

Your Guide to Local 4 Benefits  
Spring 2023



# 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,

The beginning of the new year is an exciting time for all of us. We are confident that 2023 will bring new opportunities for our members and our union. I hope this issue of *The Gauge* finds you well as we enter the Spring season.

2022 was a busy year for all of us, and I'm continuously amazed by the level of dedication and hard work being shown by our Operating Engineers as the number of job sites has picked up. Members have also gone above and beyond to help in the community.

We kicked off the new year with a high level of support and participation from members, enabling the International Union of Operating Engineers Local 4 to make a \$100,000 donation from our charitable foundation to the Alzheimer's Association Massachusetts/New Hampshire Chapter to support research, treatment, and advocacy for those affected by Alzheimer's disease and other dementia. Local 4 is committed to giving back to the communities where members live and work.

On behalf of our full team at Local 4, I wish you and your families the best as we gear up for an active season! See you at our 5K.

In solidarity,

A handwritten signature in black ink that reads "William D. McLaughlin". The signature is written in a cursive, flowing style.

**William D. McLaughlin**

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



Dear Plan Participants,

As 2023 picks up, we are excited to share with you another issue of *The Gauge*. In this issue, we're focusing on the services being provided to help members maintain and improve their physical and emotional health. As always, the well-being of our members is our utmost priority. You'll find useful tips from our Social Worker and Care Coordinator Karen Larsen, as well as some key updates and resources available at the union if you're struggling with substance abuse.

We also encourage you to think ahead about your retirement and invest in your 401(k). A 401(k) provides a robust, tax-saving retirement option that will set you and your family up for success in the long run. In case you need support with your investment options, contact our partners at CAPTRUST at 1-800-967-9948.

Please don't hesitate to get in touch with any questions or comments. Our team loves to hear from you! We hope you enjoy this special edition of *The Gauge*.

In solidarity,

A handwritten signature in black ink that reads "Gregory A. Geiman". The signature is written in a cursive, flowing style.

**Gregory A. Geiman, Esq.**

Operating Engineers Local 4 Benefit Funds Administrator

*Cover: Operator Joshua Marr at the IQHQ Alewife Park project.*

# Announcing our 2<sup>nd</sup> Annual 5K Event!

We are proud to announce that the Local 4 Health & Welfare Fund will be holding our second annual 5K event at Medway High School on Sunday, June 11, at 9 a.m. Given the resounding success of last year's 5K, we expect this year's event to be even more memorable.

Participants can run, walk, or attend in support of their Brothers and Sisters. Family members are welcome to join, and there will also be field day activities for children. As was the case last year, representatives from Blue Cross Blue Shield of Massachusetts, Modern Assistance Programs, and Hinge Health will be joining us to speak with members and provide assistance.

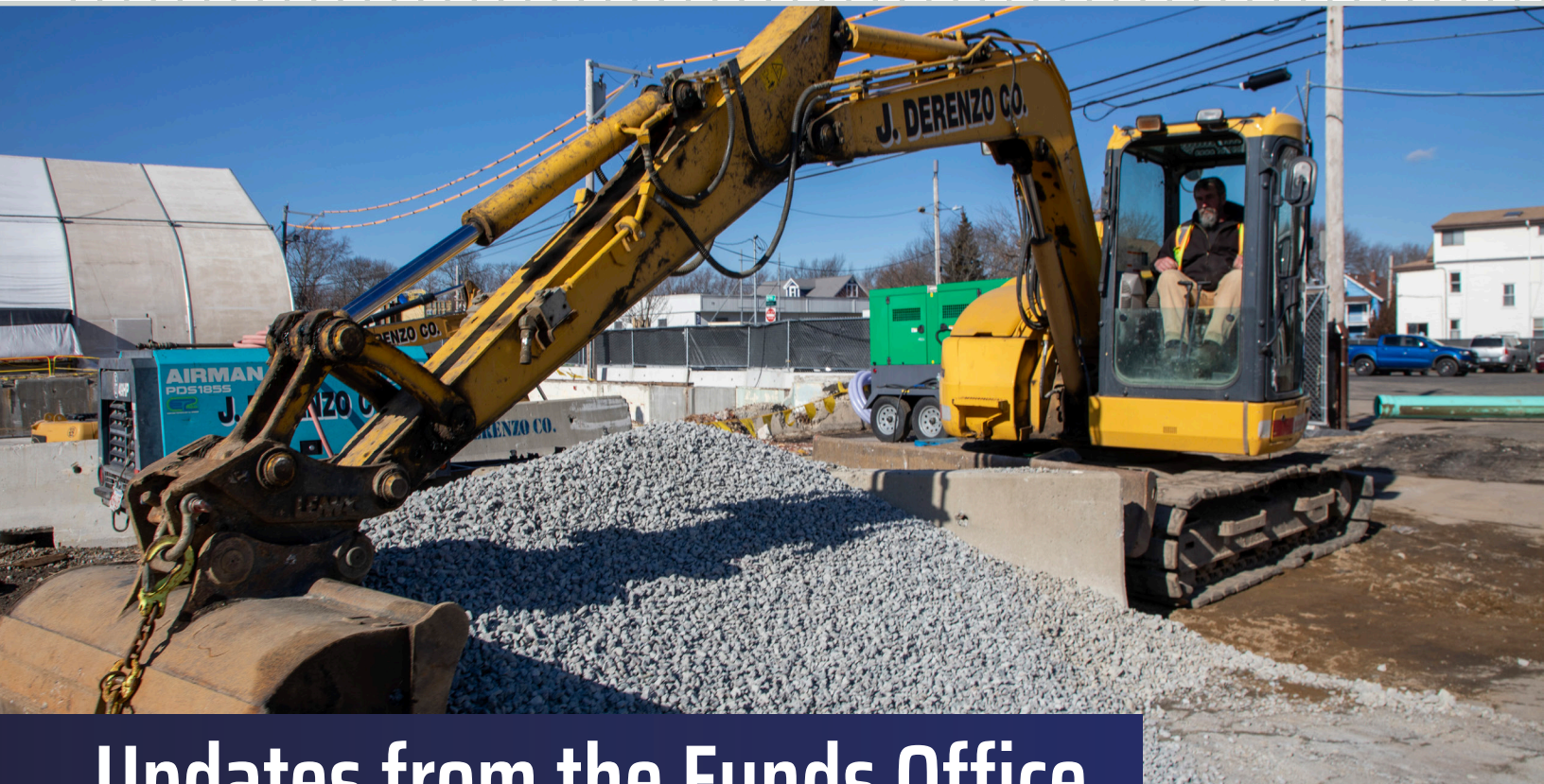
"I had a great time last year, and I'm so glad the Funds Office is planning another event this year," said Mark Johnson. "A fun event like this helps to show that exercise doesn't have to be a chore. I'm really looking forward to June 11, and I hope to see even more participants this year!"

"It is an event my entire family is looking forward to," said Jimmy Marengi. "We participated last year and really enjoyed ourselves - it was so great to see so many families attend. It was also helpful to have some of the Health & Welfare Fund's providers at the event to highlight our great benefits."

Please feel free to reach out to the Funds Office with any questions or for further information. We hope to see you at Medway High School for this exciting opportunity to get moving as a community.



Learn more about last year's 5K event.



# Updates from the Funds Office

## PENSION PLAN UPDATE

Effective January 1, 2023, because of the extraordinary amount of construction work in Local 4's jurisdiction, the Pension Plan Board of Trustees has made a one-time exception to the Plan's Suspension of Benefits rules. This exception allows certain pensioners to return to work in otherwise Disqualifying Employment and to maintain their ongoing pension benefits. However, the exception will only be available to those pensioners that are specifically assigned by a Business Agent to one particular project, unless the Business Agent reassigns the pensioner to another project. Please note that if you are a pensioner and return to work without express written authorization from your Business Agent, your benefit will be suspended in accordance with Plan rules. This exception will terminate on December 31, 2024, unless otherwise extended by the Board of Trustees.

## ANNUITY PLAN UPDATE

The SECURE Act 2.0, which was recently passed by Congress and signed into law by President Biden, makes a number of notable changes to the manner in which Americans prepare for retirement. The Pension and Annuity Plans continue to analyze the law and how it may affect Local 4's retirement benefits. We will keep you updated on any changes to the Plans. However, for the short term, the SECURE Act 2.0 does immediately raise the mandatory retirement age from 72 years old to 73 years old effective January 1, 2023. If you turn 72 in 2023, you can postpone beginning your pension – or taking your first Required Minimum Distribution from the Annuity Plan – until April 1, 2025. Please be sure to speak with a tax advisor about how these changes might affect your plans, and for financial advice, please reach out to the Funds' advisory firm CAPTRUST at 1-800-293-2291.

## PENSION PLAN UPDATE

Effective January 1, 2023, the Pension Plan has been amended to change the treatment of early pensioners that choose to return to Disqualifying Employment and have their pension benefit suspended. As a reminder, if you retire before Normal Retirement Age (age 62), you are precluded from working *any* hours in Disqualifying Employment, which is generally any work in the craft jurisdiction of Local 4. (Please see the Summary Plan Description or your retirement package for a fuller description of what constitutes Disqualifying Employment.) Going forward, if you engage in Disqualifying Employment for a signatory Local 4 employer and earn additional pension credits, when you re-retire your new pension amount will be a combination of the credits you earned before your initial retirement, at the accrual rate then in effect, plus the credits you earned during your Disqualifying Employment, at the accrual rate then in effect. If you re-retire before you have reached age 62, your pension benefit may be suspended for the number of months you engaged in Disqualifying Employment, up to 6 months. Further, if you misrepresent or falsify records with regard to Disqualifying Employment, you may receive an additional 12-month suspension. Please contact the Funds Office with any questions.

## PHYSICAL & MENTAL WELLNESS GOALS SURVEY

Your opinion counts! The Funds Office has put together a survey to find out how it can better help you with your physical and mental wellness goals. The survey should not take more than 10 minutes of your time. If you are interested in participating, please contact the Funds' new in-house Social Worker and Care Coordinator Karen Larsen at [klarsen@local4funds.org](mailto:klarsen@local4funds.org).

*Opposite: Operator George Gibson at the IQHQ Alewife Park project.*

## END OF COVID-19 EMERGENCY

The Biden Administration announced on January 30, 2023 that the COVID-19 public health emergency and COVID-19 national emergency are both scheduled to end on May 11, 2023. At that time, the Plan will no longer cover COVID-19 tests, including over-the-counter home tests. Tests done in a lab or other facility will be subject to a copay. Participants and dependents will need to pay for over-the-counter home tests, which are now readily available for purchase at drug stores and supermarkets, out of pocket. COVID-19 vaccines, however, will continue to be covered at no cost from in-network providers. Further, as of July 10, 2023, emergency extensions that had been granted for the election of COBRA, the payment of premiums, the filing of claims, and the submission of appeals will end. Please contact the Funds Office with any questions.

## HEALTH PLAN UPDATE

Did you know that if you are having hip or knee replacement, back surgery, or cardiac care, you can avoid paying any portion of the bill for your hospitalization if you get your care at a Blue Distinction Center? More importantly, Blue Distinction Centers are hospitals and other medical facilities in your backyard that have been vetted by Blue Cross Blue Shield of Massachusetts to have the best surgical results for patients, with fewer complications or additional procedures. Save money and get the best care available – it's a winning combination. To find out more, call Blue Cross Blue Shield Member Services at 1-800-401-7690.

## SAVE THE DATE – HEALTHYTOGETHER® VIRTUAL WALKING CHALLENGE!

Get moving by joining a virtual challenge: Eco-Friendly Cities Around the World! Registration starts on May 1, the challenge starts on May 15, and ends on June 11. More information will be released soon.

## ANDY FRANZEN

### MEMBER ASSISTANCE COORDINATOR

For Andy Franzen, helping Local 4 members and their families overcome the challenges caused by substance abuse and mental health issues isn't just his job, it's a part of who he is.

Andy, a 24-year member of the Local, is an instructor with the training center and the Member Assistance Coordinator. He provides support services 24 hours a day to members and their families. His work is made more effective by the fact that he has personal experience dealing with an addiction, expertise he uses to support others.

A job in construction is very challenging, both physically and mentally. Many in the construction industry resort to alcohol and drugs to cope with stress or to self-medicate physical pain, according to American Addiction Centers. Construction industry workers are seven times more likely to die of an opioid overdose than other workers. That's driven by the high rates of physical injuries on the job that lead workers to prescription painkillers, according to the Centers for Disease Control and Prevention.

"We don't turn anyone away. Anybody that's calling for help, we can get them help," said Andy. "The most important part of my job is picking up the phone, or making the callback. I do it 24/7 because you never know what kind of day someone is having."

Andy said he is proud of being able to provide immediate assistance to members and their families, especially in a time of crisis. He noted that his phone number is posted on the Local's website and that he can be reached by members or their families



any time of the day or night. "They're more than welcome to call me any time."

"I'm happy when somebody discovers the gift of sobriety because it's a true gift. It also helps you appreciate the gift of life," Andy said.

If you need assistance with substance abuse, please reach out to Andy. Franzen has been trained to serve as a confidential conduit between members and their families and Modern Assistance Program's (MAP) service offerings. Andy will listen, provide support, and help steer members and their families in the right direction. In case of a life-or-death emergency, Andy will have Narcan to reverse the consequences of an overdose.

**Andy can be reached at (781) 364-6322 or [afranzen@local4training.org](mailto:afranzen@local4training.org)**

# New Year, Healthy Habits

## TIPS FROM KAREN LARSEN, LICSW

Karen Larsen is bringing a wealth of knowledge and a deep dedication to helping others to her new role as Local 4 Benefit Funds Social Worker and Care Coordinator.

Karen, who previously worked for 13 years at John Hancock, and prior to that as a nursing home social worker, is eager to help Plan Participants with their physical and mental health. She also shared some tips for members for the New Year.

"I'm excited because I think there's a strong connection between physical health and mental health," Karen said. "I am going to be doing wellness activities here, participating in wellness activities. I'm a social worker, so I'm able to help people, and to offer them referrals."

She noted that the start of the year is a great time to think about building health and wellness habits for the upcoming months. They include:

- ◆ *Getting enough sleep* - Adults should aim for 7-to-8 hours of sleep per night. Getting quality sleep can lead to a reduction in stress, improvement in memory, better cardiovascular health, healthier blood sugar levels, decreased levels of inflammation, healthier weight, and an improved mood.
- ◆ *Maintain your health* - Get routine physical examinations. An ounce of prevention is worth a pound of cure. Your health also includes your mental health. If you find yourself or a loved one struggling with substance abuse, depression, anxiety, or other issues, reach out to our Employee Assistance Program, Modern Assistance (MAP) at 800-878-2004.

- ◆ *Strengthen your social connections* - Social connectedness is the feeling of closeness that you have with others. People with supportive relationships live longer, have improved physical and mental health, and have reduced loneliness and isolation. If in-person contact isn't feasible, aim for a phone call or a Zoom chat.
- ◆ *Get Outside* - Whether you take a walk in a park or go to a forest, the benefits of being in nature are both physical and mental. Studies have shown that being outside is relaxing and reduces stress, heart rates, and muscle tension, all of which are risk factors for heart disease.
- ◆ *Exercise* - Aim for 150 minutes per week, which breaks down to 30 minutes five times a week. If you can't do it all at once, try breaking it into chunks. Even small amounts of exercise are helpful. Exercise improves mood, helps with sleep, increases your energy level, and controls weight.
- ◆ *Limit screen time* - While some TV and social media time is OK, too much can be overwhelming.

Local 4 has resources to help you work towards these goals. If you need further information on your benefits, or have questions about working towards these goals, please call **Karen at 508-533-1400 x 127** or email her at [klarsen@local4funds.org](mailto:klarsen@local4funds.org).



## IUOE Local 4 Benefit Funds

P.O. Box 680

Medway, MA 02053-0680

### Congratulations from the Health & Welfare Fund on Local 4's recent \$100,000 donation to the Alzheimer's Association Massachusetts/ New Hampshire Chapter.

This donation was made possible by the involvement and support of union members and partners at the 5<sup>th</sup> Annual Operating Engineers Local 4 Charitable Foundation, Inc. Golf Outing. The contribution will fund research, treatment, and advocacy for those affected by Alzheimer's disease and other dementia.



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- ◆ Essential documents
- ◆ Your Member Self Service (MSS) Portal