

WAIVER OF DEDUCTIBLE

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 Fund will be waiving the annual deductible for in-network claims for those who have their annual check-ups in the previous year!



- If you have a spouse covered by the Plan both the member and the spouse must have their annual visits in order to have a waiver of deductible applied.
- Children are not required to have their annual check-ups for the family to qualify for the waiver of deductible.
- Health Plans will automatically set you up for no in-network deductible in the following year when they receive the claim for your physical. **You are not required to take any action or complete any forms!**
- This waiver will apply to the following calendar year. So if you and your spouse both have your annual check-up in one year your full \$500 family in-network deductible will be waived for the following calendar year.

SUBMITTING FOR REIMBURSEMENT

All receipts for wellness services or activities should be submitted directly to the Health and Welfare Fund. Any reimbursement requests made directly to Health Plans will not be processed.

The following documentation is **required** for all reimbursements:

- The amount paid
- The date paid
- An itemized breakdown of fees paid
- Name of the person for whom the purchase was made
- If submitting via email please attached a pdf of the receipt, not a picture imbedded into the email.

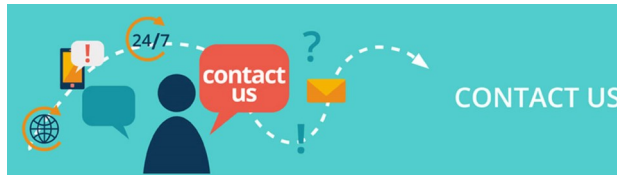
Please submit receipts through one of the following :

Email to Jeanne Powers: jpowers@local877.org

Fax to: 781-769-2165

Mail to: Health and Welfare Fund IUOE Local 877 & 70
89 Access Road, Unit 4
Norwood, MA 02062

Please allow for 5-6 weeks for reimbursement to be processed. Checks will be mailed to you from Health Plans. Be sure to open all mail from Health Plans. Fees for lost or discarded checks may apply. The Fund reserves the right to approve or deny any submission.



For more information on these benefits or any other benefits offered through the Fund please contact us:

Jeanne Powers, Benefits Administrator:
jpowers@local877.org
781-688-8523

Melissa Thomas, Fund Administrator
mthomas@local877.org
781-688-8528

Health & Welfare Trust Fund
International Union of Operating Engineers

LOCALS 877 AND 70

WELLNESS BENEFITS



TEL: 781-769-5789
TOLL FREE: 877-562-2570
FAX: 781-769-2165
89 ACCESS ROAD, UNIT 4
NORWOOD, MA 02062

FITNESS BENEFIT

\$400 ANNUAL BENEFIT FOR FITNESS

Annually, each covered member of the family is entitled to \$400 toward fitness related activities.

This benefit is designed to reimburse for the costs associated with the following:

- gym memberships
- fitness classes
- personal training
- school, town, or league sponsored sports

Please note that supplies, uniforms, and equipment do not qualify for reimbursement.

See back panel of this brochure for reimbursement procedure and requirements.

HEALTH COACHING

Trestle Tree is a program to help members manage their health. Whether you had a recent set back in your health for which you could use some guidance managing, want to start a fitness program, or need some extra encouragement in reaching your health and fitness goals Trestle Tree can help!

Your communication with a Trestle Tree trained professional is completely confidential and there is **no cost to you**.

For more information on this program contact the Health and Welfare Fund or visit the Local's website.

T Contact Trestle Tree directly at 866-234-4635 to schedule an appointment.

ALTERNATIVE BENEFIT

\$500 ANNUAL ALTERNATIVE BENEFIT



Annually, each covered member of the family is entitled to \$500 toward alternative medicine. This benefit was created to encourage members to seek out alternative care when needed and offer reimbursement for services that are typically not offered as covered benefits in other health plans.

This benefit offers reimbursement for the following services:

- massage therapy
- acupuncture
- acupressure
- homeopathy
- naturopathy
- weight loss programs
- smoking cessation

Please note that vitamins and supplements, foods, and other supplies are not eligible for reimbursement.

See back panel of this brochure for reimbursement procedure and requirements.

SMOKING CESSATION

The Fund offers coverage for many smoking cessation products or services. We want to help you succeed in your efforts to stop using tobacco products.

Pharmacy benefit: products such as the patch, gum and lozenges, nasal sprays, inhalation systems, and several prescription medicines are available at no cost to you through the pharmacy.

Medical benefit: tobacco cessation counseling and classes are covered under the medical plan.

Alternative benefit: This benefit may be used toward the costs of other services not otherwise covered such as hypnosis.

Cigarette substitutes such as e-cigarettes and vaporizers are not eligible for coverage or reimbursement.

**QUIT
YOUR WAY
TODAY**