars for our annual Healthy Living and Retirement Seminar!

Saturday, November 4, 2023, from 9 a.m. – 12 p.m.  
Polar Park, 100 Madison St, Worcester, MA 01608

- ✓ Flu shots
- ✓ Biometrics and other screenings
- ✓ Representatives from the Plan's many health vendors
- ✓ Presentation from Fidelity to answer any questions about recordkeeping services and to provide an overview of the January 1, 2024 transition
- ✓ Family-friendly event

Visit us at

[Local4Funds.org](https://Local4Funds.org)

At [Local4Funds.org](https://Local4Funds.org), you'll find:

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