

Roofers Local No. 20 Health and Welfare Fund and Pension Trust Fund

HEALTH AND WELFARE
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HEALTH AND WELFARE
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PENSION EMPLOYER
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JAMES BOLAND

PENSION UNION
TRUSTEES
STEVE GERCONI
JOE LOGSDON
PAUL POST



Dear Valued Member:

The health of our members and their families continues to be an important focus of the Roofers Local No. 20 Health and Welfare Fund. In 2024, all members (and their spouse) are once again encouraged to receive an annual wellness physical to qualify for lower deductible amounts in 2025. *

The overall goal of program participation at Roofers Local No. 20 Health and Welfare Fund is to encourage and enable members to consistently manage their health. This program is designed to arm members with the information needed to become more aware of personal risk factors and maximize health. Protecting and improving the overall health of our population through preventive health program(s) is a significant factor in the Health and Welfare Fund's ability to continue providing a strong and cost-effective benefits package for our members.

As a means to promote prevention, an incentive has been developed to allow members to lower their annual deductible.

In order to be eligible to receive the reduced deductibles, both members and their spouses (if covering your spouse on the plan), will need to receive an annual physical before November 15, 2024**. **PARTICIPANTS ARE RESPONSIBLE FOR THE SUBMISSION OF FORMS.**

To remove a barrier to members and their spouses, annual wellness physicals will be covered at 100% (no Co-Pay). The wellness physical policy included with this letter explains the program in further detail. You may receive your Annual Physical at a Spira Care clinic, or through your primary care physician. The required form for your respective primary care physicians to certify that both you and your spouse (if applicable) have received a wellness physical is included with this letter.

Sincerely,

Health and Welfare Fund Administrator

*The Roofers Local No. 20 Health and Welfare Fund Trustees reserve the right to make benefit plan changes at any time.

**Return to the Fund Administrator, Michelle Ross. Late, misdirected and/or unreceived mail to the fund's office may void a member's eligibility for reduced deductibles.

FORMS CAN BE EMAILED TO THE FOLLOWING:

mburnette@roofers20kcbenefits.com

sbaker@roofers20kcbenefits.com

mross@roofers20kcbenefits.com

Roofers Local No. 20 Health and Welfare Fund Incentive Plan Requirements for Medical Plan Deductible Credit

Roofers Local No. 20 Health and Welfare Fund is providing a deductible credit **beginning January 1, 2025, through December 31, 2025***. This credit will be awarded to members enrolled in the Medical Plan if they and their spouses complete an annual physical exam. Additional details of the program and eligibility are outlined below.

- To qualify for this credit, eligible members and their covered spouse enrolled in the Medical Plan must complete an annual physical exam no later than November 15, 2024 ******(exams that are completed beginning November 16, 2023, and up until the deadline will qualify). There are two approaches available:
 - 1) If you receive an annual physical exam at the Spira Care clinic, the Fund will be notified directly, and no additional action is necessary. You must complete the exam no later than November 15, 2024.
 - 2) You may complete an annual exam at your primary care physician, and have the completed form submitted to the Fund Office by the deadline of November 15, 2024.
PARTICIPANTS ARE RESPONSIBLE FOR THE SUBMISSION OF FORMS.
 - To receive this credit by completing an annual physical exam, bring the attached **Incentive Verification Form** with you to your doctor's office and have your provider complete it at your visit to confirm you had your annual physical exam.
 - This form must be completed by each member and his or her spouse and returned to the Fund Administrator no later than **November 15, 2024**.
- If you do not receive your annual exam at a Spira Care clinic, it is recommended that you complete the exam with your Primary Care physician.
- Recommended testing for the annual physical incentive includes:
 - Routine physical assessments
 - Blood pressure
 - Height/weight
 - Metabolic screening
 - Total cholesterol
 - HDL cholesterol
 - LDL cholesterol
 - Blood glucose levels
 - Age- and gender-specific screenings
 - Colonoscopy
 - Pap smear
 - Mammogram
- **There are no specific requirements regarding the tests that must be completed. Your physician will determine the appropriate tests. Please review the enclosed chart for more information.**
- Providing inaccurate or false information to receive the incentive will result in removal of the deductible credit for the remainder of the year, as well the immediate withdrawal of incentive eligibility, permanently.

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Preventive Benefit	Roofers Local No. 20 Health and Welfare Fund
Mammograms	No age limit or frequency limit- preventative or diagnostic
Pap Smears/Well-Woman Exam	No age limit; once per year
PSA	Ages 50 and above; once per year
Well-Baby/Well-Child	Covered up to age 6
Adult Routine Physical	Covered beginning at age 6
Immunizations	No age limit: frequency varies by immunization.
Flu Shots	No age limit: once per year
Colorectal Screening	No age limit or frequency limit- preventative or diagnostic
Bone Density Screening	Ages 50 and above (woman) and ages 70 and above (men) with no risk factors; once per year