

01/01/2025 to 06/30/25

TIER I Basic

12-month Earnings from 10/1/2023 – 09/30/2024 (Minimum \$37,500)

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$270	\$170	\$540	\$340
Participant plus 1	\$1,233	\$1,133	\$2,466	\$2,266
Family	\$2,156	\$2,056	\$4,312	\$4,112

TIER I

12-month Earnings from 10/01/2023 – 09/30/2024 (\$37,500-\$55,000)

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$270	\$170	\$540	\$340
Participant plus 1	\$338	\$238	\$676	\$476
Family	\$405	\$305	\$810	\$610

Tier III Buy-Up Option

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$1,841	\$1,741	\$3,682	\$3,482
Participant plus 1	\$2,843	\$2,743	\$5,686	\$5,486
Family	\$4,274	\$4,174	\$8,548	\$8,348

TIER II

12-month Earnings from 10/01/2023 – 09/30/2024 (\$55,001-\$85,500)

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$354	\$254	\$708	\$508
Participant plus 1	\$442	\$342	\$884	\$684
Family	\$530	\$430	\$1,060	\$860

Tier III Buy-Up Option

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$748	\$648	\$1,496	\$1,296
Participant plus 1	\$969	\$869	\$1,938	\$1,738
Family	\$1,286	\$1,186	\$2,572	\$2,372

TIER III

12-month Earnings from 10/01/2023 – 09/30/2024 (\$85,501 and above)

Coverage Type	Quarterly	Quarterly with Wellness Incentive*	Full 6-Months	Full 6-Months with Wellness Incentive*
Participant	\$556	\$456	\$1,112	\$912
Participant plus 1	\$695	\$595	\$1,390	\$1,190
Family	\$834	\$734	\$1,668	\$1,468

2025 \$400 WELLNESS INCENTIVE

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 that you are a participant in the Welfare Fund. To continue receiving the incentive starting **01/01/2025**, **active participants must complete a wellness exam** (an annual physical) during 2024.

If you have your visit by 10/31/24 we will obtain the information from Aetna and will credit your 2025 invoices. **If you have a visit after 10/31/24 you will need to forward the documentation to Fundoffice@fundoneiatse.com.**

If you don't have a doctor or are unable to schedule an appointment with your doctor, please 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 health coverage. They are located at 729 Seventh Avenue, 12th Floor, between 48th and 49th streets.

This incentive is being offered because the Trustees believe that it is vital that we all see a physician at least once a year. Early detection of chronic diseases like high blood pressure and diabetes generally results in better outcomes for patients and lower costs for treatment. Annual wellness visits ensure that we receive recommended screenings and continuity of care which ultimately prevent unnecessary emergency room visits. (Improper use of ERs is a huge area of waste.) We believe that this is a win-win for both you and the Fund as a whole.

So please, if you haven't had a regular annual Wellness check-up, this is the time!