



## Physical Deadline is December 15, 2024!

Physicals completed between 01/01/2024 – 12/15/2024 are eligible to enroll into the Wellness Tier for 2025 Benefit Year.

**SAVE IN  
2025 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!

**Reminder:** Both the Local 38 Member and Spouse (*if applicable*) must have a physical and a form completed. A physical form is only required if utilizing a Physician outside of the Union Trades Medical Center.

<u>Wellness Tier</u>	<u>Non-Wellness Tier</u>
<ul style="list-style-type: none"><li>• <b>Lower</b> Deductibles</li><li>• <b>80/20</b> Co-Insurance rate</li><li>• <b>Lower</b> Out-of-Pocket Maximums</li></ul>	<ul style="list-style-type: none"><li>• <b>Higher</b> Deductibles</li><li>• <b>70/30</b> Co-Insurance rate</li><li>• <b>Higher</b> Out-of-Pocket Maximums</li></ul>

➤ **Schedule ahead of time** at the **Union Trades Medical Center**. As the deadline of 12/15/2024 approaches, appointments will be booked up!

<u>WEST LOCATION</u>	<u>EAST LOCATION</u>
7575 Northcliff Ave. Suite 403 Brooklyn, OH 44144  216-539-2702  Mon/Tue/Thu 8am-5pm Wed 8am-7pm Fri 8am-3pm	3609 Park East Dr. Suite 210 Beachwood, OH 44122  216-245-5680  Mon/Wed/Thu 8am-5pm Tue 8am-7pm Fri 8am-3pm
Schedule online at <a href="https://my.marathon-health.com/login">https://my.marathon-health.com/login</a>	