

7/01/2019 to 6/30/2020

TIER I Basic

2018 Calendar Year Earnings (Minimum \$37,500)

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$248	\$251	\$148	\$151	\$998	\$598
Participant plus 1	\$1,779	\$1,813	\$1,679	\$1,713	\$7,184	\$6,784
Family	\$3,256	\$3,319	\$3,156	\$3,219	\$13,150	\$12,750

TIER I

2018 Calendar Year Earnings (\$37,500-\$55,000)

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$248	\$251	\$148	\$151	\$998	\$598
Participant plus 1	\$349	\$354	\$249	\$254	\$1,406	\$1,006
Family	\$388	\$394	\$288	\$294	\$1,564	\$1,164

Tier III Buy-Up Option

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$1,681	\$1,712	\$1,581	\$1,612	\$6,786	\$6,386
Participant plus 1	\$2,921	\$2,978	\$2,821	\$2,878	\$11,798	\$11,398
Family	\$4,078	\$4,158	\$3,978	\$4,058	\$16,472	\$16,072

TIER II

2018 Calendar Year Earnings (\$55,001-\$80,000)

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$326	\$331	\$226	\$231	\$1,314	\$914
Participant plus 1	\$451	\$458	\$351	\$358	\$1,818	\$1,418
Family	\$519	\$527	\$419	\$427	\$2,092	\$1,692

Tier III Buy-Up Option

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$687	\$699	\$587	\$599	\$2,772	\$2,372
Participant plus 1	\$986	\$1,004	\$886	\$904	\$3,980	\$3,580
Family	\$1,256	\$1,279	\$1,156	\$1,179	\$5,070	\$4,670

TIER III

2018 Calendar Year Earnings (\$80,001 and above)

Coverage Type	Quarterly		Quarterly with Wellness Incentive*		Full Year	Full Year with Wellness Incentive*
	7/01/19-12/31/19	1/01/20-6/30/20	7/01/19-12/31/19	1/01/20-6/30/20		
Participant	\$512	\$520	\$412	\$420	\$2,064	\$1,664
Participant plus 1	\$630	\$641	\$530	\$541	\$2,542	\$2,142
Family	\$749	\$762	\$649	\$662	\$3,022	\$2,622

2019 Wellness Incentive Details

The Wellness Incentive is a **\$400 per year** (\$100 per quarter) reduction in your self-pay premium which you earn by completing certain health-related goals each year you are a participant in the Welfare Fund. To continue receiving the incentive starting **1/01/20**, you need to meet the health-related goal during **2019**.

To qualify for the Wellness Incentive program, which **begins on January 1, 2020**, active participants and their covered spouses must have a Wellness Exam (what we used to call an annual physical) during **calendar year 2019**. (Please note that the incentive program is for active participants and is not available to retirees.)

Please note that to ensure you receive your credit at the time your self-pay premium payment is due on or before 1/01/2020, **please have your exam completed by 10/31/2019**. While we will certainly honor exams done in November and December, you will either need to provide written proof of the exams at the time of payment, or pay the regular self-pay premium with the understanding that we will credit you for the 1/01/20 incentive the following quarter.

The reason this incentive is being offered is that the Trustees believe that it is vitally important we all see a doctor at least once a year. Early detection of chronic diseases like high blood pressure or diabetes generally results in better outcomes for patients, and lower costs for treatment. Annual Wellness visits help ensure that we receive recommended screenings and care, and that when we do get sick, we have an ongoing relationship with a doctor and don't end up in an emergency room. (Improper use of ER's is a huge area of waste.) We believe that this is a win-win for both you and the Fund as a whole.

If you don't currently have a relationship with a doctor, you can call the Friedman Health Center at **(212)489-1939** to schedule a Wellness Exam. Friedman is Local One's "Medical Home" and there is **NO CO-PAY** for any primary care visit if you have Tier I, II or III coverage. They are located at 729 Seventh Avenue between 48th and 49th streets.

So please, if you don't have a regular annual Wellness check-up, make sure you start in 2019. Please call the Fund Office if you have any questions about the details of the incentive program.