

Did you get next year's  
deductible  
**WAIVED?**

**SCHEDULE YOUR  
ANNUAL  
PHYSICAL  
TODAY!**

#### WHAT DO YOU NEED TO KNOW?

- ⇒ Visit your primary care physician for your annual routine physical **by 12/31**.
- ⇒ Health Plans will *automatically* set you up for NO DEDUCTIBLE for in-network claims in the following year. There is nothing additional for you to do! *No forms, no phone calls, just a visit to your physician.*
- ⇒ If you have a spouse covered by the Plan, you both **MUST** get annual physicals in order to qualify for the waiver.
- ⇒ Other covered dependents do not need to have their annual physicals in order to qualify.

Health professionals stress that regular routine exams are important to help identify risk factors and problems before they become serious.

As a way to encourage members and spouses to visit the doctor annually, the Health and Welfare Trust Fund of IUOE Local 877 & 70 will be waiving the annual deductible for in-network claims for those who have their annual check-ups in the previous year!

Remember, the Health and Welfare Fund offers many benefits to promote a healthy lifestyle including tobacco cessation, fitness benefits, alternative care benefits, and Trestle Tree, a wellness program to help provide support for personal health related goals.



Visit [www.local877.org/health-welfare-trust-funds/](http://www.local877.org/health-welfare-trust-funds/)  
Or call 781-769-5789 for more information on these programs.