

Your Guide to Local 4 Benefits

Winter 2021



THE GAUGE

TAKE THE MEASURE OF YOUR BENEFITS



Dear Plan Participants,

As we enter the winter months, I hope you and your families are well and are looking forward to the holiday season. This year has offered many exciting opportunities for Local 4's members. Over the past few months, our members have been hard at work on sites throughout the region, and we are hopeful that these busy times will continue in 2022.

As you prepare for this holiday season and make plans to see your families, prioritizing your health, safety, and well-being is more important than ever. Due to the severity of this pandemic and the harm that it may cause, I implemented an updated mask mandate which is in line with the guidance provided to us by the Centers for Disease Control. One of the best ways to protect yourself is to stay up to date with your vaccinations.

Thank you to all who joined us for the Retirement and Wellness Planning Fair at Gillette Stadium on October 23. It was an excellent opportunity to learn about financial wellness, retirement planning, and prioritizing your physical and emotional health.

We urge you and your families to follow the latest CDC guidelines and stay safe as we approach the holidays. As always, thank you for your continued support.

William D. McLaughlin

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



Dear Plan Participants,

We hope that you and your families are well as we finish the final months of 2021. As I look back on this challenging and uncertain year, I am deeply proud of Local 4 members for their resilience and tremendous strength. Many of us are looking forward to spending the holidays with our families this season. As we celebrate with our loved ones, we must continue to follow best practices in light of COVID-19 and stay vigilant.

This edition of *The Gauge* features important resources on holiday planning for you and your family. Make sure to check out page 7 for tips about preparing for the holidays during these uncertain times, especially getting your vaccines ahead of time to stop the spread of viruses and diseases. As we enter the holiday season, please consider getting vaccinated for COVID-19 and the flu if you have not done so already. These vaccines will help keep our communities and our union safe.

We want to emphasize that prioritizing your health and wellness is of the utmost importance to us. We love to hear from you and hope you enjoy this issue of *The Gauge*! Please be in touch with any questions or comments.

Gregory A. Geiman, Esq.

Operating Engineers Local 4 Benefit Funds Administrator

PARTNER SPOTLIGHT



Empower Retirement acquired MassMutual's retirement plan business at the end of 2020. MassMutual and Empower Retirement have been a long-time, trusted partner of the IUOE Local 4 Annuity and Savings Plan. Since 2004, their team has worked with the Funds office to ensure participants have the resources, education and tools needed to help build a safe and secure retirement account. Empower Retirement provides support for the unique needs of our participants, highlighted by their wealth of knowledge, experience, and expertise specific to the Taft-Hartley industry.

Resources for Participants

Empower Retirement helps members understand the resources available to them, as well as the importance of retirement planning and making contributions to a 401k. Participants can learn about asset allocation, building a diverse portfolio and handling investments during times of market volatility. Through the Plan, participants have access to educational materials that will help them understand key concepts like asset classes, rebalancing, and asset allocation. Their team is also here to support plan participants navigate the planning process.

Engage with Empower Retirement

Participants can access planning resources in a variety of ways. Empower Retirement's phone line can be reached at 800-743-5274 from 8 a.m. to 8 p.m.



on weekdays. Representatives will identify a caller as a Local 4 member and place them in a priority queue. The Empower Retirement team is also available for individualized in-person support at events like the annual Retirement and Wellness Planning Fair.

Empower Retirement's website offers customized resources for Local 4. Members can access their plan accounts, statements, planning tools and calculators. These resources will help participants understand their current status and how they should invest to meet their retirement goals. The Empower Retirement app offers user-friendly access to the same online tools, so participants can utilize them wherever they may be located.



To access your plan account, download the Empower Retirement mobile app or visit [RetireSmart.com](https://www.RetireSmart.com).



Fund News



CVS Diabetic Management Program

The Local 4 Health and Welfare Plan will be transitioning members from Livongo for Diabetes to the CVS Diabetic Management Program starting January 1, 2022. The CVS program uses the same meter as Livongo (except that the screen is in color, rather than black and white), and also provides members with free strips, delivered to their homes should they wish. As such, there will be little to no disruption for members using Livongo to date. These members will also not need to return their meters.

The CVS program uses an entirely different model. Rather than Livongo's approach, which is built around member initiative, CVS proactively engages all of the Plan's diabetics and works with them on a holistic approach to diabetes management. CVS will engage the Plan's diabetic population via phone, text, virtual visits, and, importantly, at the pharmacies themselves. One-on-one support

is available at CVS pharmacies, where diabetic members are already directed for their maintenance medications. Importantly, CVS will also work with diabetic members on nutrition, smoking cessation, hypertension, and medication adherence. CVS will work with members to use a continuous glucose monitor (CGM), if it is the best fit for them.

CVS also has a hypertension option for the diabetic population. About 58% of our current diabetics are also on hypertension medication. For these members, CVS would monitor their medication adherence and provide them with connected cuffs. (This would not be in lieu of our Livongo for Hypertension program, which will remain in place and which affects a broader spectrum of non-diabetic members.)

CVS benefits all of our diabetic members and brings the program straight to them.



PFMLA Family Leave

Members that receive up to 20 weeks of paid medical leave or up to 26 weeks of paid family leave via the Commonwealth of Massachusetts Paid Family and Medical Leave Act (PFMLA), and those who provide proof of receipt of benefits and meet the other necessary criteria, will be eligible to receive up to 30 hours per week of credit during any period for which they are receiving PFMLA benefits. This credit will be applied toward their eligibility for Health and Welfare Plan coverage for the current eligibility period (for supplemental coverage) and toward the subsequent eligibility period (for basic coverage). Furthermore, members will receive commensurate credit toward their accumulation of hours for a Pension and/or Vesting Credit in the current year. Members that have been receiving PFMLA benefits toward medical leave, upon submission of proof of a continuation of the same disability that necessitated medical leave, may continue to receive credit for an additional period not to exceed a total of 52 weeks in any five consecutive calendar years.



COVID-19 Inpatient and Outpatient Coverage

As of January 1, 2022, any inpatient and/or outpatient treatment for a diagnosis of COVID-19 will be subject to the Plan deductible, coinsurance, and copays.



Applied Behavior Analysis

As of January 1, 2022, the Plan's exclusion of coverage for applied behavior analysis will be removed and this treatment will be covered under the Physical Therapy benefit with a \$15 copay per visit.

Read the 2021 Summary Plan Description of the Pension Plan

The Board of Trustees of the International Union of Operating Engineers Local 4 Pension Plan is pleased to share a new Summary Plan Description (SPD) for the Plan.

Please scan this QR code to view the Pension Plan SPD online.





2021 Local 4 Retirement and Wellness Planning Fair

On October 23, Local 4 members, families and representatives from our partners gathered for an unforgettable retirement and planning event at Gillette Stadium. We were pleased to welcome 243 attendees for an educational event about prioritizing their physical, emotional and financial wellbeing. At the event, Local 4 members and their families learned about the many resources available to them through our union and the benefits funds office.

Representatives from Empower Retirement, the Modern Assistance Program, Blue Cross Blue Shield, and American Century Investments provided valuable educational opportunities for attendees. Our members learned about retirement planning and account access, investment and collective trust funds and available emotional wellbeing assistance.

In addition, attendees were provided 42 biometric screenings, 5 members set smoking cessation goals, and 68 flu shots were administered. Former New England Patriots outside linebacker, Rob Ninkovich, also joined us.

Thank you to each of our members and families who attended the event.

Preparing for the Holidays

The holiday season presents many exciting opportunities for celebration and gatherings, but it can be difficult to determine best practices for doing so in the midst of the pandemic. As we continue to navigate the impacts of COVID-19, it is important to take precautions and plan ahead. We encourage you to follow current guidelines for you and your family's health during this holiday season.

It is imperative to safely celebrate with loved ones in the time of COVID-19. We urge all our participants to wear masks indoors and maintain social-distancing to keep yourself and your family safe. Virtual gatherings through a platform like Zoom or Skype offer an alternative to in-person events. These gatherings offer a valuable chance to connect with friends or family without the worry of spreading illness. Though alternative plans can be challenging to navigate, they are worth considering to uphold everyone's health and safety.

The Local 4 Funds office recognizes the importance of resources from public health organizations like the CDC and the World Health Organization. We encourage you to keep these materials in mind throughout the holiday season.

The CDC¹ offers the following useful tips to help you and your family stay healthy:

- ◆ Continue to wear a mask around others in public, at events, or on transportation.
- ◆ Consider taking a test or other additional precautions if you will be gathering with other households.



- ◆ Ensure that you are following the most updated guidelines if you will be traveling domestically or internationally.
- ◆ Get a test if you have been exposed to someone who is sick or are experiencing symptoms.
- ◆ Ensure that children under 2 are not wearing masks.
- ◆ Plan to receive the COVID-19 vaccine if you are eligible and have not done so already.

If you will be gathering with family or friends, the World Health Organization² offers some relevant advice to keep in mind. If you are around others indoors, consider opening a window to let outside air flow in. Ensure that you are monitoring yourself for common symptoms of coronavirus, including a dry cough, fatigue and the loss of smell or taste. If you are experiencing these symptoms, it is important to stay home.

We hope these tips are helpful as you begin to plan for the upcoming holidays. As we continue to recover from the COVID-19 pandemic, we are hopeful that 2022 will bring health and prosperity for all. We wish you and your family a safe and wonderful holiday season.

1 <https://bit.ly/holidayCDC>

2 <https://bit.ly/Local4FundsWHO>

IUOE Local 4 Benefit Funds

P.O. Box 680

Medway, MA 02053-0680

Stay in touch with your Local 4 Benefit Funds!

Main office: 508-533-1400
office@local4funds.org
Local4Funds.org/contact

Please note that general inquiries on Operating Engineers Local 4 should be directed to the Union Hall.



Visit Us At

Local4Funds.org

At Local4Funds.org, you'll find:

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