

# IMPORTANT BENEFIT CHANGES EFFECTIVE JANUARY 1, 2021

Effective January 1, 2021, there will be an updated plan design with two tiers of coverage for in-network care. Participants who choose to complete an annual physical will be enrolled in the Wellness Tier with lower deductibles, coinsurance rates and out-of-pocket maximums. Participants who choose not to complete an annual physical will be enrolled in the Non-Wellness Tier with higher deductibles, coinsurance rates and out-of-pocket maximums. Your prescription drug, dental, and vision benefits will remain the same.

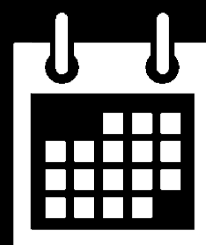
## PHYSICAL DEADLINE: OCTOBER 31, 2020

↳ Physicals completed between 11/01/2019 – 10/31/2020 are eligible.

## RETURNED FORM DEADLINE: NOVEMBER 15, 2020

↳ Mail, Email, or Fax your form to the Fund Office.

➤ Email: Rachel@ibew38-benefits.com | Fax: 216-431-7719



**SAVE IN  
2021 WITH  
2 EASY  
STEPS!**

**STEP 1:** Get an Annual Physical  
at Union Trade Medical Center or  
with an In-Network doctor.

**100% COVERED**



**STEP 2:** Send in Completed  
Physical Form\* to Fund Office.

\*Form is not needed if physical is completed  
at Union Trades Medical Center.

## Important Reminder:

**Both the Local 38 Member  
and Spouse (if applicable)  
must have a physical and  
form completed.**

Once the Local 38 member  
and spouse complete their  
annual physical, the  
member, spouse, and their  
dependent children will all  
qualify for the Wellness  
Tier.

Local 38 members who  
choose not to complete an  
annual physical will be  
enrolled in the Non-  
Wellness Tier.

Inside Wireman			
	In-Network		Out-of-Network
	Wellness Tier	Non-Wellness Tier	
Deductible	\$250 per individual \$500 per family	\$500 per individual \$1,000 per family	\$750 per individual \$1,500 per family
Coinsurance	You pay 20%	You pay 30%	You pay 50%
Out-of-Pocket Maximum	\$2,000 per individual \$4,000 per family	\$3,000 per individual \$6,000 per family	No maximum
Annual Physical	Free	Free	You pay 50%

Residential/Teledata Specialty Shop			
	In-Network		Out-of-Network
	Wellness Tier	Non-Wellness Tier	
Deductible	\$300 per individual \$600 per family	\$550 per individual \$1,100 per family	\$800 per individual \$1,600 per family
Coinsurance	You pay 20%	You pay 30%	You pay 50%
Out-of-Pocket Maximum	\$2,500 per individual \$5,000 per family	\$3,500 per individual \$6,000 per family	No maximum
Annual Physical	Free	Free	You pay 50%

**Union Trades Medical  
Center - WEST**  
7575 Northcliff Ave.  
Suite 403  
Brooklyn, OH 44144  
216-539-2702  
Mon/Tue/Thu 8am-5pm  
Wed 8am-7pm  
Fri 8am-3pm

## UNION TRADES MEDICAL CENTER

### ★ ADDED BONUSES ★

- ❖ **100% COVERED**
- ❖ **\$50 contribution to your Health Reimbursement  
Account posted on January 1, 2021**

To schedule a convenient appointment call the Beachwood Center at  
216-245-5680 or the Brooklyn Center at 216-539-2702.

**Union Trades Medical  
Center - EAST**  
3609 Park East Dr.  
Suite 210  
Beachwood, OH 44122  
216-245-5680  
Mon/Wed/Thu 8am-5pm  
Tue 8am-7pm  
Fri 8am-3pm