

# **IMPORTANT BENEFIT CHANGE EFFECTIVE JANUARY 1, 2021**

Effective January 1, 2021, an updated plan design with two tiers of coverage for In-Network care was implemented. To be enrolled in the Wellness Tier, with lower deductibles, coinsurance rates, and out of pocket maximums, *for the 2022 Benefit year*, you must have an annual physical completed by **November 15, 2021**. 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 remain the same.**

## **PHYSICAL DEADLINE 11/15/2021!**

Physicals completed between **01/01/2021 – 11/15/2021** are eligible.

**SEND FORM TO THE FUND OFFICE BY: November 15, 2021**

Email: [Rachel@ibew38-benefits.com](mailto:Rachel@ibew38-benefits.com) or Fax: 216-431-7719

**IF YOU HAVE ANY QUESTIONS CALL THE FUND OFFICE @ 216-431-7738**

**SAVE IN  
2022 WITH  
2 EASY  
STEPS!**

**STEP 1:** Get an **Annual Physical** at Union Trades Medical Center or with an In-Network/Out-of-Network doctor\*.

\* Out-of-Network doctor subject to co-insurance.



**STEP 2:** Send in **Completed Physical Form** to Fund Office. If physical is completed at the Union Trades Medical Center, no additional step is needed!

## **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.

## **UNION TRADES MEDICAL CENTER**

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

### **WEST LOCATION**

**7575 Northcliff Ave.  
Suite 403  
Brooklyn, OH 44144  
216-539-2702**

Mon/Tue/Thu 8am-5pm  
Wed 8am-7pm  
Fri 8am-3pm

### **EAST LOCATION**

**3609 Park East Dr.  
Suite 210  
Beachwood, OH 44122  
216-245-5680**

Mon/Wed/Thu 8am-5pm  
Tue 8am-7pm  
Fri 8am-3pm