



# Your Guide to Local 4 Benefits Summer 2024



Join us for the  
third Annual 5K  
on Sunday,  
June 9, 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.

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Dear Members,

As summer rolls in, our Operating Engineers are working hard throughout New England and the warmer weather will continue to bring us more opportunities throughout the region. It's great to hear about our members' efforts on new and ongoing projects.

In this newsletter, we're spotlighting something equally important: your health. Dive into updates from the Funds Office, stories from fellow participants and partners, and handy tips for staying active. Remember, the resources available through the Funds Office are there to support you on your journey to success!

Looking ahead, we've got some exciting in-person events lined up, including the Health & Welfare Plan's 5K and the 2024 Healthy Living and Retirement Planning Fair. Let's come together as a community and make the most of these opportunities.

Speaking of health, let's not forget about caring for our mental health too. Check out the great news about Blue Cross Blue Shield of Massachusetts (BCBSMA) covering annual mental health wellness exams with no out-of-pocket cost. Details are on page 6!

So, kick back, grab a cool drink, and enjoy flipping through this Local 4 Benefit Funds Newsletter Summer edition. Remember to prioritize your well-being, and above all, stay safe!

In Solidarity,

**Michael J. Bowes**

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

Dear Plan Participants,

Summer is almost here, and with it, warmer weather! Staying hydrated is essential to staying safe in the heat. For more helpful tips on summer wellness, check out the Wellness Corner on page 6.

Speaking of summer, we're thrilled to open registration for our third annual 5K on Sunday, June 9, 2024, starting at 9 a.m. The event will take place at the Bellingham High School track and field. Participants are encouraged to run, walk, or attend to show their support for their fellow Brothers and Sisters. Family members are also encouraged to join in the festivities! Find registration information on the opposite page.

This edition also features information about two upcoming webinars sponsored by Fidelity Retirement. Whether you're just starting out or you're a more seasoned Operating Engineer, I encourage you to attend to learn about paving the road to retirement. We're also proud to highlight several new programs and initiatives designed to help you and your family on your wellness journey.

We hope you enjoy this Summer issue of *The Gauge*! Please be in touch with any questions or comments. We'd love to hear from you.

**Gregory A. Geiman, Esq.**

Operating Engineers Local 4 Benefit  
Funds Administrator

# Third Annual 5K Walk/Run

## NEW LOCATION: Bellingham High School

The Local 4 Health & Welfare Fund is delighted to announce the third annual 5K walk/run, scheduled for Sunday, June 9, 2024, starting at 9 a.m. The event will take place at the Bellingham High School track and field. Attendees can connect with the Plan's healthcare partners. The event will also include activities for kids and Local 4 water bottles!

Participants are encouraged to run, walk, or attend to show their support for their fellow Brothers and Sisters. Family members are also encouraged to join in the festivities! Children can look forward to engaging in field day activities.

In addition, representatives from Blue Cross Blue Shield of Massachusetts and Hinge Health will be present to engage with members and offer valuable assistance.

Should you have any queries or require further information, please don't hesitate to contact the Funds Office. We hope you can join us at Bellingham High School as we come together as a community for this opportunity to promote wellness!

Register at  
[Local4Funds.org/5krsvp](https://Local4Funds.org/5krsvp)  
or scan the QR code with  
your smartphone.





# Updates from the Funds Office



## **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.

## **Applied Behavior Analysis**

As of January 1, 2022, the Plan's exclusion of coverage for applied behavior analysis was removed and treatment

is covered under the Physical Therapy benefit with a \$15 copay per visit.

## **Upcoming Fidelity Retirement Planning Workshops**

Join your fellow Annuity & Savings Plan participants to learn about paving the road to retirement by attending two upcoming webinars!

- ◆ Wednesday, June 12 at 6 pm ET: "Preserving Your Savings for Future Generations"
- ◆ Monday, June 17 at 6 pm ET: "Retirement Basics (Saving for the Future You)"

Each session, hosted through Zoom, will typically last 45-60 minutes, with time for Q&A during and after. Each workshop is intended to be interactive for all attendees.

To register for one or both webinars, log into your Fidelity NetBenefits account and route to the Learning Management System, Saba, where you can enroll in the desired webinar. You can also register by clicking a link in an email invitation that Plan Participants will receive from



the Funds Office and Fidelity. Registration information will also be made available on the Funds website:

[Local4funds.org](https://www.local4funds.org)

## Discover the Power of MyBlue

Eligible members and dependents covered under the IUOE Local 4 Health & Welfare Plan have access to MyBlue, an app where you can see all your medical and dental benefits – including digital ID cards. Moreover, MyBlue allows members to track claims and benefits, check deductible balances, find a doctor, and even estimate costs for nearly 1,600 common medical procedures.

To get started, you can download the MyBlue App from the App Store or Google Play or visit **Member.BlueCrossMA.com/register?locale=en** To register, members will need to enter their name, email address, birth date, BCBS member ID number, and either the last four digits of their Social Security number or the answers previously provided in response to security questions. The same tools and resources are available through the logged-in portion of the Blue Cross website. Any questions about the app can be handled by calling BCBSMA Member Services at the number on your ID card: 1-800-401-7690.

*Plan subscribers and their spouses can view their own information as well as the information (including the ID card) for their dependents under the age of 18. Subscribers and spouses can also view information (including the ID card) for dependents with certain disabilities. Dependents aged 18 years and older can only view their own information and must set up their own MyBlue account.*

## Healthy Living is Just a Deal Away with Blue365

### Join Blue365 and start saving today!

Blue365 gives Blue Cross Blue Shield (BCBSMA) members access to savings across all aspects of their lives—including 20% off Fitbit devices, gym membership access starting at \$19/month, discounts on healthy, organic meal delivery services, travel discounts, and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts – all you need is your BCBSMA membership card to get started! Register now for free at: **Blue365Deals.com/BCBSMA**

## 401 (k) Tax Benefits and Advantages

Participants working for an employer covered by a Collective Bargaining Agreement with IUOE Local 4 can defer specified dollar amounts directly from their paychecks to the Local 4 Annuity & Savings Plan at Fidelity as 401 (k) employee contributions.

One of the many benefits of the 401 (k) Plan is that participants can reduce their tax burden while saving for retirement. Any contributions to the 401 (k) Plan are tax-deferred, meaning you will not be taxed on the amounts you contribute until you withdraw them in retirement. Any 401 (k) contributions that members defer are separate and apart from the employer-paid Annuity contributions that are also sent to Fidelity on a monthly basis. Equally important, the employer-paid Annuity contribution and the member-deferred 401 (k) contribution are separate and apart from the benefits available through the IUOE Local 4 Pension Plan. Think of these types of accounts as legs on your favorite stool: Social Security, IUOE Local 4 Pension, and the 2 separate components of the IUOE Local 4 Annuity & Savings Plan.

The 401 (k)-contribution limit for 2024 is \$23,000 for employee contributions. If you're 50 or older, you're eligible for an additional \$7,500 catch-up contribution, raising your employee contribution limit to \$30,500. Saving as soon as possible is one of the keys to a successful retirement. The longer your money is invested, the longer it has to benefit from the compound of interest. If you have not already elected to defer income from your paycheck into the 401 (k) Plan, consider adding that other leg to your stool! It's as easy as contacting the Funds Office to complete a deferral form. The Funds Office handles the rest! Deferral forms are available on the Funds website: **Local4funds.org/annuity-and-savings** You can also contact the office at 508-533-1400.



# Wellness Corner

## Tips from Karen Larsen, LICSW

The Funds Office is dedicated to supporting Plan Participants' health and wellness. As an extension of this commitment, we are pleased to share several resources and tips to promote your well-being. Learn more about physical, emotional, and mental health from Karen Larsen, LICSW.

Karen Larsen, LICSW, Social Worker and Care Coordinator in the Funds Office, can see members and their dependents 18+ for teletherapy services. Virtual sessions are available for those residing in Massachusetts and Maine. Karen uses a collaborative approach to identify strengths to find strategies to help you reach your goals. Karen's areas of focus include life transitions, loss and grief, issues of caregiving, the aging process, and anxiety. Please contact Karen at 508-533-1400 ext. 127 for a brief consultation to discuss if this is the right fit for you. Karen can also provide assistance in locating mental health providers in the event that it is not a suitable match.

Karen also maintains a dedicated Wellness page on the Funds' website: [Local4Funds.org/wellness](https://local4funds.org/wellness). Check the site often for updated information. Feel free to contact Karen at [klarsen@local4funds.org](mailto:klarsen@local4funds.org) or **508-533-1400 x127**.

## Annual Mental Health Wellness Exam Coverage

Starting March 31, 2024, Blue Cross Blue Shield of Massachusetts (BCBSMA) began covering an annual mental health wellness exam. This exam may be conducted as part of the annual preventive visit with a primary care provider (PCP) or as a standalone visit with a PCP or licensed mental health professional.



Because the mental health wellness exam is considered preventive care, there is no out-of-pocket cost for covered members and dependents.

The annual mental health exam is covered as required by the Act Addressing Barriers to Care (ABC Act) to improve mental health care across Massachusetts.

### What is the mental health wellness exam?

The exam will consist of taking the patient's mental health history, a mental health exam and appropriate screening tests, shared decision-making (that could include lifestyle education and counseling), and a discussion about the next steps. This may include referrals for treatments and medication options. The mental health wellness exam may or may not result in a diagnosis.

### Who may administer the exam?

- ◆ A licensed mental health professional
- ◆ A PCP, including OB/GYNs, as a separate exam or as part of the annual wellness visit.

Contact BCBSMA Member Services at the number on your ID card: 1-800-401-7690 with any questions.





## Tips for a Safe Summer

Summer's here! While that means going to the beach, barbeques, and outdoor fun, it also means staying hydrated and wearing sunglasses, sunscreen, and hats that protect you from sun damage.

### Stay Hydrated

With increased temperatures and being out in the sun, make sure that you and your colleagues are staying hydrated. Dehydration can lead to health problems, including dizziness, a drop in blood pressure, fatigue, headaches and, in extreme cases, heat stroke. The darker your urine, the more likely your body is to be dehydrated. Drink at regular intervals, and don't wait until you are thirsty. By the time you are thirsty, you are already dehydrated. Hydrate before work, during work, and after work. According to OSHA, when you are working in the heat, aim to drink 8 ounces every 15 to 20 minutes. But don't overdo it—don't drink more than 48 ounces of fluid in an hour. Overdoing fluid consumption can lead to a medical emergency.

### Slather on the Sunscreen

The most common form of cancer in the U.S. is skin cancer. Everyone over the age of 6 months, no matter their race, ethnicity, or skin tone, needs sun protection. Whether you are working outdoors, hanging outside, or the kids are going to camp,

everyone needs to apply sunscreen. Broad-spectrum sunscreens with an SPF (sun protection factor) of 15 or greater protect you from sunburn, skin damage, and skin cancer. If you spend a lot of time outdoors, use a water-resistant sunscreen with an SPF of 30 or higher. The easiest way to remember is to apply it before getting dressed. Even on cloudy days, apply sunscreen liberally to all your exposed skin and reapply every two hours. An average size adult needs about 1 ounce of sunscreen to cover their body for each application, which is approximately the amount of liquid in a shot glass. If you are outside all day, you should be using at least a 4-ounce bottle of sunscreen per day. If you don't have much hair, apply sunscreen to your scalp or wear a hat. Don't forget to use it on your lips, but avoid getting it into your mouth. The most missed areas are the backs of the knees, tops of the ears, tops of the feet, part of the hair, and back of the neck. More than just sunscreen is required. Use UV-blocking sunglasses, get in the shade whenever possible, and wear a hat. Certain medications can make people more susceptible to the effects of the sun, so consult with your doctor regarding your medications and sun exposure.



## IUOE Local 4 Benefit Funds

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### SAVE THE DATE: 2024 Healthy Living & Retirement Planning Fair

Sunday, October 27, 2024, 9 a.m. - 2 p.m., Polar Park,  
Worcester, MA

The 2024 Healthy Living & Retirement Planning Fair is a family-friendly event. Join us for an educational, interactive, and fun event for all ages! This year's fair will feature several wellness opportunities, including:

- ◆ Biometric screenings
- ◆ Flu shots
- ◆ Representatives from the Plan's many health vendors
- ◆ Presentation from Fidelity on your Annuity & Savings Plan

Formal invitations will be sent in the fall.



Visit Us At

[Local4Funds.org](https://Local4Funds.org)

At [Local4Funds.org](https://Local4Funds.org), you'll find:

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