

Your Guide to Local 4 Benefits

Spring 2021



THE GAUGE

TAKE THE MEASURE OF YOUR BENEFITS



Dear Plan Participants,

I hope all is well with you and your families as we enter spring. Our solidarity and dedication to each other has helped our great Local stand strong during this global pandemic. With the COVID-19 vaccine starting to roll out across the country, we are looking forward to even brighter days ahead.

As Chairman of the Funds, I want to assure you that all of us at Local 4 are making sure your benefits remain stable and strong. That commitment continues in our new ongoing communications like The Gauge. We hope this newsletter will be an important new tool for information sharing between the Benefit Funds and you, our hardworking members and retirees. The Board of Trustees and staff are here to support you for whatever you need.

Please be careful and stay safe.

William D. McLaughlin

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



Dear Plan Participants,

On behalf of our full team, welcome to The Gauge, your new Local 4 Benefit Funds newsletter! Each quarter, we'll be sharing updates from the Health & Welfare, Pension, and Annuity & Savings Funds, timely tips and resources, and spotlights on our great partners so that you and your family can stay healthy and plan for the future.

Your Benefit Funds team is here for you and wants to hear from you. We are proud to add this newsletter as a new line of communication between Plan Participants and our office. As always, the Benefit Funds team is proud to serve you and your family and is ready to assist you in any way.

If you have any questions or ideas for how we can make this newsletter even more helpful, please be in touch. We look forward to hearing from you.

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit Funds Administrator

2021: What You Need to Know

Fitness and Weight Loss Reimbursements

The deadline to submit Reimbursement to Blue Cross Blue Shield of Massachusetts (BCBSMA) is March 31, 2021. BCBSMA now allows for submission online through MyBlue.

Retirement Plan Investment Update

The Annuity & Savings Plan offers participants the option to invest in the AllianzGI Dividend Value Fund. Effective on or about February 1, 2021, Allianz Global Investors (AllianzGI) Funds will be renamed Virtus Funds to reflect acquisition by Virtus. The Fund lineup will be updated to reflect the new investment name: Virtus NFJ Dividend Value Fund. There will be no impact to participant accounts and no action is required.

Routine Health Screenings & DOT Physicals

In accordance with the Affordable Care Act "ACA," the Health & Welfare Plan covers many preventive services – which can save you time and trouble down the road:

- ◆ After the age of 50, cancer screenings via sigmoidoscopy are covered every five years or colonoscopy every ten years.
- ◆ Women's preventive health services, including well-woman visits, contraceptive counseling, and domestic violence screenings, are covered annually.
- ◆ For participants 36 and older, breast cancer screenings are covered annually.
- ◆ Routine immunizations are covered annually for adults, as well as diabetes screenings, and blood and metabolic panels.

Participants may substitute their Department of Transportation (DOT) physical in lieu of their covered annual physical. A subscriber reimbursement form is available on [Local4Funds.org](https://www.local4funds.org) to submit DOT physical claims to Blue Cross Blue Shield of Massachusetts.

Meet the Funds Office Collections Department

The Collections Department works with members to ensure all hours worked have been received by the Funds Office, as well as payment for all contributions. Members should check the bi-annual Report of Contributions mailed by the Funds Office that lists all hours, contributions, and employers a member has worked for during the calendar year.

It's important to make sure all contributions have been remitted by your employer, as pension and vesting credits, eligibility for health insurance coverage, annuity, and 401(k) deferrals can be directly affected by any non-payment. The Collections Department performs routine payroll audits of all contributing employers to be sure that all members are receiving all the fringe benefits that they have worked so hard for.

If you think you may be missing contributions, please contact the Collections Department as soon as possible by calling **508-533-1400**.



Read more about the latest updates to the Health & Welfare Plan in 2021. Just scan the QR code with the camera on your smartphone.

Plan Participant Spotlight



Jay Cushman: Scoring Big on His Health Plan

We stand by our Plan Participants and their beneficiaries, no matter what. For 14-year member Jay Cushman, the Health Plan helps his whole family access the quality care they need – and it’s given Jay an even deeper appreciation for what it means to be a union member.

Cushman has been a member of Local 4 since he moved back home to Massachusetts in 2006. Jay, who lives in Newton with his wife, son, and daughter, can usually be found running cranes on projects in the Cambridge area. “I finished my apprenticeship in 2012, and I haven’t stopped working since,” said Jay.

Jay used his Health Plan benefits throughout the years for dental work and a handful of minor surgeries. “I’m falling apart from playing football for so long,” he said. “Luckily the insurance with Local

4 is great, and since we’re in the Boston area, you can go to the best doctors for everything you need. I even saw the Patriots’ doctor for knee issues and the Bruins’ doctor for elbow and shoulder issues.”

When Jay’s son George was born with multiple serious health issues, including severe allergies, the family had to adapt quickly to get George the care he needed. “It’s been a roller coaster ride since day one,” said Jay. “He needs a lot of tests, procedures, and regular visits with specialists at the hospital. Everyone at the hospital knows George, and he’s a superstar about it, but it’s a struggle for him and our family to cope with chronic medical conditions. Having this insurance and the union’s support means so much to my family.”

“Without the benefits from the union, I don’t know what we would do. They cover almost everything George needs. They’ve covered 14 or 15 endoscopies for him by now. Our only major issue was when George was 1, he needed a special prescription formula that was his only source of nutrition but got denied by insurance,” recounted Jay. “We just gave the Funds Office a call, the issue went to the board who realized the importance of this formula, and it got approved.”

George is 8 years old now, and he’s active and much healthier despite his continuing medical conditions and frequent doctors’ visits. And like his dad, he loves sports – particularly flag football. “If you looked at him, you’d never know,” says Jay. “It’s all because we can get him the treatment he needs.”

Supporting Your COVID-19 Care

We're dedicated to helping every Local 4 family get through this pandemic, whatever it takes. That's why we've waived all member cost-share for any COVID-19-related inpatient or outpatient care retroactive to March 6, 2020, and lasting until the state of emergency has been lifted from your state of residence. You'll bear no cost for COVID-19-related testing, counseling, treatment, and supportive care via telehealth or at any doctor's offices, urgent care centers, emergency departments, or hospitals.

Getting quality care now is more important than ever. Your benefits cover a variety of telehealth services. All you need is an internet connection and a phone, tablet, or computer:

- ◆ **Modern Assistance Program (MAP):** If you're feeling overwhelmed or stressed, you can talk with someone in a confidential chat. Call **1-800-878-2004** or visit **ModernAssistance.com**.
- ◆ **WellConnection:** Offered through Blue Cross Blue Shield, talk to a clinician for medical and behavioral issues like the flu, migraines, insomnia, and depression. Download the app from the Google Play or Apple App Store or call **1-800-262-BLUE (2583)**.
- ◆ **Livongo:** Get 1:1 online coaching to help manage Type 1 and Type 2 diabetes and/or hypertension. To sign up for the diabetes program, visit **Welcome.Livongo.com/LOCAL4** or call **1-800-945-4355**. To sign up for the hypertension program, visit **Ready.Livongo.com/LOCAL4/enter** or call **1-800-945-4355**. When enrolling, provide the Plan's code: LOCAL4
- ◆ **Hinge Health:** Relieve back, neck, shoulder, and knee pain with a digital toolkit and personalized coaching. Call **1-855-902-2777**.

For the latest updates, visit **Local4Funds.org** and sign up for **Local 4's Mobile News Network** by **texting ENGINEERS** to **(833) 923-2538**.

LOCAL 4 BENEFIT FUNDS

BUILDING YOUR FUTURE WHILE YOU'RE BUILDING NEW ENGLAND

MEMBER SELF SERVICE

EMPLOYER SELF SERVICE

Health and Welfare Plan
Our Health and Welfare Fund provides a comprehensive insurance benefit plan for eligible members and their families.

Pension Plan
Our Pension Plan provides vested members, qualified surviving spouses, and other beneficiaries with a guaranteed retirement benefit.

Annuity and Savings Plan
Our Annuity Plan provides an additional way to prepare for retirement through a participant-directed account with an optional 401(k) component.

Introducing

Local4Funds.org

We have a brand-new website! Visit **Local4Funds.org** to stay up to date on your benefit plans and the latest news, find essential documents, and more – all in one place.

You can also log into the Member Self Service (MSS) Portal, which provides secure access to view and update your benefits information.

We hope this site serves as a great resource for you and your family to access the information you need when you need it.



Your Role in Saving for Retirement

Your first hour of work in covered employment automatically enrolls you in the Annuity & Savings Plan. Your employer will then send Annuity contributions on your behalf to the Funds Office. But did you know that you can also make contributions?

As a Plan Participant, you're eligible to make voluntary 401(k) pre-tax contributions from your wages in lieu of receiving taxable income. These deferrals are deducted from your check before federal income tax is withheld, reducing your current taxable income. Participants may defer an amount from a minimum of \$1.00 per hour worked up to an amount that is less than the annual IRS limit (\$19,500 total deferral if under age 50 and \$26,000 total if 50 or over in 2021).

No matter what stage of life you're in, it's important to start as early as you can as tax-deferred compounding is one of the best advantages of the Plan. Get started by downloading and completing an Income Deferral Agreement – 401(k) Election Form. Provide the completed copy to your employer to begin making or increasing your 401(k) contributions today!

Visit [Local4Funds.org](https://www.local4funds.org) or **contact the Funds Office** to request the Election Form.

Get Ready for Tax Time

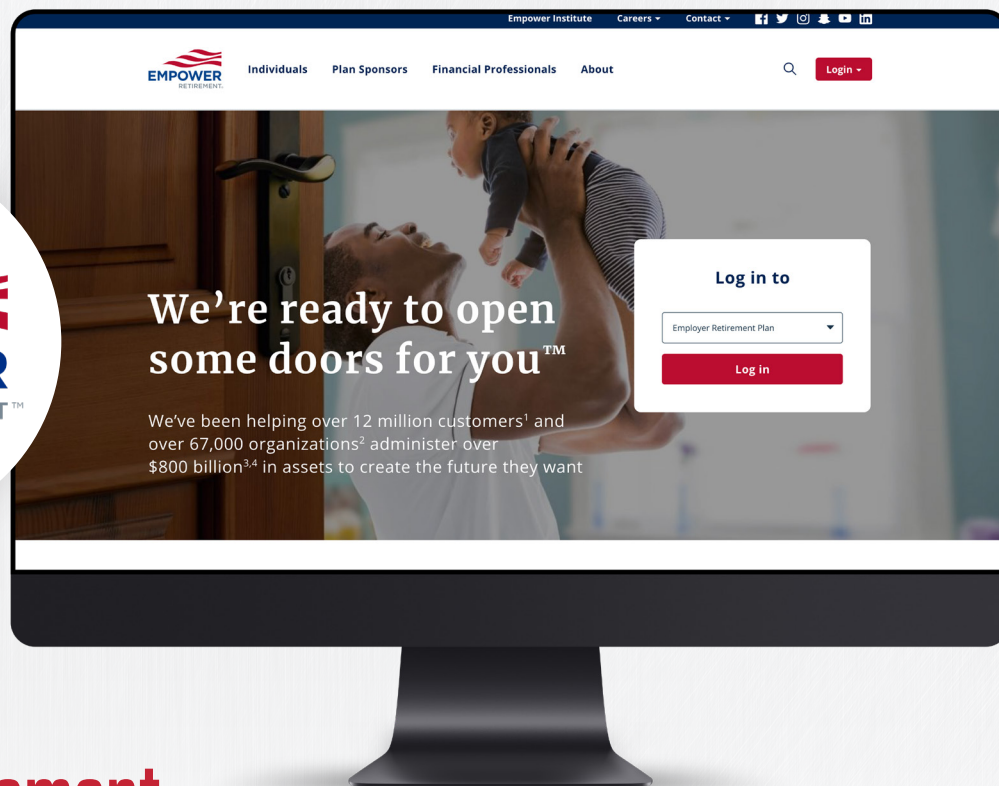
In accordance with guidance from the Internal Revenue Service, the Health & Welfare Fund will not be distributing Form 1095-B to individuals documenting coverage for tax year 2020. You will continue to receive a Form 1099-HC from Blue Cross Blue Shield of Massachusetts.

Individuals who wish to receive a copy of their 1095-B may send a request to office@local4funds.org or to the following address:

IUOE Local 4 Funds Office
Re: Form 1095-B Inquiry
P.O. Box 660
Medway, MA 02053-0660

If you have any questions, please feel free to call us at **508-533-1400** and **select option 3**. The Funds Office is not permitted to give tax advice, so please consult with your advisor.

Please remember to keep your mailing address and beneficiary information current to ensure timely receipt of important mailings from the Funds Office.



PARTNER SPOTLIGHT

Empower Retirement

No matter where you are in your career, we want to help you plan for a happy, secure retirement. That's why Local 4 partners with Empower Retirement to offer you all the tools you need to plan, save, and retire with confidence.

By setting up your RetireSmart portal on the Empower Retirement website, you'll be able to view a dashboard of personalized retirement information. You can track your current savings and progress towards your retirement goals, manage your fund line-up, and select how to allocate future contributions or existing balances.

The RetireSmart portal also has special interactive tools to help you make the most of your retirement strategy. You can:

- ◆ Model different savings scenarios and view the possible outcomes
- ◆ Estimate your projected healthcare expenses
- ◆ Make changes to your account directly from the portal

Whether you're a new journey member or nearing retirement, we could all use some help with financial planning from time to time. We hope Empower Retirement can be a useful tool as you plan for the future.

Visit Retire.MassMutual.com for more information.

MassMutual is now Empower Retirement

As of January 1, 2021, MassMutual became Empower Retirement. Nothing has changed for you: same investment options, same great service, and the same commitment to your retirement education.

Please make sure your contact information in the RetireSmart portal is up to date so that Empower Retirement can get in touch if further action is needed. Any changes needed must be initiated by the Funds Office.

IUOE Local 4 Benefit Funds

P.O. Box 680

Medway, MA 02053-0680

Stay in touch with your Local 4 Benefit Funds!

Main office: 508-533-1400

office@local4funds.org

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 the new Local4Funds.org, you'll find:

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