

# Twin Horse Crier

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## Pension Plan Status Update

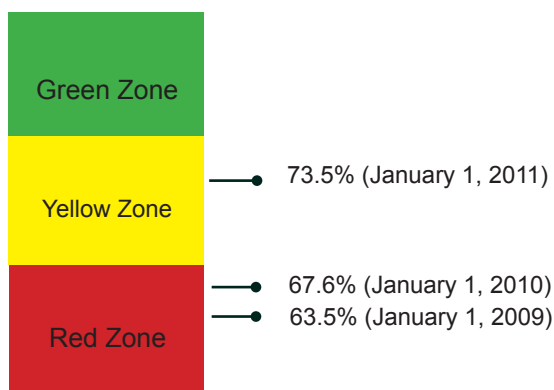
*By Michael M. McCall, CEBS*

As a former bank president, my father always preached the need to save for retirement and to work for an employer that offered a defined benefit plan as “the risk of outliving your money is the employer’s problem.”

While I understood the message, my dad was never employed during the time that the Pension Protection Act was rewriting the structure of our plan. Soon after we announced the ending of the 25 and 30 and out for folks like myself, I visited my dad to share the change. While he patiently listened to me grumble, he quickly ended the conversation by reminding me that all affected participants had at least 5 more years of work before they would reach 25 years and further reminded me that a lot can change in five years when dealing with the investment market, because he understood that Wall Street, not Main Street, produces the funding that pays monthly benefits.

His message was simple. By the time I had 25 years under my belt, the Fund could be in the green zone, allowing the Trustees to again take control which would ideally result in some level of benefit restoration.

With that in mind, it’s only fitting to share the Fund’s report card using January 1, 2009 as the start point. The illustration below shows the increase from 2009 to 2011.



Thanks to a variety of partners, including the multiemployer community’s key lobby group, the National Coordinating Committee for Multiemployer Plans (NCCMP), Congress provided substantial relief from the strict rules of the Pension Protection Act – an Act never designed to deal with a year like 2008. This relief, along with a well developed investment program that has produced the following returns, has allowed the Fund to leave the Red Zone and enter the Yellow Zone with the next step being Green – the government’s seal of approval of a healthy plan.

### Annual Investment Returns

For the year ending December 31, 2009	15.70%
For the year ending December 31, 2010	14.04%

As I have done in past newsletters, I’ll continue to keep everyone abreast of this common road we travel.

## Board of Trustees Approves Benefit Increase for Inpatient Admissions by Out-of-Network Providers

The Board of Trustees recently approved changes to benefits related to inpatient admissions by out-of-network providers.

These claims are often the result of charges from providers in highly specialized medical fields such as neonatology and anesthesiology. The patient may not have the option to choose the actual physician who provides treatment. As a result, the Board of Trustees voted to increase the percentage at which the Fund will pay for out-of-network providers during any inpatient admission on or after July 31, 2010. All claims previously received by the Fund with this type of charge have been reopened and considered for additional payment based on the increased percentage approved by the Board of Trustees.

Please be sure to review your updated Schedule of Benefits which can be found on our website at [www.tjc83funds.org](http://www.tjc83funds.org). Click on the "Employers" link at the top of the page, choose your employer and then click on the link "Schedule of Benefits".



## We've got your back

When your health is on the line, it's good to have SHPS Case Management in your corner.

No one wants to find themselves facing a health crisis. But that doesn't stop crises from happening like a serious injury, major surgery, cancer or a heart attack. Sometimes, you see it coming. Other times, you're totally blindsided.

When your health takes a huge hit, it can feel overwhelming. You'll have a lot of questions—and maybe a lot of fears. That's why you'll want all the help you can get as you find your way back to "normal." What you need is a partner in health.

When you have someone to look out for you and make sure you're getting the care you need, you'll have a little more peace of mind. So, where do you find a partner in health? SHPS Case Management.

If you do ever experience a health crisis, Case Management can pair you with your own personal case manager, an experienced registered nurse who will work with you and your family to make sure that you are getting the best, most appropriate treatment. This makes it easier to feel confident and in control. It will also boost your odds of a quick, smooth recovery.

### A care plan...just for you

No two people are the same... the steps they take to return to health won't be, either. Your case manager will help you understand the ins and outs of your doctor's treatment plan, your recovery, and your role in the process. You'll have the extra information and support you need to follow your treatment plan—and to weigh any alternatives.

Your daily habits and behaviors play a big role in your health. Your care plan will help you learn what behaviors might put your health at risk—and how to make healthy changes that can reduce those risks. These will be realistic, achievable changes, based on how ready you are physically and emotionally to take charge of your health.

As you see the improvement that these changes can bring, you'll find yourself feeling more confident about your recovery and ability to control your own health.

### Making the most of your benefits

Medical care can be expensive. Your case manager will help you use your health benefits wisely, so you get the care you need in a cost-effective way. If you have

to pay out-of-pocket for some of your care, your case manager may be able to help you find other resources.

Whether you are being cared for at home or in a healthcare setting, your case manager will help make sure you are getting the right care for the best possible recovery. This includes smooth transitions from one setting to another, and avoiding complications that might slow your recovery or land you back in the hospital.

Good communication with your doctors can result in better care. Your case manager will help you with questions to ask your doctor and your other healthcare providers. Before you know it, you'll be back on the road to health, and feeling like yourself again. SHPS Case Management is a free, confidential program administered by SHPS. It's part of your Teamsters benefits. For more information, call SHPS at 1-888-852-8382.



## Are you getting the most out of your Mail Order Pharmacy Benefit?

The Mail Order Pharmacy benefit allows you to receive a 100 day supply of maintenance drugs. When obtaining a prescription from your physician, he or she must write or call in the prescription for a 100 day supply, in order for the pharmacist to fill this quantity. Be sure to present your Prescription Solutions card to the provider to ensure they have the correct contact information for mail order prescriptions.



# Prostate Cancer: Are You Aware?

*Courtesy of Business Health Services May 2011 Tip Sheet*

The Prostate Cancer Foundation describes prostate cancer as, "the most common diagnosed non-skin cancer" in men in the United States. Prostate cancer develops from the growth of cancerous cells within the prostate gland. In the United States, prostate cancer is the second leading cause of cancer death among men, and the third leading cause of all deaths.

## Statistically Speaking

According to Urologyhealth.org, approximately 1 in 55 men will be diagnosed with prostate cancer between the ages of 40-59. The diagnosis rate dramatically increases to 1 in 6 males between the ages of 60-79, regardless of family history. The American Cancer Society states that men with a first degree relative (father or brother) with prostate cancer have a 2-3 times greater chance to develop the cancer, and men with more than one first degree relative with prostate cancer have a 3 -5 times greater chance of being diagnosed. African-American men are 1.6 times more likely to be diagnosed than Caucasian males.

In 2010, there were an estimated 217,730 new cases of prostate cancer, and an estimated 32,050 deaths (American Cancer Society). Environmental factors, such as smoking and a diet high in fat, may contribute to the development of this disease. Other possible causes being studied are hormonal changes and chromosomal abnormalities.

## The Good News!

Prostate cancer is very curable when detected at early stages. Most prostate cancer grows very slowly. Early detection and prevention play a vital role in protecting men against this cancer. Caught early enough there is a 90% or better cure rate for prostate cancer. In the United States, there are more than 2 million men who have been diagnosed with prostate cancer who are still alive today.

Detection methods such as a Digital Rectum Exam and a Prostate Specific Antigen (PSA) blood test may be used to detect whether or not someone is at risk for Prostate Cancer. Family physicians or urologists are able to provide these tests.

## Recommendations for Early Detection

In 2010, the American Cancer Society revised their guidelines for early detection to more heavily involve patients to make informed decisions about testing.

Starting at age 50, men who are in good health and expect to live 10 or more years should make an informed decision with their doctor after learning of the risks and potential benefits associated with prostate cancer screenings.

African-American males or men with a first degree relative who have been diagnosed with prostate cancer before the age of 65 should begin discussions with their doctor at age 45. Men with multiple family members who have been diagnosed with prostate cancer before the age of 65 should begin discussions even earlier, at age 40.

For more information on guidelines, visit the American Cancer Society website, [www.cancer.org](http://www.cancer.org), or call 1-800-227-2345.

## Treatment

Treatments for prostate cancer can include surgery, radiation therapy, hormone deprivation and chemotherapy. Some doctors who may be included in providing treatment for prostate cancer are urologists, radiation oncologists and medical oncologists. Certain variables will affect which treatment is chosen specifically for the patient with prostate cancer (i.e., a patient's age). It is important for anyone who is diagnosed with prostate cancer to understand there are many physical and emotional challenges related to such a diagnosis.

## Prescription Solutions Goes Mobile

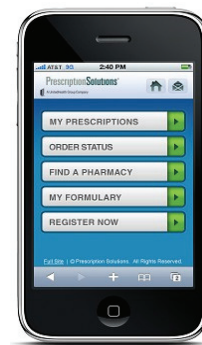
Prescription Solutions recently implemented two new mobile enhancements to make it even easier for you to keep up with your medications.

[m.prescriptionsolutions.com](http://m.prescriptionsolutions.com) is a mobile-friendly version of the Prescription Solutions website. You can access your personal prescription profile, refill mail service medications and check order status directly from your mobile smart phone.

My Medication Reminders is a mobile-based text message reminder service to help you remember to take your medications. You can also receive reminders to refill or transfer retail prescriptions to mail service. All cell phone brands and service providers can access these programs. Standard text messaging rates will apply.

What Things Can I Do on the Site?

- ✓ Refill mail service pharmacy prescriptions
- ✓ Set up text message medication reminders
- ✓ Locate a pharmacy by ZIP Code
- ✓ Check the status of and track orders
- ✓ View your prescription history
- ✓ Search your formulary by generic or brand name drug, status, or class







## Summertime: The perfect time to get out and get active!

With summer just around the corner, many fun and new adventures beckon at the beaches, mountains, forests, and the pool. With so much to do, summer time offers a great opportunity to show our children how important regular physical activity can be in maintaining a healthy lifestyle.

### Get Physical

Between the internet, video games, television, cell phones and other hand-held devices, today's kids are evolving into America's most sedentary, and obese, sub-population. Developing a love of sports and a habit of regular physical activity as a child can be the foundation for a long and healthy life.

### Get Motivated

The key to motivating children is to make physical activity fun. Children tend to pick fitness activities that they enjoy. Take small steps. Encourage your children to swim, bike, or play ball with friends and schoolmates, as well as participate in school-organized sports and physical education classes.

### Get Moving

Children should be active for at least 60 minutes a day. Running, skating, bike riding and climbing are just a few of the ways to get children moving. Cutting down on solitary and sedentary activities like video games for prolonged periods, allows children the opportunity to get involved with more physical activities leading to a healthy, physically fit lifestyle.

### Get Involved

Be a role model! Get the entire family involved with games, bicycling, active play, and good nutrition. Getting involved in your children's fitness routine will show your support and help foster a better relationship regarding physical fitness. In addition, by participating in physical activities together, you can increase the amount of quality time you spend with your children.

Regular physical activity in childhood and adolescence can:

- Improve strength and endurance
- Help control weight
- Reduce anxiety and stress
- Increase self-esteem
- Improve blood pressure and cholesterol levels

In addition, positive and fun experience with sports and physical activities starting at a young age lays the foundation for being regularly active throughout life.

*Courtesy of Business Health Services May 2011 Newsletter*

## Joint Council No. 83 Deceased Participants from January 2011 to May 2011

<u>NAME</u>	<u>LOCAL</u>	<u>LAST EMPLOYER</u>
Adkins, James W.	592	Davidson Transfer
Arrington, Harold	592	Safeway Stores
Ashman, Lewis C.	592	TNT Pilot Freight Carrier
Bass, Lois P.	592	Halls Motor
Beck, Lowell C.	29	Yellow Freight System Inc
Blankenship, Edwin E.	171	Associated Transport
Bosserman, Hugh E.	29	Con Agra Drivers
Bradley, Presley K.	592	Montgomery Ward
Bumgardner, Ronald J.	322	United Parcel Service
Burnett Sr., Aubrey T.	592	Mclean Trucking
Clem, William L.	29	ABF Freight System Inc.
Conner, Michael J.	322	United Parcel Service
Crane, James W.	592	B P Motor Company
Crenshaw, Thomas D.	592	Hemingway Transportation
Davis, Jennings E.	592	Mountainside Transport
Fishel, John H.	592	Transcon Lines
Foster, Melvin	822	Allied Systems Ltd
Galliher, Stephen H.	29	White Wave Foods
Hall, Freddie L.	592	Hemingway Transportation
Hart, Arthur S.	592	Davidson Transfer
Hostettler, William S.	322	United Parcel Service
Hunter, Meredith M.	29	Halls Motor
Jenkins, Ronnie A.	322	Safeway Stores
Kline Jr., Arthur D.	29	Valley Milk Products Inc.
Lambert Sr., Franklin W.	171	Quality Carriers Inc
Magers, Maurice K.	171	Hemingway Transport
Martin, James C.	592	PIE Nationwide
Milton, Aubrey L.	592	TNT Pilot Freight Carrier
Moore, Arlee T.	592	Continental Baking
Morris, Benjamin E.	22	Spectorredball Systems
Morton, Hubert A.	592	Gordons Transfer
Oneil, William E.	171	Yellow Freight System Inc
Pleasants Sr., Edward A.	592	Preston Trucking Co Inc
Powell, Calvin C.	171	Smiths Transfer
Reavis, Ivey L.	592	Yellow Freight System Inc
Riddlebarger, Maxie D.	171	Spectorredball Systems
Rinker, Philip D.	29	United Parcel Service
Ross, Donald L.	171	Schwerman Trucking Co
Samuels, Charles E.	592	Red Star Express Lines
Satterfield, Benjamin L.	592	Leaseway Personnel Corp
Sayers, Russell T.	171	Kroger Company
Sheppard II, Harry J.	822	United Parcel Service
Shifflett, Gordon L.	29	Con Agra Plant
Shifflett, Leroy S.	592	Roadway Express Inc
Thomas, Nelson W.	592	Mclean Trucking
Thompson, George R.	29	Con Agra Plant
Thornton, Danny R.	171	Keal Driveway Co
Walker Jr., Phileman W.	22	Consolidated Freightways
Webster, James R.	171	ABF Freight System Inc.
Wilson, Guy R.	171	American Smiths Freight Sys.
Worley, Charles R.	592	Sentinel



## Joint Council No. 83 Participants Awarded Pensions January 2011 to May 2011

### Pension Protection Act: Temporary Funding Relief Notice

As the Trustees explained in previous notices, based upon projected funding, the Pension Plan was certified as a Red Zone plan. A Rehabilitation Plan was adopted to improve funding. Last June, Congress passed the Preservation of Access to Care for Medicare Beneficiaries and Pension Relief Act of 2010 (PRA) which provides optional relief from certain funding requirements for eligible multiemployer plans. The relief gives plans, when calculating its funding status, a longer period to recognize the investment losses suffered in 2008 and early 2009. To qualify for this relief, the plan's actuary must certify that the plan is projected to have enough funds to cover all benefit payments and expenses for the extended funding period.

We are pleased to advise that, based on our actuary's report, the Pension Plan qualifies for the relief. On March 30, 2011, the Board of Trustees voted to utilize all funding relief provisions available as follows:

1. The investment losses that the Plan incurred for the plan year ending December 31, 2008 will be amortized over 29 years or less, rather than the 15-year period the rules had required.
2. The Plan's regular asset valuation method smoothes the gain or loss for any particular year in equal installments of 20% per year for 5 years. For plan years ending December 31, 2008 and December 31, 2009, the investment losses incurred in those years will now be recognized over a period up to 10 years.
3. The Plan will increase the actuarial value of assets to 130% of market value for the Plan Year beginning on January 1, 2009.

As a result of this funding relief, the annual minimum required contribution from employers to the Plan to avoid a funding deficiency is lower than it otherwise would have been. Together with a better than expected 2010 investment return, on January 1, 2011 the Plan left critical status (the "Red Zone") and entered the endangered classification (the "Yellow Zone") with a funding percentage of 73.5%. The January 1, 2011 certification of zone status is based on the assumption that the benefit changes and contribution rate increases stated in the Rehabilitation Plan will remain in effect. The decision to use the relief means that, for between 2 and 6 years, the Plan cannot be amended to increase benefits unless there are new contributions to pay for the increased benefits.

If you have questions about this Notice, please contact Michael M. McCall at the Fund Office, 8814 Fargo Road, Suite 200, Richmond, VA 23229. His telephone number is 804-282-3131.

<u>NAME</u>	<u>AWARDED</u>
Adams, Darrell	4/1/11
Ayers, Harold J.	4/1/11
Baldwin, Larry W.	1/1/11
Beasley, Emmett L.	1/1/11
Bishop, John W.	4/1/11
Boyd, Harrison A.	5/1/11
Condon, Karen C.	3/1/11
Costley, Gerald W.	2/1/11
Deaver, Lawrence E.	2/1/11
Dillard, Michael	5/1/11
Elliott, Mikel B.	2/1/11
Fadeley, Garland D.	2/1/11
Hamrick, Phillip J.	2/1/11
Harris, Gerald W.	4/1/11
Harris, Sherwood	4/1/11
Haskins, Howard H.	1/1/11
Hebert, Ronald M.	3/1/11
Hines, Melvin L.	4/1/11
Hofmann, Hugo R.	5/1/11
Holbrook, Larry L.	4/1/11
Holthausen, Gregg A.	4/1/11
Horn, Ricky P.	2/1/11
Hurst, Cecil E.	1/1/11
Hurst, Stanley E.	4/1/11
Johnson, Martha C.	1/1/11
Johnson, Thomas E.	2/1/11
Kelly III, Frank E.	2/1/11
Kneer, Stephen L.	2/1/11
Martin, Paul J.	3/1/11
McQueen, Sammie	5/1/11
Morton Jr., David H.	3/1/11
North, Cecil C.	1/1/11
Phillips, Alvin W.	2/1/11
Philpott, Robert, D.	2/1/11
Pierson, David A.	5/1/11
Randolph, Bobby F.	1/1/11
San, Oeurn	2/1/11
Shell, Tony L.	1/1/11
Shumate, Thomas R.	1/1/11
Siron, Cathern A.	5/1/11
Smart, Gary C.	3/1/11
Stith, Edith	3/1/11
Tayloe III, Harry M.	4/1/11
Viars, Arthur W.	3/1/11
Wehler, Jerry W.	4/1/11
Wheaton, Glenwood E.	1/1/11
Whisnant, Edward L.	2/1/11

## Research study: Brisk walks improve the memory

Exercise is good for everyone, but recent research indicates it has special benefits for older people. In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into two groups, with half instructed to walk for 40 minutes a day three times a week. The other half did exercises to stretch and tone their muscles.

After six months, and then at one year, the scientists measured the size of participants' hippocampus, a section of the brain that plays an important role in the consolidation of information from short-term memory to long-term memory. This particular part of the brain tends to shrink with age.

In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you healthy throughout your life in many different ways.

*Courtesy of First Draft, May 2011*

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