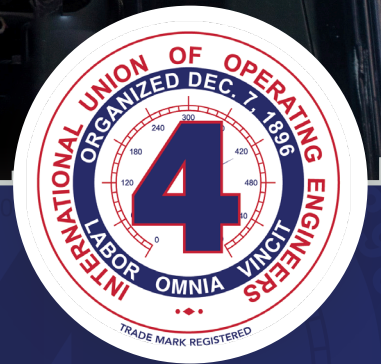


Your Guide to Local 4 Benefits  
Spring 2024



# 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 message finds you well as we embrace the arrival of spring and the vibrant days ahead. I encourage you to explore the resources in this newsletter to enhance your well-being journey. Let's take proactive steps toward better health and seize the opportunities available.

Among our many resources is the "ahealthyme" program from Blue Cross Blue Shield. We are proud to offer this program at no cost to eligible members and their dependents age 18+. Get the information you need to support a healthy lifestyle on the back cover.

Need a boost to reach your exercise goals? Check out our tips for forming a healthy routine on page 7. Small changes can provide big results.

Lastly, don't forget about our fitness and weight-loss reimbursement benefits! Take advantage of these opportunities to stay healthy and active. The deadline to submit for reimbursement is March 31, 2024. Visit the Funds' website or sign in to your MyBlue account for more details on how to claim your benefits.

Wishing you all a happy and healthy spring season.

A handwritten signature in black ink, appearing to read "Michael J. Bowes".

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



Dear Plan Participants,

Our team at the Funds Office is proud to share another edition of *The Gauge* with you. From important benefit reminders to guidance for a healthy 2024 and more, this issue has many useful updates for you and your family. I encourage you to take the time to review it fully and as always, we are here for any questions that you might have.

The Funds Office is committed to ensuring our Plan Participants have the resources you need to be successful. We are proud to provide easily accessible Plan materials and information through our website, [Local4funds.org](http://Local4funds.org). I encourage you to check it regularly for the latest updates, news, fitness challenges, and more.

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

A handwritten signature in black ink, appearing to read "Gregory A. Geiman".

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

## RETIREE SPOTLIGHT

### Richard Allard

Richard Allard's story speaks to the heart of what it means to be a union member. Three decades deep into his Local 4 career, he's seen the ups, the downs, and everything in between – and now, he's reaping the rewards in retirement.

Allard started his career working for a non-union developer and gaining experience. Thinking of his mother and father, both proud union members, and working alongside union contractors encouraged him to join a union. In '87, he made the leap and never looked back.

For Allard, it was always about the machines. "I always had an interest in running equipment. When I was a kid, I used to watch them digging in the road." Allard admitted that he still gets excited on road trips when he passes other job sites and notes their cranes and equipment.

He started as an operator and worked his way up – becoming a steward on many jobs and eventually landing a spot on the Local 4 Executive Board for a solid decade. But it wasn't just about the work; it was about the people he met, the skills he honed, and the constant learning that kept him going. When asked what advice he would give to operating engineers starting their apprenticeships and careers, he said, "I tell my apprentices you can never learn enough. Work hard, show up every day, put a lot of money away, and don't over-live your means. You'll learn a lot and meet some great people."



Ask him about retirement, and Allard will tell you it's the pension that makes all those years worth it. With Local 4's support, he learned the ins and outs of financial planning, making smart moves with his 401k and annuity along the way. Retiring at 62 felt like hitting the jackpot – now he's living it up in Florida during the cold months, hitting the links, cruising on his bike, and staying in shape. And when summer rolls around, he's back up north, soaking in the sun with his Local 4 buddies.

Looking back, Allard's proudest moments are the projects he helped build. From groundbreaking to ribbon-cutting, there's a sense of accomplishment that never fades. Allard shared, "I loved going to a job at the start of the job and watching it be finished. It's just a great experience watching something get built." Working with different trades, meeting new faces, and mastering the cranes – it's a lifetime of memories that he wouldn't trade for the world.

Richard Allard's story is a reminder that in the world of Local 4, hard work pays off, camaraderie runs deep, and retirement is just the beginning of a new adventure.

# Updates from the Health & Welfare Plan



## 2023 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 2023. 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](mailto:office@local4funds.org) or to the following address:

IUOE Local 4 Funds  
Re: Form 1095-B Inquiry  
P.O. Box 680  
Medway, MA 02053-0680

## DENTAL PLAN UPDATE

The Dental Plan has been updated to remove the statement: "Synthetic (white) fillings are covered for all teeth," under Basic Restorative Services (Type 2). That statement was included in error. Covered services continue to include amalgam (silver) fillings on back teeth and white synthetic tooth color fillings on front teeth, once every 12 months per surface per tooth.

## PHARMACY PLAN UPDATE

Effective April 1, 2024, the Health Plan will implement CVS Caremark's Cost Saver Program to ensure members are getting the most competitive pricing on non-specialty generic prescription drugs. Members will only need to present their CVS Caremark ID card at the pharmacy and the CVS claim system will automatically compare the copay benefit under the Plan against the current GoodRx discount card pricing. Members will automatically get the benefit of the lower price of the two without having to research discount card pricing.

## 2023 FITNESS REIMBURSEMENT BENEFIT

The Plan's fitness benefit reimburses members up to \$175 per calendar year (per family) for participating in a qualified fitness program, or for the purchase of cardiovascular and strength-training equipment. From membership at a full-service health club, to instructor-led group classes, to online fitness subscriptions, members can get rewarded each year! The deadline to submit for reimbursement is March 31, 2024. Download and complete the Fitness Reimbursement Request form on our website: [Local4Funds.org](https://Local4Funds.org) and submit with proof of payment, or sign in to your MyBlue account at [Member.BlueCrossMA.com/Login](https://Member.BlueCrossMA.com/Login), then search for "fitness and weight loss."



## 2023 WEIGHT-LOSS REIMBURSEMENT BENEFIT

The Plan's weight-loss reimbursement benefit provides members up to \$175 per calendar year (per family) for participating in a qualified weight-loss program. From hospital-based programs to Weight Watchers, to online memberships, members can get reimbursed each year! The deadline to submit for reimbursement is March 31, 2024. Download and complete the Weight-Loss Reimbursement Request form on our website: [Local4Funds.org](https://Local4Funds.org) and submit with proof of payment, or sign in to your MyBlue account at [Member.BlueCrossMA.com/Login](https://Member.BlueCrossMA.com/Login), then search for "fitness and weight loss."



# Annuity Plan Updates

## 2024 QUARTERLY ADMINISTRATIVE FEE WAIVED

The Board of Trustees of the Annuity & Savings Plan has elected to waive the \$50 quarterly participant administrative fee for the calendar year 2024. This fee will be automatically charged to your account beginning in 2025.

## TRANSITION TO FIDELITY IS COMPLETE

Great news! The Annuity & Savings Plan's transition to Fidelity was completed in early January 2024. If you have not already accessed your account on Fidelity NetBenefits, you may visit [NetBenefits.com](https://www.fidelity.com/netbenefits) to register as a new user and set up a username and password, or use your existing login information if you have a previously registered account with Fidelity. Any questions can be directed to Fidelity at 1-800-343-0860 from 8:30 am to midnight ET, excluding most holidays.

## IN-SERVICE DISTRIBUTION OPTION

The SECURE Act 2.0, which was 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 and or have access to in-service distributions. Effective January 1, 2024, the Plan has been amended to allow for the following distribution, which can be made without the need for separation from service or filing for retirement, and without imposition of a 10% early distribution penalty:

Distributions for the birth or adoption of a child, for no more than \$5,000 per child, if the distribution is made no more than one year from the birth of the child or the finalization of adoption. A participant may repay all or a portion of such distribution within three years of the date of distribution.

Please contact the Benefit Funds Office at 508-533-1400, option 4, with any questions regarding this in-service distribution.

# Exercise: Benefits, Motivation, and Tips for Getting Started

## TIPS FROM KAREN LARSEN, LICSW

We all know that we should exercise. But are you getting enough exercise? How much is enough? What are the benefits of exercise?

The American Heart Association recommends 150 minutes per week of exercise. It may sound like a lot, but exercise can be broken down into smaller, more manageable pieces. 150 minutes per week comes out to 30 minutes per day over 5 days. Start slowly and work your way up to the recommended amount. Any amount of activity is better than none and short bursts of activity, like taking a 10-minute walk during a break, add up. Sitting less and moving more can reap both physical health and mental health benefits.



It can be a challenge to get motivated to exercise. Having a workout buddy can keep you motivated and keep you on track. Make plans to go for a walk, run or to meet up at the gym. Once you make exercise a part of your daily or weekly routine, it is easier to continue. The Cleveland Clinic notes that it takes anywhere from two to six weeks to get into a new routine. Put it on the calendar and hold yourself accountable.

The benefits of exercise include:

- ◆ Better sleep
- ◆ Helps to lose and maintain weight
- ◆ Maintains strong muscles and bones
- ◆ Improves mood
- ◆ Increases energy
- ◆ Can reduce pain
- ◆ Can improve or reduce the risk of chronic health conditions, such as high blood pressure, type 2 diabetes, and obesity

If you have health conditions or haven't exercised in a while, remember to speak with your physician before beginning an exercise program.



## IUOE Local 4 Benefit Funds

P.O. Box 680

Medway, MA 02053-0680

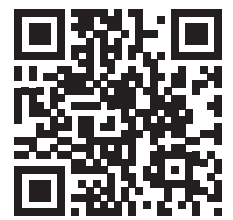


# AHEALTHYME®

## Free Digital Personal Wellness Program

Check out the newly updated, easy-to-use digital wellness program from Blue Cross: ahealthyme. Take free wellness courses, track health activities, or even engage in a smoking cessation program.

To register for ahealthyme, sign in to your MyBlue account and click ahealthyme under "My Care."



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



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