



Questions and Answers from our Membership

Q - If I use an out of network provider for counseling visits and the charges go against my deductible do those visits count against my 8 visit limit?

A - Your question on deductible and mental health counseling benefits: If visit charges related to a counseling visit are used to help satisfy the calendar year deductible, that visit is drawn down from the 8 available. In your example of 3 used against the deductible, you would only have 5 left.

Q - Are domestic partners covered under the Plan?

A - The Plan does not currently cover domestic partner benefits. Eligibility is limited to your legal spouse of a different gender from your own.

Q - How long am I covered under my mother's Plan?

A - Your mother's insurance coverage through the IUOE Local 4 Health & Welfare Plan is currently in force until 2/28/06 based on her work hours earned in 2005. Dependents are covered as long as they are under age 19. Or, dependents over the age of 19 are covered until the end of the month of their 23rd birthday if they are full time students. Once you reach age 19 we will send you a form to confirm whether you are still in school.

Q - Does the Health Plan cover Health Clubs?

A - Yes, reimbursement up to \$150 per family per year for both Health Club Membership and Weigh Watchers.