



healthy choices



live well. be well.

Preventive Services

Time to get Back on Track

When the COVID-19 pandemic began public health officials advised staying home as much as possible to help limit the spread of the virus. But it turns out that staying home meant that many people skipped regular checkups and screenings, putting other aspects of their health at risk .

If you feel fine: Do you need a Screening?

Even if you feel healthy, it is important to schedule regular health screenings with your physician. The purpose of these visits are to:

- Screen for diseases
- Assess risk of future medical problems
- Help develop a healthy lifestyle
- Update vaccinations (flu shot annually and tetanus every 10 years)

The most important thing to remember is to get screened regularly, no matter which test you get.

Routine tests and screenings

Routine tests and screenings such as mammograms, colonoscopies, pap smears, cholesterol and blood pressure tests are effective means of spotting diseases before they get worse. In general, it's very important to stick to your schedule for these tests, which help give doctors early warnings if your health is changing.

Plan pays 100%, no deductible when you chose an in-network provider.

Screenings

Cervical Cancer

Cervical cancer testing (screening) should begin at age 25. Those aged 25 to 65 should have a primary HPV test every 5 years. If primary HPV testing is not available, screening may be done with either a co-test that combines an HPV test with a Papanicolaou (Pap) test every 5 years or a Pap test alone every 3 years.

Breast Cancer Screening

Breast cancer is one of the most common kinds of cancer in women. About 1 in 8 women in the United States will get breast cancer during her lifetime.

By utilizing an in-network provider (which can be found on the Welfare Fund website) your annual screening mammogram is covered under preventative services. The American Cancer Society recommends one screening per calendar year beginning at the age of 40.

Colorectal Cancer Screening

Colonoscopy is a procedure that allows your physician to look inside your colon/large intestine, using a thin flexible tube with a light and camera called an endoscope.

A routine colonoscopy is allowed every 10 years beginning at the age of 50. If you have a colonoscopy prior to age 50, you must have a medical diagnosis for it to be covered at medical level.

Cologuard is intended to screen adults who are at average risk for colorectal cancer by detecting certain DNA markers and blood in the stool. Cologuard is covered at the age of 50, every 3 years. The one benefit to using Cologuard is you can use it right at home! Ask your doctor which screening is right for you.

Open Enrollment 2022



What does Open Enrollment mean for you?

This period is the time during which you may choose a different coverage option for which you are eligible during the next calendar year (beginning January 1st).

What happens if you do not complete the Open Enrollment form during the months of October and November?

If you do not complete the Annual Open Enrollment Form during the months of October and November, then you will remain at the same coverage level for which you were enrolled for the prior year.

If you did not enroll during your first month of eligibility, you were automatically enrolled in the highest level of coverage for which you are eligible, as determined by your hours worked.



Have you moved within the last year?

In order for you to receive an Open Enrollment Form, please keep the Welfare Fund office informed of your current address. If you need to update your address please contact The Welfare Fund Office at 314.835.2700 or toll free at 1.866.565.2700.

Adding dependent(s)

If you are adding dependents or a spouse, please visit www.655hw.org to download the Enrollment and Beneficiary form and the Spousal Coverage Verification form.



You may also contact the Fund at 314.835.2700 or toll free at 1.866.565.2700 and we will assist you in getting the appropriate forms.

Did you know?

You can log into your participant portal at www.655hw.org and send any forms directly to your Welfare Fund file by using the "FORM UPLOAD" feature.