

# Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Spring 2026 (Issue 10)

## Welcome

Welcome to the spring 2026 issue of *Benefits News*. This issue includes updates about available mental health support, maternity and pregnancy care, vision coverage, and more—all aimed at supporting you and your loved ones this spring and beyond.

The Fund offers a wide range of programs and assistance, so we encourage you to take a few moments to explore your care options and make the most of your benefits.

For more detailed benefits information, including the Summary Plan Description, please visit the Fund's website at [health49.org](http://health49.org).



## Find Mental Health Care Through TEAM

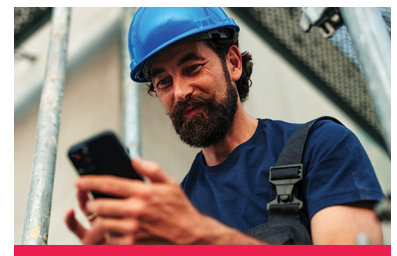
May is Mental Health Awareness Month, a time to recognize that mental health matters just as much as physical health. The Fund encourages all members, retirees, and your covered dependents to use the confidential mental health resources available through TEAM and provided at no cost as part of your benefits package.

TEAM offers short-term counseling and support for many common life challenges, including:

- » Stress, anxiety, and depression
- » Alcohol and drug concerns
- » Relationship and family issues
- » Grief and loss
- » Job-related pressures and transitions

Support is available 24/7 by phone, video, or in person. If you are feeling overwhelmed or simply need someone to talk to, contact TEAM to connect with a professional counselor who will listen, assess your needs, and guide you to the appropriate level of care or support. If you need longer-term assistance, TEAM will coordinate referrals and follow up to help ensure continuity of care.

TEAM counselors understand the unique challenges faced by working members and retirees in the building trades. All services are confidential, so you can reach out with confidence.



**Getting started is easy:**

Call **800-634-7710** or visit [startwithteam.com](http://startwithteam.com).



## Get Your Free Health Screenings

The Fund continues its partnership with Health Gauge to offer no-cost preventive health screenings for eligible participants. These screenings make it easier to stay proactive about your health and to address potential concerns early.

### Who Is Eligible?

- » Active members
- » Pre-Medicare retirees
- » Medicare retirees
- » Eligible spouses

Health Gauge may offer screenings such as blood analysis, diabetes testing, vascular ultrasounds, cholesterol checks, and other preventive assessments that support early detection and informed conversations with your physician.

#### **Appointments are required.**

To find a screening event near you, visit [iuoe49.hgscreenings.com](http://iuoe49.hgscreenings.com) or call **515-244-3080** to begin the registration process.

After you get screened, a TEAM nurse will contact you to discuss your lab results.

**Note:** The Fund covers only one Health Gauge screening and one preventive visit per year, per covered person.

## Worker Wellness Program: Income Support When Life Interrupts Work

The Worker Wellness Program (WWP) provides wage replacement to eligible active members covered under participating collective bargaining agreements. The Fund created this program to help when unexpected situations prevent you from working. WWP offers taxable income support for missed work time due to qualifying circumstances beyond your control.

You can use WWP benefits for situations such as:

- » Illness or injury (your own or a family member's)
- » Medical appointments
- » Severe weather
- » Jury duty
- » Death of a loved one
- » Temporary lack of available work

### How the Program Works

Your employer contributes to an individual WWP Account on your behalf. This account shows the maximum benefit available to you at any given time, similar to a ledger. The Fund keeps WWP funds separate from your Dollar Bank and Health Reimbursement Arrangement (HRA).

### How to Use the Benefit

Members access the WWP through the [health49.org](http://health49.org) portal and can:

- » View contribution history and account balance
- » Enroll in direct deposit
- » Request wage replacement payments by self-certifying missed work time

**Note:** When you retire, the Fund transfers any remaining balance in your WWP Account into your HRA.



## Health in Focus:

# Understanding Your Vision Benefits

Routine vision care plays an important role in protecting not only your eyesight, but your overall health. The Fund supports this care by providing a vision allowance every two years for active members, retirees, and covered dependents.

You can use this allowance to help cover the cost of:

- » Routine eye exams
- » Frames
- » Lenses
- » Contact lenses

Earlier this year, the Fund reset your vision allowance. If you have not yet used this benefit, you have up to **\$500 (per covered person)** available for vision care. Regular eye exams do more than update your prescription—they can also help identify early signs of health conditions such as high blood pressure and diabetes, and help prevent or manage permanent vision loss or blindness.

If you need assistance finding or scheduling an appointment, contact TEAM at **800-634-7710**. When you receive vision care, you pay the provider up front and then submit a vision claim form with an itemized receipt to the Fund for reimbursement. You can download a vision claim form at [health49.org/forms](https://health49.org/forms).

### Important Note for Medicare Retirees

Medicare retirees receive routine vision care once per year through the Group Medicare Supplement plan administered by Blue Cross Blue Shield of Minnesota. You must use the Medicare vision benefit before accessing the **\$500 vision allowance** through the Fund. To learn more about your available benefits, contact the Blue Cross Blue Shield Group Senior Gold Supplement plan at **800-531-6686**.

## Care During Your Pregnancy Journey

Receiving the right care and support during pregnancy helps promote a healthy outcome for both you and your growing family. Blue Cross and Blue Shield of Minnesota offers a maternity management program that helps you stay informed, prepared, and supported throughout every stage of your pregnancy—and beyond!

The program starts with a brief assessment and continues with one-on-one support from a dedicated pregnancy coach. Your coach provides guidance and personalized support, including:

- » Offering advice on staying healthy during pregnancy
- » Answering questions as they arise
- » Connecting you with trusted resources related to pregnancy and infant care
- » Helping you prepare for your baby's arrival
- » Providing support based on your individual needs
- » Sharing tips to help you adjust to life with a new baby
- » Supporting your well-being after childbirth
- » Helping you set up the free Text4baby app, which offers interactive tools and weekly updates on your baby's development

**Note:** Active pregnant members who participate in the program may be eligible for a **\$3,000 lump-sum benefit** (spouses and dependents excluded).

To learn more or enroll, call **651-662-1818** or **866-489-6948**.

### Important Reminder: Enroll Your Newborn Within 90 Days

To ensure coverage for your newborn, you must notify the Fund Office and submit a Family Update form (available at [health49.org/forms](https://health49.org/forms) under **Life Changes**) within 90 days of birth. Be sure to include a copy of your child's birth certificate (or adoption or court documents, if applicable). If the Fund receives your information within 90 days, your child's coverage will be effective as of the date of birth.

Taking this step on time helps avoid delays in coverage and ensures your child can access benefits right away.