

Your Guide to Local 4 Benefits
Summer 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,

I hope that this newsletter finds you well and enjoying the summer season so far. During this busy time of year, it is especially important to prioritize your health and to set aside dedicated time to do so. This newsletter has some great tips to help you make the most of Plan resources and to have a safe, fun, and successful season.

Sunday, June 11 is the second-ever Health & Welfare Plan 5K, and the Funds Office has been putting in great work to make this event possible. Taking the time to get moving is essential, and there is no better time to do so than with your Brother and Sister members. I hope to see you at Medway High School.

As the weather heats up in these warmer months, I wanted to take a moment to focus on sun safety. Whether you are on the job site or just spending time outdoors, taking precautions to protect yourself is extremely important. Please be sure to wear sunscreen and protective eyewear, and adhere to proper guidance about heat stress. Your safety is of the utmost importance, and there are many resources available to you to help protect you from the elements.

I encourage you to take advantage of great resources like the ones in this newsletter to set yourself up for success. Take care!

A handwritten signature in black ink that reads "William D. McLaughlin".

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,

Our team at the Funds Office is proud to share another edition of *The Gauge* with you. From a feature on our vision benefit to guidance for a healthy summer season 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 2023 Health & Welfare Plan 5K is quickly approaching, and we look forward to seeing members at Medway High School. Whether you would like to run, walk, or just enjoy each other's company, there are many ways to be involved. Between the 5K itself, opportunities to speak with healthcare partners, activities for children, and more, the event will be fun for the whole family. You can view more details and RSVP on the Funds website or scan the QR code on page 5.

The Funds Office is committed to ensuring our Plan Participants have the resources they need to be successful. We are proud to provide easily accessible Plan materials and information through our website, www.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. We look forward to seeing you on the track on Sunday, June 11!

A handwritten signature in black ink that reads "Gregory A. Geiman".

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit
Funds Administrator

PARTNER SPOTLIGHT



The Local 4 Health & Welfare Plan recognizes the importance of vision services and has partnered with EyeMed to make sure our Plan Participants receive the highest level of care available including preventive eye exams, ophthalmologist visits, prescription eyewear, and contact lenses.

EyeMed is in its second year as the vision care vendor for Local 4. It's one of the biggest managed vision care networks in the country, with over 70 million members, giving Local 4 Plan Participants a comprehensive list of independent and retail providers, both national and regional, to choose from. Participants have access to frames and contacts with low out-of-pocket costs, as well as low copays for exams.

"It has been a very warm welcome and great partnership," said Virve Moore, National Account Manager for EyeMed. "I was there for the wellness fair when it was held at Gillette stadium. It was a great experience."

"The benefit that EyeMed offers for Local 4 Health & Welfare participants is both an exam benefit and materials benefit," Moore added. "Materials like eye glasses or contact lenses. It is an annual benefit. Participants can get their eye exams every year, and their glasses or contact lenses filled every year."

For eye exams, participants have a \$15 copay. The EyeMed benefit offers a \$200 yearly frame allowance, which may cover the cost of most types of frames. The



copay for lenses varies from zero to \$175, depending on the type of lens or prescription. EyeMed also provides an array of member tools, and multiple points for participants to access their services.

As of January 1, 2024, copays for Tier 4 progressive lenses have been reduced from \$175 to \$100.

"When you become an EyeMed member you will receive a welcome kit which is sent to your home (with 2 ID cards) and a listing of in-network providers around your home address," said Moore. "We make it very easy for members to register online, and then they can find everything in there related to their benefits, make appointments, and look for providers. Everything will be at their fingertips. It's always available 24/7. We also have a fantastic mobile app. It also does everything you can do on the member web."

EyeMed members are also eligible for some special savings in addition to their standard routine vision coverage, and the company puts out a vision wellness calendar each year. The eyemed.com website offers a mix of the latest discounts and extra savings.

Participants can contact EyeMed at **(866) 800-5457** or visit the website at **eyemed.com**.



Updates from the Funds Office

COLLECTIONS TEAM IS AT YOUR SERVICE!

Members of Local 4 work hard and deserve great benefits. At the Funds Office, we work to ensure that the contributions generated from your hard work are properly allocated to provide you and your families with best-in-class benefits.

The great news is that members can view their Funds Office record in real-time via the Member Self-Service (MSS) Portal. Logging into the portal allows members to see their work history and verify contributions remitted, and 401(k) withheld by employers. This “real-time” ability allows the Collections Team to handle any delinquency issues while they are still new. Not technically savvy – members can continue to contact the Funds Office at 508-533-1400 to inquire about their work history. Any discrepancies will be investigated by the Collections Team, whether on behalf of a specific member or during routine payroll audits of all contributing

employers. Moreover, the Funds Office is tasked with providing you with the very best benefits. That is why we are committed to ensuring those contribution dollars are remitted in a complete and timely manner.

Feel free to reach out to the Collections Team with any questions or concerns at **508-533-1400, option 2**, or by email at **office@local4funds.org**. To get started with the online MSS system, go to the Funds website: **<https://mss.local4funds.org>** and select “Register” if you would like to set up your account.

WELL CONNECTION

As of July 1, 2023, the Health & Welfare Plan will discontinue the Well Connection telehealth benefit. Please contact your provider’s office to find out about the telehealth options that are available to you.

THE FUNDS OFFICE IS GOING GREEN!

In an effort to reduce our carbon footprint, the Funds Office – with the participant’s proper permissions – will be distributing Pension and Annuity compliance mailings via email. From time to time, the Funds will also send out email notifications regarding upcoming events or important reminders. If you have not provided the Funds Office with your email address, or you have recently changed it, please reach out via email: office@local4funds.org or by calling **508-533-1400, option 3**. If you prefer to receive compliance documents from the Pension and Annuity Plans via paper, please contact the Funds Office to make your request.

Please remember that the Funds website is an extremely useful tool with respect to learning about the benefits offered to you and your covered dependents. There are pages dedicated to news, documents and resources, important hyperlinks, as well as important information for new participants. We have also recently added the “Wellness Corner” page with Karen Larsen, LICSW. Visit and bookmark our site at: <https://www.local4funds.org/>

2ND ANNUAL 5K

REMINDER – The Local 4 Health and Welfare Plan’s 2nd Annual 5K takes place on Sunday, June 11 at Medway High School! Looking for a change in scenery – join us at the track (88 Summer St, Medway, MA) from 9 a.m. -12 p.m. No running experience is necessary – let’s just get moving!



Please scan this QR code to RSVP.

HEALTH AND WELLNESS PROGRAM SURVEY

Thank you to all the members that participated in the recent Health and Wellness Program Survey. We appreciate the time and thoughtfulness that members put into their responses. Congratulations to the survey raffle winners, Tom Arnold, Bernie Field, and Michael Ventura! We will keep members updated with respect to future health and wellness enhancements. If you did not have a chance to return your survey but wish to provide feedback, please contact Social Worker and Care Coordinator, Karen Larsen, LICSW, at the Funds Office at **508-533-1400 x127**.

NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT

This Act requires group healthcare plans to provide a minimum hospital stay for the mother of a newborn child of 48 hours after a vaginal delivery and 96 hours after a cesarean section. Federal law does not, however, prohibit the mother’s or newborn’s attending physician, in consultation with the mother, from determining that a shorter length of stay is appropriate. The Plan requires admission certification of your maternity stay only if the minimum length of stay (48 or 96 hours, as applicable) is exceeded. A stay exceeding the minimum length requires authorization and is subject to review for medical appropriateness. Under the Plan, a pregnancy-related hospital stay is treated as an illness, as required by federal law.



PARTICIPANT SPOTLIGHT:

John Rossi

For John Rossi, a 24-year member and the twelfth of his family to join the Local, the benefits and camaraderie were two aspects of union life that drew him to the job. As a third-generation member of Local 4, John knows firsthand how the resources and support available to Plan Participants can make a real difference.

A self-described creature of habit, John starts his day at 5 a.m. and is currently working on a project within a short distance of his home. In his free time, he enjoys spending time outdoors, attending his two sons' sporting events, and playing six-string acoustic and electric guitar.

After nearly a quarter century of membership, John has had many opportunities to take full advantage of the Local's Plans. He appreciates the variety of tools available to prioritize physical, emotional, and mental health, and describes, "we have a great pension, a great annuity, but we also have a 401(k) that we can opt into, which I think was a very good idea by the Local."

One of his favorite ways to connect with fellow members is to attend union events. Two events that he fondly recounts are the most recent election and the 2022 Health & Welfare Plan 5K event. These opportunities to spend time with other Operating

“ I’m looking forward to the opportunity to get to see so many people that I don’t see outside of work.”

Engineers are particularly valuable, and in his opinion are vital to building camaraderie.

When asked if he'll be attending this year's 5K event, John enthusiastically says, "I sure will! I'm looking forward to the opportunity to get to see so many people that I don't see outside of work."

As an avid hiker and walker, John understands the impact that exercise has on personal health and it is even more fun when completed with others. He looks forward to future opportunities to spend time with other Local 4 members, both off and on the job.

TIPS FROM KAREN LARSEN, LICSW

Tips for a Healthy and Sunny Summer



As we prepare for a sunny summer, it is important to prioritize habits that will keep you safe and healthy. The following tips will help you prepare for a fun and enjoyable season while spending time outside.

Whether you are on the job site or enjoying the outdoors, it is important to be mindful of the heat and sun safety. By implementing a few key practices, you can protect yourself and those around you from heat stress and harm from the sun:

- ◆ *Wear sunscreen:* Unprotected exposure to UV rays can be harmful, especially when spending extended time outdoors. Wearing sunscreen and remembering to reapply it regularly will reduce your risk of sunburn and skin cancer.
- ◆ *Protective eyewear and hats:* As possible, wearing eyewear that wards against UV exposure is a great way to protect your vision. Over time, UV rays can have harmful effects on your eyes, so prioritizing protective gear is vital. You can also wear a hat to block out the light and reduce vision strain.
- ◆ *Look out for heat stress:* In the construction trades, it is especially important to prioritize habits that help keep you cool. A few tips to practice sun safety are to wear light-colored clothing, ensure that you are staying well-hydrated, and take breaks in the

shade. If you or someone around you experiences vomiting, nausea, weakness, or fainting, these can all be signs of heat illness. Please be sure to stay mindful of those around you during extremely hot temperatures.

- ◆ *Hydrate:* Drinking enough water is always important, but especially so when you are outside in the heat. When you are sweating, it is much easier to become dehydrated, and you should up your intake during the summer as a result.

By implementing these tips, you can set yourself and those around you up for a safe and fun season. Stay cool and enjoy the summer!

*Karen Larsen is the Local 4 Benefit Funds Social Worker and Care Coordinator. She can be contacted at **508-533-1400 x 127** or **klarsen@localfunds.org***

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Visit Us At

Local4Funds.org

At Local4Funds.org, you'll find:

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