THE GAUGE TAKE THE MEASURE OF YOUR BENEFITS

Your Guide to Local 4 Benefits

OF

Spring 2022

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 hope the spring issue of *The Gauge* finds you and your families well. The spring season is a time for change, and we're optimistic about the new and exciting opportunities the coming months will bring. At the Boynton Yards project in Somerville and beyond, our Operating Engineers are hard at work at sites throughout the region.

As we weather the uncertainty of the COVID-19 pandemic, we continue to implement a mask mandate for visitors and employees of all three branches – Union Hall, Funds Office, and Training Center – as well as for Executive Board and body meetings. This policy will apply to all indoor Local 4 venues, and to those that are vaccinated and unvaccinated. All employees will be required to show proof of COVID-19 vaccination and booster shot. I encourage you to stay safe and updated with the most recent guidance.

I want to emphasize the importance of prioritizing not only your physical health, but also your mental health. There are many resources available for you and your loved ones through the Local, and we encourage you to utilize best practices during these challenging times. On behalf of the Local 4 team, we wish you an enjoyable spring season and a healthy start to 2022! As always, thank you for your continued support.

In solidarity,

William D. Mc Laughlin

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



Dear Plan Participants,

We are pleased to share the spring 2022 edition of *The Gauge*! This edition includes important updates from the Funds office, a partner spotlight on the Modern Assistance Program, and key resources about mental health for adolescents. This year is off to a strong and commendable start for our Operating Engineers. A number of projects are already well underway, and we are excited about the upcoming work forecast.

Our community has persevered through the past two years, and we are proud of your resilience and strength. In the midst of this ongoing pandemic, we encourage you to check in on and care for your and your family's mental health. Prioritizing your well-being is of the utmost importance, and the Funds office is here to support you throughout these difficult times. The health of our plan participants is a central priority for us.

I encourage you to reach out with any questions or comments you may have as you read through this edition of *The Gauge*. We love to hear from you and look forward to connecting in person when it is safe to do so again.

Gregory A. Geiman, Esq. Operating Engineers Local 4 Benefit Funds Administrator

PARTNER SPOTLIGHT



The effects of the pandemic over the past 24 months have been difficult for many of our brothers and sisters, making us more fortunate than ever to have access to the full suite of services available through the Modern Assistance Program (MAP). If you or a family member is experiencing feelings of stress, anxiety, depression, anger, addiction, or PTSD, know that you are not alone.

The Funds Office is paying special attention to the mental health needs of adolescents during this unprecedented time. Adolescents have suffered tremendously during the pandemic in terms of their emotional, social, and academic growth. There has been a huge increase over the last couple of years in adolescent anxiety, depression, and self-harm. Many of our children need help, but access to care can be difficult to find right now. Families report long wait times to get in to see a therapist, and even then, therapy is only helpful if the provider can make a good connection with an adolescent that may be hesitant to open up.

If you have a child for whom it has been difficult to find counseling since the pandemic began, Local 4 and MAP have developed a new avenue for you to find the support they may need. As part of our partnership with the Modern Assistance Program, Local 4's families now have access to an independent network of therapists located throughout Massachusetts who have set aside time specifically for Local 4 and who specialize in adolescent mental health. The new program aims to schedule adolescents to be seen within one week of initial contact, and factors like age, gender,



and sexual orientation will be considered to help effectively address the adolescent's needs and to place the adolescent with a therapist best equipped to make a strong and lasting connection. This individualized approach is important to best support adolescents through this formative period of their life. Copays will be \$15 per visit, as with any other outpatient mental health visits.

To find out more about the services available to you, or to schedule an appointment, please visit **ModernAssistance.com** or call 617-774-0331. You may also contact our Wellness and Care Coordinator, Cory Burns, RN, BSN if you have any questions or need help with a referral. To get in touch with Cory, please call 508-533-1400 ext 128 or email her at cburns@local4funds.org.

As always, with the Modern Assistance Program, you can receive a wide variety of support available to you and your family 24/7. The one-on-one care is confidential and accessible both in person or through telehealth. We know that sometimes picking up the phone and asking for help can be the hardest part and we want you to know that you are not alone.



Updates from the Funds Office

Speech Therapy

Speech therapy is available to all participants and dependents who visit an in-network therapist at a \$15 copay for all approved visits.

2021 Form 1095-B

In accordance with guidance from the Internal Revenue Service, the IUOE Local 4 Health & Welfare Fund will not be distributing Form 1095-B to individuals documenting coverage for the tax year 2021. You will continue to receive a Form 1099-HC from Blue Cross Blue Shield. 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 Re: Form 1095-B Inquiry P.O. Box 680 Medway, MA 02053

Infused Medicine

We previously notified you that Blue Cross Blue Shield of Massachusetts planned to change the covered sites of service where members can have their infused or injectable medications administered. Blue Cross Blue Shield of Massachusetts has changed course and decided to make this a voluntary program, rather than a requirement. You will continue to require a prior authorization to receive infused or injectable medications, but you may select your site of service as before.

Telehealth

During the pandemic, telehealth visits have become a routine way to check in with your physician or therapist, and even to be diagnosed for low-level health concerns. When your telehealth visit is through your provider's network, you pay a \$15 copay, just as when the visit is in person. Beginning March 1, 2022, participants and dependents that utilize Well Connection for medical or mental health treatment will similarly be charged a \$15 copay per visit. You will be prompted to make payment of your copay when you log on to the Well Connection site.

Urgent Care

Similarly, urgent care centers have become a way of life and a great alternative to the emergency room. In many cases, they are also a fast and convenient alternative to your primary care provider's office, where scheduling an appointment can be difficult. Many participants have also relied on urgent care centers for COVID-19 testing. Because of this recent change in consumer habits, the Plan will be reinstating a \$15 copay for visits to all urgent care centers effective June 1, 2022.

Fitness Benefit

Beginning January 1, 2022, the Plan's fitness benefit of \$175 per calendar year (per family) toward enrollment in a qualified health club or fitness facility will also apply to the purchase of approved home fitness equipment. To receive reimbursement, participants must send a fitness reimbursement form (which can be found at Local4Funds.org) and a copy of the receipt to BCBSMA Local Claims Department, P.O. Box 986030, Boston, MA 02298, no later than March 31 of the year following the year in which the cost was incurred.

Continuous Glucose Monitors

Beginning January 1, 2022, in connection with the introduction of the CVS Diabetic Management Program for Local 4's diabetic participants and dependents, all meters, test strips, continuous glucose monitors (CGMs) and glucose sensors will be covered under the pharmacy benefit only. Eligible participants may receive a CGM if prescribed by a physician. CGMs are subject to a preauthorization. Eligible participants and dependents will be entitled to one Dexcom receiver per year, and an annual supply of sensors and transmitters for the CGM, at applicable Plan copays. Insulin pumps will continue to be covered under the medical plan as durable medical equipment, subject to 10% coinsurance after you have met your deductible.

Eligibility Rule Update for Local 4D Members

News

The Trustees of the Health and Welfare Plan have updated the eligibility rules for Local 4D members that earned their first credited hours in the prior calendar year. The new rule is effective January 1, 2022. If a 4D member earned coverage under the Supplemental Eligibility Rule in the prior calendar year, fails to earn sufficient hours for coverage under the Basic Eligibility Rule commencing on March 1 of the following calendar year, and loses his or her Supplemental coverage as of February 28 (or 29) of the following calendar year, they may be able to retain their Supplemental coverage after February 28 (or 29) if they meet certain criteria. 4D members are eligible to remain on the Supplemental Eligibility Plan on a month-to-month basis effective March 1 of the following calendar year if they worked a minimum of 160 hours in each of the months of January and February of the following calendar year and continue to work at least 160 hours per month until such time as they would again become eligible for Supplemental coverage in accordance with the Plan language. Please contact the Eligibility Department at the Funds Office at 508-533-1400 with any questions.

Eligibility Audit

Please be advised that you will shortly be receiving documentation regarding a periodic eligibility audit being performed by the Plan. You will be asked to update certain information that we have on file for you and your dependents, including proof documents such as marriage or birth certificates. We apologize in advance for any inconvenience this may cause, but we hope you will understand the importance of ensuring that your hard-earned contributions are being used to fund benefits only for those dependents that properly belong on the Plan.

Updates from Cory Burns, RN, BSN

Caring for Adolescent Mental Health

BY CORY BURNS, RN, BSN

Caring for adolescent mental health is essential, especially in the midst of the COVID-19 pandemic. Important aspects of our daily lives, such as education and socialization have been altered due to health and safety restrictions. It is important to recognize that these disruptions can have both short- and long-term psychological impacts, especially for those in their formative years. Rates of depression and anxiety are rising, but accessing mental health care can be challenging in a virtual environment.

In addition to depression and anxiety, mental health disorders like ADHD and eating disorders are common for this age group. Parents and caregivers should look out for adolescents struggling to concentrate, having difficulties in school, displaying out-of-character emotions, or experiencing severe anxiety or worries. Repeated use of alcohol or drugs and noticeable changes to sleeping and eating habits can also be warning signs of mental health disorders.

The good news is that there are many strategies and resources available to help support adolescents



throughout these challenging times. One of the best ways to initiate support is to open dialogue with your child. Conversations in a safe space can help adolescents express their emotions and allow them to feel validated and supported. Parents and caregivers may then want to consider connecting them with a mental health professional.

Plan Participants have access to the Modern Assistance Program (MAP), an instrumental mental health resource that can make a big difference for adolescents. Parents can connect with me directly to learn more about counseling options or to set up an appointment with MAP. As many are struggling during these times, the program continues to add new providers. Adolescents will be able to meet with a counselor within seven days of initial contact and pairings will be based on factors such as age, sex, gender, sexual orientation, and more to best support the needs of the child.

For more information about counseling options or to schedule an appointment with MAP, members may call me at 508-533-1400 x128 or email cburns@local4funds.org. ______

COVID-19 Updates from the Funds Office

The Importance of Obtaining Boosters

Obtaining booster shots is an important way to protect yourself and your community from COVID-19. As new strains emerge and cases continue to rise, we must stay vigilant and follow current guidance from the CDC. In response to these developments, the CDC advises those who have been fully vaccinated to schedule an additional booster shot. For those of you who may be immunocompromised, this vaccination is especially important.

Over time, vaccines may become less effective at preventing infection¹. As shown by the rise of the Delta and Omicron strains, the virus is rapidly changing and it is important to ensure that you stay protected. Boosters can help to combat the severity of COVID-19 and keep our communities safe. By following current guidance, we can prevent new cases and mitigate the spread of the virus. We encourage you to obtain a booster shot if you are eligible for one. To schedule a vaccine appointment near you, visit **Vaccines.gov**.

Order Free COVID-19 Rapid Tests

The Biden administration recently announced that each household in the country is eligible to receive four COVID-19 tests at no charge. These rapid antigen tests will show results within a half hour and work regardless of symptoms. Once ordered, they will be delivered to your home via USPS within seven to twelve days.

Having access to over the counter tests is important to help prevent the spread of the virus. It is important to note that a negative result does not guarantee that you cannot pass COVID-19 to others. As we continue to navigate this pandemic, please engage in best practices like hand washing, wearing masks, and keeping tabs on any symptoms. We encourage you to take advantage of this free resource to help keep you and your family safe if you haven't ordered them already.

To order your free rapid tests, visit **COVIDTests.gov**.

Over-The-Counter (OTC) COVID-19 Testing Benefit

The Trustees of the IUOE Local 4 Health & Welfare Fund are pleased to provide coverage for OTC COVID-19 tests that are approved by the federal government and are not purchased with a prescription or order from your health care provider. Tests must be purchased for personal use and not for employment purposes or resale. Tests purchased before January 15, 2022, will not be covered. Participants are limited to eight (8) OTC COVID-19 tests per individual per 30-day period.

CVS is developing a program whereby you may use your ID card at many participating retail pharmacies in the CVS network to obtain covered OTC COVID-19 tests at no charge without making any out-ofpocket payment. Tests purchased at sites other than pharmacies in the CVS network will be limited to a \$12 maximum reimbursement. At least initially, until this program is operational, it may be necessary for you to pay for an OTC COVID-19 test upfront and then seek reimbursement from CVS. Learn more about this benefit on Local4Funds.org/news.

Please keep this record card, which includes medical information Please keep this record card, which includes medical information about the vaccines you have received. Last Name First Name Date

¹ https://bit.ly/3AsaRtm

IUOE Local 4 Benefit Funds P.O. Box 680 Medway, MA 02053-0680



Congratulations from the Health and Welfare Fund on Local 4's recent \$100,000 donation to Dana-Farber Cancer Institute.

This donation was made possible by the involvement and generosity of Local 4's membership and affiliates during the Charitable Foundation's 2021 golf outing. The Funds Office thanks everyone who was involved in supporting such a great cause.

Dana-Farber is a leader in research and specialized treatments in the fight against cancer. Local 4 Funds Office is committed to improving the health of our community and wants to remind our participants about the importance of receiving preventive screenings such as mammograms and colonoscopies, which are available at no cost to you. Please contact **Cory Burns, RN, BSN** for more information on age-appropriate cancer screenings. Cory can be reached at **508-533-1400 x128** or at **cburns@local4funds.org**.

Visit Us At

Local4Funds.org

At Local4Funds.org, you'll find:

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

