

Health & Welfare Trust Fund
International Union of Operating Engineers
LOCALS 877 AND 70

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Waiver of Deductible Program

Health professionals stress that regular routine exams are important to help identify risk factors and problems before they become serious. As a way to encourage members and spouses to visit the doctor annually, the Health and Welfare Trust Fund of IUOE Local 877 & 70 will be waiving the annual deductible for in-network claims for those who have their annual check-ups in the previous year!

- Please note that when you, the policyholder, have your annual visit to the doctor for your routine physical the waiver of deductible is applied for you and any dependent that is covered under your policy.
- **You are not required to take any action or complete any forms!** When you have your annual routine physical and the physician bills Health Plans for this visit, Health Plans will automatically set you up for no in-network deductible in the following year.
- This waiver will apply to the following calendar year, so if you have your annual routine physical this year, your full \$500 family in-network deductible will be waived next year.

Contact the Health and Welfare Fund at 781-769-5789 with any questions.