June 16, 2016

TO: All Plan A PPO Participants

FROM: Board of Trustees

RE: New Routine Physical Exam \$100 Wellness Benefit

Under the PPO Plan covered participants and spouses may undergo a routine physical exam in one of two ways:

- 1. Through Sharp Rees-Stealy Occupational Medicine at **NO COST**, which includes a confidential health risk appraisal; or
- 2. Through a PPO physician's office with up to \$80 for the office visit payable at 100%. All other charges are subject to the calender year deductible + 20% co-insurance which may cost the participant hundreds of dollars.

Taking a routine physical exam is highly recommended as the early detection of a medical condition not only permits early intervention, but **HAS SAVED A LIFE** on more than one occasion.

Effective July 1, 2016, any employee or spouse in the PPO Plan who is covered in the PPO Plan at the time they complete an authorized routine physical exam through Sharp Rees Stealy Occupational Medicine will receive a \$100 wellness benefit. This means if a routine physical exam is performed through any other PPO Physician, including Sharp Rees-Stealy, there will be no wellness benefit payable. Note: Under the Internal Revenue Code this benefit is taxable income for which a Form 1099 will be issued for the year in which it is paid.

Routine physical exams are covered pursuant to the following frequency schedule:

Under age 30 - Every 5 years; Ages 30 to 39 - Every 4 years; Ages 40 to 49 - Every 3 years; Ages 50 to 59 - Every 2 years; and Ages 60 or older - Annually.

Sharp Rees-Stealy Occupational Medicine will have representatives at the upcoming LU 569 Picnic on June 18, 2016 at which questions about the routine physical exam program may be answered. To schedule a **FREE** routine physical exam contact Sharp Rees-Stealy Occupational Medicine at (858) 616-8411.

If you have any questions please contact the Trust Office (x-702).

Thank you.