



Laborers' National Health & Welfare Fund

Introducing **FIT FOR DUTY**: Your Path to Wellness and Rewards

We are excited to announce the launch of our new health benefit program, **FIT FOR DUTY**. This program is designed to encourage you and your spouse to prioritize your health and well-being by rewarding you for taking preventive care measures.

How Does It Work?

It's simple! Every year, you and your spouse may each earn up to **\$125 (that's \$250 per household!)** for completing the following routine healthcare visits:

- **Annual Physical Exam (at no cost to you!) = \$100 incentive**
- **Dental Exam and Cleaning (in-network at no cost to you!) = \$25 incentive**

The \$125 reward is loaded on a prepaid HRA debit card and can be used for qualified medical expenses, giving you extra financial flexibility for your healthcare needs. **PLUS, YOUR ANNUAL PHYSICAL EXAM AND DENTAL EXAM/CLEANING (IN-NETWORK ONLY) ARE AT NO COST TO YOU!**

Why **FIT FOR DUTY**?

- **Preventive Care:** We believe that prevention is key to maintaining good health. FIT FOR DUTY incentivizes you to take proactive steps toward a healthier lifestyle.
- **Financial Wellness:** The \$125 reward helps offset the cost of healthcare and provides additional support for your financial well-being.
- **Peace of Mind:** Knowing that you're taking care of your health and receiving a financial benefit for doing so can bring you peace of mind and a sense of accomplishment.

FAQ

- **Who is eligible for FIT FOR DUTY?**
 - All covered members and their enrolled spouses are eligible for this program. You and your spouse can each earn up to \$125 (that's \$250 per household!)
- **How do I receive the \$125 reward?**
 - As soon as practicable after the close of the calendar year in which you have completed your annual physical and/or dental cleaning, a prepaid HRA debit card will be mailed to your home address. If both you and your spouse participated in the program, each of you will receive a card. Hold on to the card after use, because it will be reloaded each year you qualify for the program!
- **What can I use the \$125 reward for?**
 - The reward can be used for qualified medical expenses for you, your spouse, or your dependents such as doctor's visits, prescription medications, and medical equipment. Click here for a full list of qualified expenses, see Publication 502 on the IRS website: <https://www.irs.gov/publications/p502>
- **Is there a deadline for completing the requirements?**
 - Yes, you must complete your annual physical and dental cleaning within the calendar year to receive the reward for that year. The reward will be sent to you in following year.

Take the First Step Today!

Your health is your most valuable asset. With **FIT FOR DUTY**, you can invest in your well-being and enjoy the rewards of a healthier lifestyle. Schedule your annual physical and dental cleaning today and start your journey toward a healthier you.

Need a Doctor for your physical?

Check the Cigna network for a physician near you:

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

Need a dentist?

Check the Delta Dental Network Dentist for your no cost annual checkup:

<https://www.deltadental.com/us/en/member/find-a-dentist.html>