



# LOCAL 295/LOCAL 851-IBT

- EMPLOYER GROUP PENSION TRUST FUND
- EMPLOYER GROUP WELFARE FUND



60 BROAD STREET, 37TH FLOOR • NEW YORK, NY 10004 • (212) 308-4200

July 9, 2012

Dear Welfare Fund Participant:

As part of the Welfare Fund's wellness program we are encouraging annual physicals. The Trustees of the Welfare Fund have waived the co-payments for the annual physical examination by an **IN-NETWORK PROVIDER**. There will be no co-payment for this examination. If you use an **OUT OF NETWORK PROVIDER** you will be responsible for an **OUT OF POCKET EXPENSE**. This examination is not subject to the annual deductible.

There is no longer a maximum benefit payable for an annual physical examination. All separate testing procedures are covered up to the Permissible Plan Charges of the Welfare Fund.

An annual physical usually consists of an examination, chest x-ray, EKG, blood work, urine analysis, blood pressure check & TB test. It can also include a hearing and vision test as well. Any testing that takes place outside of your In-Network Provider's office such as an x-ray, EKG, etc would be subject to the plans co-payments.

Females can also have an annual exam by a gynecologist, including a pap smear, with only a \$20.00 co-payment.

You can take this notice to your IN-NETWORK PROVIDER as proof that the co-payment for an annual physical is currently waived. Should your provider need to verify this information (s)he can call the Fund Office at (212) 308-4200.

Board of Trustees  
Local 295/Local 851 IBT Employer Group Welfare Fund