



SHEET METAL WORKERS' LOCAL 7-ZONE 3 BENEFIT FUNDS

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Important Notice from the Sheet Metal Workers Local 7 Zone 3 Health Care Fund about Preventive Care Services

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Dear Participant,

The Sheet Metal Workers Local 7, Zone 3 Health Care Fund wants to encourage its members to take preventive health care seriously. Seeking preventive care can lead to better outcomes and reduced healthcare costs. The Centers for Disease Control and Prevention estimates that if everyone in the U.S. received the recommended preventive care, more than 100,000 lives could be saved yearly. **Note, your preventive care services are covered at 100% for approved preventative services.**

The Fund encourages participants to take advantage of their preventive care benefits – specifically an annual physical exam. Not only is preventive care good for your health, **Members who receive their annual physical exam in 2023 will be eligible for a lower deductible and enhanced plan design in 2024.** You will receive details of the Enhanced Plan soon. In the meantime, contact your primary care physician to schedule an appointment.

Preventive care measures, such as annual exams and screenings, can help identify and monitor areas of concern. Health screenings can detect diseases or chronic conditions in their earliest stages when treatment plans are most successful. If any concerns are detected, physicians can then prescribe care plans to prevent conditions from worsening.

Immunizations add another layer of protection, preventing infection or serious cases of communicable disease. At minimum, adults who have not yet received the COVID-19 vaccine or annual flu vaccine should get them as soon as possible. Adults who have received their initial COVID immunization should also be sure to receive their booster dose according to the timeline set by the Centers for Disease Control and Prevention.

Below are recommended adult health screenings and preventive care measures based on age. These recommendations will differ if an individual has family history or other risk factors for disease. Individuals should consult their physician for their specific recommendations.

AGES 18 – 39

- A cholesterol screening should be done at least once before age 20. Younger adults should be screened every 5 years while older adults should be screened every year.
- A full-body skin check will identify moles or marks of concern.
- Blood pressure: If normal with no additional risk factors, check it at least every two years.
- Screening for infections such as Hepatitis C and HIV.

- Immunizations: Influenza, Tdap (tetanus, diphtheria, pertussis), HPV (human papillomavirus) MMR (measles, mumps, rubella) and COVID-19. Additional immunizations may be recommended depending on each person's vaccine health history.
- Women: A Pap test for cervical cancer should start at age 21, then every three years if results are normal up until age 65.

AGES 40 – 64 Blood pressure, cholesterol, full-body skin exam, weight and body mass index should be done annually or as recommended by an individual's physician.

- Diabetes screening: Get a blood sugar test at age 35 then every three years if it is normal or if you have no risk factors.
- Immunizations: In addition to the vaccines listed above, the shingles vaccine is recommended at age 50.
- Colon cancer screening: Screening should start at age 45. Those at increased risk of colorectal cancer might need to start screening before age 45.
- Women: Check for breast cancer with a screening mammogram first at age 40, then annually afterwards. Those with risk factors may need to get a screening mammogram earlier than age 40.
- Men: Prostate cancer screening should be discussed with your health care provider starting at age 50, or earlier with risk factors.

AGES 65+

- Screenings and check-ups should continue as noted in previous sections.
- Pneumonia vaccine: One shot each of two vaccines will help protect against pneumonia.
- Bone density test: This is a special type of X-ray that tests for osteoporosis.

SASMI ANNUAL PHYSICAL BENEFIT

As a reminder, while the SMW 7-3 Health Care Plan covers preventive care services, there may be additional charges or costs associated with a routine physical that may be considered for reimbursement under your SASMI Annual Physical Benefit, for you and your dependents. Please refer to your SASMI Summary Plan Description ("SPD") or contact SASMI at www.SASMI.org or call (800) 858-0354 for more information or to obtain an application for benefits.

As always, individuals should talk with their doctor regarding screening recommendations and exams specific to their health history or risk factors.

Board of Trustees

Sheet Metal Workers Local 7 Zone 3 Health Care Fund