



**PLUMBERS LOCAL 98**  
**FRINGE BENEFIT FUNDS**  
P.O. BOX 159  
TROY, MICHIGAN 48099-0159  
(248) 641-4988 (866) 646-8919



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April 6, 2026

**Dear Active and Early Pre-Medicare Retiree Participants:**

Recently, the Board of Trustees of the Plumbers Local 98 Insurance Fund sent out communication about a partnership with Marathon Health. Beginning April 8, 2026, you and your eligible family members will have access to primary care and mental health services with Marathon Health.

As a reminder, Participants, spouses, and dependents (ages 2+) eligible under the Plumbers Local 98 Insurance Plan are eligible to use the Marathon Health clinics.<sup>1</sup> This includes Opt-Out Participants. Unfortunately, at this time, Participants enrolled in the Fund's Medicare Advantage program are unable to utilize Marathon Health.

**Services are no cost - \$0! Additionally, every participant (and their spouse) will receive \$150 if their annual physical exam is performed at Marathon.**

Download the attached flyer to see a complete list of services offered in-person or virtually.

If you have any questions about your health benefits, please contact the Fund Office.

Sincerely,

A handwritten signature in black ink that reads 'Darris Garoufalis'.

Darris Garoufalis  
Plan Manager

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<sup>1</sup> Limitations may apply for certain services for those under 12 years of age.



# Our services: In-person & virtual care

Marathon Health is your complete health partner, covering up to 90% of your health and wellness needs.

<h3>Primary &amp; preventive care</h3> <ul style="list-style-type: none"> <li>Annual exams and screenings<sup>1</sup></li> <li>Blood pressure</li> <li>Biometric screening (height, weight, blood glucose, and cholesterol)</li> <li>Condition management (diabetes, heart disease, COPD, and more)</li> <li>Mental health support (provider assessment for mental health concerns)</li> <li>Vaccines (flu, COVID, TDAP, and more)</li> </ul>	<h3>Immediate &amp; sick care</h3> <ul style="list-style-type: none"> <li>Bronchitis</li> <li>Common cold</li> <li>Constipation</li> <li>Cough</li> <li>Diarrhea</li> <li>Eye infections</li> <li>Headache</li> <li>Joint pain</li> <li>Nausea and vomiting</li> <li>Nosebleed</li> <li>Sinus infections</li> <li>Skin infections</li> <li>Strep throat</li> </ul>
<h3>Family care</h3> <ul style="list-style-type: none"> <li>School and sports physicals (ages 5+)</li> <li>Minor injuries (cuts, scrapes, and minor burns)</li> <li>Sick care (fever, flu, vomiting, pink eye, cough, and more) (ages 2+)</li> </ul>	<h3>Lab services<sup>2</sup></h3> <ul style="list-style-type: none"> <li>Basic metabolic panel</li> <li>Blood draws and sample collection</li> <li>Cholesterol</li> <li>Hemoglobin A1c</li> <li>Pregnancy test</li> <li>Screening for diabetes</li> <li>Urinalysis</li> </ul>
<h3>Medications</h3> <ul style="list-style-type: none"> <li>Over 150+ common medications are available at the health center for you to take home when you leave your appointment. Additionally, you can have medications delivered to your home at no additional cost.</li> </ul>	<h3>Physical therapy (ages 6+)</h3> <ul style="list-style-type: none"> <li>Treatment for acute and chronic injury</li> <li>Pain management</li> <li>Strengthening and conditioning</li> <li>Wellness assessments</li> <li>Occupational health assessments and testing</li> </ul>
<h3>Mental health counseling (ages 12+)</h3> <ul style="list-style-type: none"> <li>Anxiety, excessive worries</li> <li>Depressed mood, sadness</li> <li>Disordered eating</li> <li>Grief</li> <li>Substance abuse (alcohol, drugs)</li> <li>Relationship concerns (individual, family, and couples therapy)</li> <li>Stress, anger</li> <li>Post-traumatic stress</li> </ul>	<p><b>Suicide &amp; crisis lifeline:</b> call or text 988  <b>Crisis text line:</b> text the phrase HOME to 741741</p>



Schedule your appointment today  
 866-434-3255 | [my.marathon.health](https://my.marathon.health)



1. \$150 dollar incentive for Participants and their Spouses who receive their physical at Marathon.  
 2. Additional lab tests can also be drawn and sent to an outside lab for processing.  
 The care you receive by Marathon is confidential and protected by state and federal law.  
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