



MO-KAN SHEET METAL WORKERS WELFARE

P.O. Box 300019 • Kansas City, Missouri 64130-0019 • 816-531-0334



To receive a deductible credit in 2026, all annual routine physical exams must be obtained in the rolling year of November 2024 to October 2025

All Dates of service must be prior to November 1st, 2025

Valued Mo-Kan Members,

The Fund strongly encourages our membership to get an annual routine physical examination and labs to better manage their health. Routine physical examinations and labs are paid **100%** through your medical benefit with the Mo-Kan Sheet Metal Workers Welfare Fund. Effective July 2023, the annual routine physical incentive form is no longer required.

If you and your covered Spouse receive a valid annual routine physical in the rolling calendar year of **November 2024 to October 2025**, you will experience a decrease in your deductible for 2026. The individual deductible will decrease to \$500, and the family deductible will decrease to \$1,000.

If you and your covered Spouse do not receive a valid annual routine physical in the rolling calendar year highlighted above, the individual deductible will be \$1,500 and the family deductible will be \$3,000 in 2026.

If your enrolled Spouse has other primary medical coverage -

→ Submit your Spouse's Explanation of Benefits (EOB) to the Fund office. The EOB must include the date of service and amount paid by the other primary medical coverage.

If you should have any questions, please contact the Mo-Kan Sheet Metal Workers Welfare Fund office at (816) 531 0334.

Respectfully,

Mo-Kan Sheet Metal Workers Welfare Fund