



**Join us for the  
Healthy Living and  
Retirement Fair**  
Sunday, October 27, 2024



**Your Guide to Local 4 Benefits • Fall 2024**

# 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 Members,

I hope this newsletter finds you and your loved ones in good health and high spirits. I encourage you to take a look at all the resources outlined here to help keep you well as we head into colder weather.

We want to let you know, as of January 1, 2025, Local 4 will have a new pharmacy benefit manager, Optum Rx. Your experience will largely remain the same with some exceptions. For more information turn to page 4.

Remember, your mental health is just as important as your physical health. Asking for help is always okay. Check out our spotlight of Lyra Health, our Employee Assistance Program, on pages 8-9.

Join us at the Local 4 Healthy Living and Retirement Planning Fair on October 27. Our team and some of our NEW providers will be present at this fantastic, family-friendly event.

Snowfall, ice and harsh weather are just around the corner, and I urge our members to be extra cautious during wet and cold weather conditions. Remember to prioritize your well-being, and above all, stay safe!

In Solidarity,

**Michael J. Bowes**

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



Dear Plan Participants,

This fall we are proud to bring you a special edition of *The Gauge* which features several important updates including new providers, updates to the Plans, and a brand new program that will benefit you and your families.

We are excited to launch **"Local 4 Life,"** a new individualized lifestyle coaching and wellness program that connects you with experts and customizes your care. Learn more on page 6!

Read more about covered procedures from our new surgical care provider, Carrum Health, on page 5 and be sure to check out our new health coach provider, TrestleTree, on page 10!

Don't forget to register for the Local 4 Healthy Living and Retirement Planning Fair on October 27 at Polar Park. Registration information can be found on the opposite page.

As always, please be in touch with any questions or comments. We would love to hear from you.

**Gregory A. Geiman, Esq.**

Operating Engineers Local 4 Benefit  
Funds Administrator



# 2024 LOCAL 4 HEALTHY LIVING AND RETIREMENT PLANNING FAIR

You can learn more about the new programs introduced in this newsletter, and everything else you need to know to support your physical, emotional and financial wellbeing, at the Local 4 Healthy Living and Retirement Planning Fair.

**Sunday, October 27, 2024**  
**9:00 a.m. – 12:00 p.m.**  
**Polar Park in Worcester**

The Plan will be offering flu shots, biometric screenings, vision and hearing screenings and more. Representatives from Fidelity, American Funds and CAPTRUST will also be on-site to answer your retirement and financial wellness questions. (And, as always, there will be fun activities for kids!)



**REGISTER NOW!**



## NEW PHARMACY BENEFIT MANAGER: **Optum Rx**



As of January 1, 2025, the Health & Welfare Plan's new pharmacy benefit manager will be Optum Rx. Prescription drugs cost the Health Plan a lot of money each year; the amount the Plan spends on drugs increases about 10% every single year. That is why the Plan Trustees undergo periodic assessments of pharmacy benefit managers, to determine which of them will provide the Plan and its participants with the best pricing while maintaining a strong level of service.

The switch of pharmacy benefit managers should have very little impact on you and your family. Copays for different tiers of drugs remain the same as before, as does the deductible for the Supplemental Plan and the annual out-of-pocket maximums. Drugs that are currently excluded under the Plan will remain excluded. Your experience will largely remain the same except that you will receive, and need to use, new pharmacy ID cards beginning January 1. In the meantime, please keep using your current pharmacy ID card. Starting January 1, the vast majority of members can keep going to the same pharmacies they've always gone to, whether it's CVS or any other pharmacy. While there are minor variances between what drugs have been on CVS/Caremark's formulary, and what drugs are on Optum's formulary, these minor differences will only affect 1.4% of all drugs. If a drug you are taking is affected, you will get advanced notice so that your doctor can switch you to another drug that is covered on Optum's

formulary. In fact, if you take a drug currently that is not on Optum's formulary, you will be given a grace period until April 1, 2025 to make the change, during which time you can keep taking the same drug at the same copay. If your doctor believes you need to remain on the drug you've been on for reasons of medical necessity beyond April 1, 2025, you will have the right to appeal coverage of that drug.

The Plan will utilize the Optum Rx specialty pharmacy and mail service program, and the PrudentRx copay program for specialty medications will be replaced with Optum Rx's variable copay assistance program. The 30% coinsurance penalty for not purchasing certain specialty drugs through the PrudentRx program will be removed; however, the specialty drug copay of \$200 will remain for those that do not sign up through Optum's variable copay assistance program. Further, the CVS Transform Diabetes program will be discontinued at the end of 2024, but will be replaced with new programs for the management of chronic conditions such as diabetes, including the new Local 4 Wellness Program, detailed on page 6. If you have any questions about this change, please contact the Funds Office at 508-533-1400. There will be additional information coming soon, including the best means to contact Optum Rx with any questions about pharmacies in their network as well as drugs on the Plan's new formulary.

NEW PROVIDER:

# Carrum Health

Beginning October 1, 2024, you will have access to the Carrum Health program for the following procedures at participating centers of excellence: hip and knee replacement surgery, spinal fusion surgery, bariatric surgery, other orthopedic and spine procedures, cardiac surgery, virtual oncology support and guidance for all diagnoses, comprehensive treatment for breast and thyroid cancer, and CAR-T cell therapy. When these services are approved and performed through Carrum, they are covered at 100%, meaning there is no out-of-pocket cost to the participant such as deductibles, copays, or coinsurance. Some restrictions may apply.

Certain travel costs that are made through Carrum may also be covered for you and one adult companion, subject to applicable IRS limits described in IRS Publication 502. Coverage for travel costs is dependent on numerous factors, including distance to the facility. Please contact Carrum for more details. To receive coverage through Carrum, services must be scheduled and pre-authorized by Carrum. Services must be deemed medically necessary and not otherwise excluded by the Plan. Any medical services not performed at the participating facility, or which are not part

of the pre-authorized services, including pre- and post-surgery care, are subject to the Plan's usual coverage limits and cost-sharing rules.

As such, beginning October 1, 2024, the Plan will no longer waive member cost share for participation in the Blue Cross Blue Shield "Blue Distinction" Specialty Care Program. You may still utilize this service, if you wish, but any medical services received from a program other than Carrum will be subject to the Plan's usual coverage limits and cost-sharing rules.

## For more information, please contact Carrum Health at:



1-888-855-7806  
Monday - Friday  
9:00 a.m. - 8:00 p.m. EST



Visit them online at  
[Carrum.me/IUOELocal4](https://Carrum.me/IUOELocal4)



Download the Carrum Health  
app on your smart phone.

## NEW PROGRAM: **Local 4 Life**



Knowing you want to lose weight, reduce stress, manage a chronic condition, or just get healthier is easy. Figuring out how and where to start – that’s the hard part.

Look no further. **“Local 4 Life,”** our new homegrown wellness program, is for Local 4 eligible participants and dependents only, and is run out of your Funds Office right here in Medway. **It is your program!** The Local 4 Health and Welfare Plan’s social worker, Karen Larsen, is teaming up with a squad of nurses, diabetes educators, registered dietitians and health coaches at TrestleTree to bring you and your families individualized physical and mental wellness plans to fit your individual needs. TrestleTree, founded in 2001, has had great success across many industries in motivating people to make practical and achievable lifestyle changes. They can help you lower your HbA1C, blood pressure, weight, or cholesterol, to stop smoking and to work on stress management. They can fit you with glucometers, blood pressure cuffs, scales and any other tools you might need to start the journey to better health.

There is no member cost share for coaching or durable medical equipment when you are signed up through the Local 4 Life program.

Local 4 Life offers you individualized lifestyle coaching (stress, nutrition, exercise, weight, smoking cessation) and chronic condition management (diabetes, hypertension, metabolic syndrome). You can get started today by contacting Karen Larsen at 508-533-1400 or TrestleTree at **1-866-523-8185**. For more information, please visit **Local4Funds.org**.

As part of Local 4 Life, we will also be emphasizing your preventive care in the coming year. Your preventive care, including an annual physical, two annual dental cleanings and any age-appropriate cancer screenings, is a vital part of your overall wellbeing! What’s more, preventive care is absolutely free to you. But, just in case you need a little more incentive to get that preventive care in 2025, any participant or dependent 18 years of age or older that has all of their wellness visits by the end of 2025 will be entered into a raffle for one of three \$500 gift cards.

# Updates from the Funds Office

## LIVONGO FOR HYPERTENSION

The Plan will be ending its relationship with Livongo for Hypertension at the end of 2024. If you have been registered with, and utilizing, Livongo you will be given the opportunity to join **"Local 4 Life"** and to work with a nurse or health coach that is trained in helping with the management of hypertension.

## TERMINATION OF PREGNANCY

As of July 10, 2024, the Plan no longer excludes abortion services.

## EARLY INTERVENTION SERVICES

As of July 10, 2024, the Plan no longer excludes programs due to developmental delay or early intervention (subject to applicable Plan requirements).

## COMPOSITE FILLINGS

As of July 10, 2024, the Plan's dental benefits have been changed to allow coverage for composite fillings for single surfaces on front or back teeth (composite fillings continue to only be covered for multiple surfaces on front teeth). Fillings are covered once every 12 months per surface per tooth. Basic restorative services, such as fillings, are covered at 80% when performed by an in-network dentist. Please see the Summary Plan Description for more information.

## FIDELITY RECORDKEEPING FEES

Upon changing recordkeepers at the beginning of this year from Empower to Fidelity, the Annuity Plan Board of Trustees approved investment options with lower expense ratios to reduce your overall fee and to make those fees more transparent to you. In the past, the Plan's operating expenses have been paid, in large part, through fees charged against your investment options. Those fees, known as "Annual Operating Expenses," reduced your rate of return. The fee was paid as a percentage of your return (for example, if it was .60%, the fee was \$6.00 for every \$1,000 your investment earned).

As part of the change to Fidelity, the Plan has incorporated lower expenses for all investment options and will no longer use these fees to pay its operating expenses. Instead, the Plan will reinstate a quarterly fee of \$50 on each participant account to pay the Plan's operating expenses (regardless of the amount of your overall investments). The Trustees believe that such a fee, which will be transparently noted on each of your quarterly statements, will markedly decrease the overall amount paid by the average participant in a year. Although the Trustees did waive that fee for the calendar year 2024, that fee will begin to apply as of January 1, 2025, and you will note the fee on your first quarter statement. Please contact the Funds Office with any questions.

## SPOTLIGHT ON:

# Lyra Health

We are proudly highlighting Lyra Health, the Local 4 Health & Welfare Plan's Employee Assistance Program, in this issue to remind everyone that asking for help is always okay. Your mental and emotional wellbeing contribute to your overall health, so it's important to check-in with yourself.

Lyra Health provides assistance with mental and emotional health through personalized and convenient care. They offer many services including one-on-one sessions with a therapist or health coach, therapy for families and couples, parenting support and more.

All eligible participants and their covered dependents have access to mental health care resources from Lyra Health. This includes:

- ◆ 8 mental health sessions per person, per Plan year at no cost.\*  
Lyra's providers are experts specializing in different issues and you'll be able to select the mental health coach or therapist who best matches your preferences to begin care right away.
- ◆ Lyra Essentials, an on-demand self-care library to help build healthy habits through videos, articles, meditations and more. These tools are helpful even if you're not currently experiencing a mental health challenge.
- ◆ Expert advice beyond mental health, including legal, financial, identity theft and dependent care services.

*\*Local 4 H&W Plan eligible participants and their covered dependents have access through Blue Cross Blue Shield of Massachusetts to additional continued care coaching and therapy sessions, beyond the 8 free sessions, from a Lyra network provider and access to medication management support at any time. These sessions are billed through the H&W Plan and subject to in-network outpatient mental health cost-sharing, as defined under the health plan.*



**SCAN HERE TO  
LEARN MORE!**



## GET STARTED WITH LYRA IN THREE EASY STEPS:

- 1** Visit [Local4Funds.LyraHealth.com](https://Local4Funds.LyraHealth.com) to create your account or call (844) 926-2482 for 24/7 support. Be sure to bookmark the Lyra website and/or save the phone number to your contacts or download the Lyra Health mobile app.
- 2** Take the care assessment to get paired with high-quality providers who have diverse backgrounds and identities. Lyra's mental health providers are custom-matched to you and have appointments available for new clients.
- 3** Meet with your provider virtually or in-person to begin care.

#GET BETTER SLEEP

#STRENGTHEN YOUR RELATIONSHIPS

#DEBUNKING COMMON MENTAL HEALTH MYTHS

#PARENTING CHALLENGES

#ALCOHOL & SUBSTANCE USE

#UNDERSTANDING DEPRESSION

#FREE SELF-CARE RESOURCES





# T TrestleTree

## INTRODUCING: TRESTLETREE HEALTH COACHING

### WHAT IS A HEALTH COACH?

When it comes to feeling your best, your needs are unique to you. TrestleTree Health Coaches are experts who walk alongside you on your health journey and help you through your personal challenges. They provide guidance, accountability, support and resources to help you achieve your optimal health. Your Health Coach will listen to your health story and support you on your path to better living. Together, you will create a plan for managing your chronic conditions, implementing healthy habits, setting SMART goals and focusing on LifeJoy (the things in your life that bring you great pleasure, meaning and value).

### WHAT IS MY BENEFIT?

As of September 1, 2024, Local 4 Funds eligible participants and their covered dependents have access to unlimited, confidential health coaching sessions to help you manage your health at no cost. This includes members covered on the IUOE Local 4 Health & Welfare Plan and their covered spouses and dependents, even those under 18 years old.

**Visit the TrestleTree table at the Healthy Living and Retirement Planning Fair on October 27!**

**With TrestleTree Health Coaching you will:**

- ◆ Create a personalized plan to help you improve your health, enhance your quality of life and feel better.
- ◆ Schedule time to talk with your Coach over the phone when it's convenient for you. (Appointments can range from 15 minutes to an hour - depending on your needs.)
- ◆ Meet with your Coach at a frequency that works for your lifestyle and health goals.

**Health coaching is available to those managing:**

- ◆ Stress
- ◆ Weight
- ◆ Nutrition
- ◆ Exercise
- ◆ Diabetes
- ◆ Asthma
- ◆ High Cholesterol
- ◆ High Blood Pressure
- ◆ Coronary Artery Disease (CAD)
- ◆ Chronic Obstructive Pulmonary Disease (COPD)
- ◆ Tobacco Cessation

**& SO MUCH MORE!**

**Enroll today to take the first step towards meaningful and sustainable lifestyle change!**



**CALL 1-866-523-8185 OR  
SCAN THE QR CODE.**

Have questions about your biometric screening results? TrestleTree Health Coaches can help! Meet with a Health Coach to better understand your results and learn how to improve your numbers.

## IUOE Local 4 Benefit Funds

PO Box 680

Medway, MA 02053-0680



VISIT US AT

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

At Local4Funds.org, you'll find:

- ◆ Plan details and important updates
- ◆ Essential documents
- ◆ Important videos about your benefits