



# Understanding Wellness Benefits



Dear MCN Partners,

“An Apple a Day keeps the Doctor away!” For that matter let’s throw in a serving of **broccoli** too!

In today’s world, you really cannot afford to be sick. The downtime away from work, from family members who depend on you, and the cost of a lengthy illness make it imperative you stay healthy!

What is the definition of a “wellness benefit”? A procedure that is not medically necessary. Annual physicals, immunizations, check-ups, pap smears are all part of preventative medicine designed to catch potential health problems early.

Your IMG MCN group health plan allows for you to spend up to **\$1000** per person every 12 months for wellness visits.

- This does not apply towards your deductible, there is no special claim form, and no pre-approval.
- You can use it overseas or in the USA.
- You can use it immediately as there are no waiting periods for a new employee.
- **IMPORTANT-** The 12 months starts on the date of your first wellness visit. So, if you use all of your benefit on December 1<sup>st</sup>, you cannot use it again until the following December.
- If you have each member of your family getting a wellness check-up at different times of the year, you will want to keep a record of each member’s dates for future visits.

Remember, if you are not healthy...you cannot be used to your maximum potential! Stay Healthy!

Your main point of contact at IMG:

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A wealth of information can also be found at <http://www.imglobal.com/en/client-resources.aspx>

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*Thanks again for the opportunity to serve you!*