

Twin Horse Crier

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this issue

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Health Care Reform – What it means for us

The world of health insurance was complex enough when everyone was familiar with the basic guidelines, but the U.S. Supreme Court's recent decision to uphold the Affordable Care Act, has made it even more complicated. The landmark health care overhaul means the maintenance of some previously established items and the introduction of others as related to your benefits through Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund. Below is a breakdown of some elements of the Act and what it means for you.

The Affordable Care Act continues the following:

- Coverage for dependent children of active employees until 26 years of age unless the child's employer provides coverage.
- Lifetime benefit maximums are illegal. In other words, Funds like ours cannot limit a participant's medical coverage to \$1,000,000 over a lifetime. This applies only to active plans and does not apply to retiree plans, such as Schedule ZR.

It introduces, among other items, the following:

- All insurers must develop a "Uniform Summary of Benefits and Coverage". By describing their benefits the same way, benefit comparisons are easier to understand.
- W-2 reporting of the value of health coverage. This requirement is not immediate for plans like ours.
- The requirement of the Fund to pay \$2 per person per year charged as a "Comparative Effectiveness Fee". This fee will be used to evaluate and compare the effectiveness and outcomes of two or more therapies and treatment.

Additional information, such as a description of the required exchanges and their coverage levels, as well as other Act requirements, will be published in future editions of the Twin Horse Crier.

News from the Health & Welfare Fund

Dental ID cards now available

Anthem National Dental PPO ID cards were mailed to all participants in the middle of July. Please be sure to present this ID card to your dental provider upon your next visit. If you did not receive your ID cards or need additional cards, please contact the Fund Office.

Have a change of address or phone number?

If you have a change of address or phone number, please be sure to update your contact information with the Fund Office in writing as soon as possible.

Business Health Services offers free counseling sessions

Business Health Services (BHS), your Member Assistance Program, offers 6 free counseling sessions per person per issue per year. This service is available to all of your household members and is completely confidential. You can contact BHS 24 hours a day, 7 days a week at 800-327-2251

Notification requirements for CareWise Health

When you or your dependent become pregnant, you must contact CareWise Health (formerly SHPS), the Fund's case management organization, within the first trimester of pregnancy.

Notification is also required within 48 hours of non-emergency admission and 72 hours of emergency admission.

Failure to contact CareWise Health will result in a \$500 reduction of the Plan's payment of Inpatient Hospital Expense Benefits.



CareWise Health Offers Personal Health Assessment

Want more tools to manage your health and ways to save in your health care expenses? We've got just the thing for you!

CareWise Health (formerly SHPS) and the Health & Welfare Fund have partnered to offer you even more tools to promote a healthy lifestyle. Our newest program gives you access to a health portal where you can assess your current health status, manage your health online, or even work one-on-one with a personal health coach. The Personal Health Assessment is a 20 minute questionnaire that provides you with a health report, a picture of your current health and future health risks. This program is confidential and provided to you at no cost.

To take the Personal Health Assessment, log on to teamsters.carewisehealth.com. When you visit the site for the first time, you will need to create a username and password by clicking on the "Not a Member Yet" button. Complete the registration information on the next screen. You can find your 9 digit Unique Identification Number (UID) on your BlueCross BlueShield identification card.

As an incentive to complete the Personal Health Assessment (PHA), we will reduce the member's 2013 annual deductible by \$125. To qualify for the reduction, the member must complete the PHA between July 1 and October 15. While we encourage your whole family to complete the assessment, only the member's deductible will be reduced when he or she completes the assessment. Please note: spouses of retirees who are covered on policies where the retiree is not covered (i.e., Plan ZR), are considered dependents and are not eligible for the incentive.

If you have any questions regarding the Personal Health Assessment, contact the Fund Office.

Looking for Ways to Save Money and Stay Healthy?

We all know that healthcare can be costly, and sometimes we neglect annual physicals and lab work just to save time and money. Unfortunately giving up these important checkups may prevent early detection of chronic conditions such as diabetes, asthma and heart disease and may lower your chances of enjoying a longer, healthier life. Back in 2009, the Fund made several benefit enhancements to encourage you to get the preventive care you need. The enhancements are listed below as a reminder of the benefits the Fund provides to you at no cost.

LABORATORY TESTING PAID AT 100% -- NOT SUBJECT TO DEDUCTIBLE

Because early detection can save our lives, it's important to schedule a complete physical including lab work and other recommended procedures, such as cervical cancer and prostate cancer screenings. As an incentive, all lab work performed outside of a physician's office, with the exception of in-patient and emergency room lab work, is paid at 100% and is not subject to the deductible. Lab work is already included as part of your doctor visit co-pay if using a physician with lab facilities in the office.

SPECIFIC PREVENTIVE CARE PROCEDURES PAID AT 100 % -- NOT SUBJECT TO THE DEDUCTIBLE

This benefit enhancement applies to routine mammography, bone density scans (medical guidelines only), colonoscopies, and electrocardiograms (EKG). This does not apply to in-

patient hospital care, emergency room treatment, or any other radiology/imaging procedures.

ONE CO-PAY PER DAY

If you prefer to schedule multiple doctor visits for the same day, you'll be glad to hear that only one co-pay will apply for all office visits in a single day. Let's say, for example, that you have a regular check-up scheduled with your primary care physician, as well as a follow-up appointment with a specialist on the same day. In this case, you will only be responsible for the higher of the two co-pays, that being the specialist's visit.

FREE GENERICS FOR PARTICIPANTS OF THE CAREWISE DISEASE MANAGEMENT PROGRAM

If you suffer from a chronic condition and have agreed to participate in the CareWise Disease Management Program, you can receive free generic drugs, even if its not related to your condition. Remember, however, if you choose not to participate, your co-pays will be increased. To enroll in the program, contact CareWise Health at 888-852-8382 today.

It's never too late to get control of your health, so make sure to take advantage of these free services provided to you by the Health & Welfare Fund. For more information on these benefits or any others, please contact the Fund Office.



Need to File an Out-of-Network Medical Claim?



If you visit an out-of-network provider and the provider refuses to file the claim on your behalf, you can file the claim yourself by submitting an itemized statement or a health claim form with the following information to your local BlueCross BlueShield:

- Patient's date of birth (including 4 digit year)
- Date of service
- Procedure code(s) & diagnosis code(s)
- Charged amount for each procedure
- Place of treatment (this code can be obtained from the provider)
- Provider's name, address and tax id number

Please note that because you are submitting your claim manually, instead of electronically, it may take 10-12 weeks to arrive and be considered for processing. Be sure to keep a paper copy for your records.

For your convenience, listed below are several local BlueCross BlueShield addresses. If you need the mailing address for an area not listed, please contact the Fund Office.

Anthem BCBS
PO Box 27401
Richmond, VA 23279

BCBS of Georgia
PO Box 4445
Atlanta, GA 30302

Trigon BCBS of Roanoke
PO Box 13047
Roanoke, VA 24045

BCBS of North Carolina
5901 Chapel-Hill Durham Blvd
Durham, NC 27702

BCBS of Tennessee
801 Pine St
Chattanooga, TN 37402

Trigon BCBS Maryland
10455 Mill Run Circle
Owings Mill, MD 21117

Recent Joint Council No. 83 Participant Deaths

Name	Local	Last Employer
Angell, John T.	171	Jones Motor Co.
Beasley, James M.	592	P.I.E. Nationwide
Bias Jr., Eric E	592	Mountainside Transport
Bibbs, William B.	592	Hemingway Transport Inc
Boaz, Cecil W.	22	Warren Trucking Co
Boothe, Melvin	171	SpectorRedBall
Burruss, Hank L.	29	United Parcel Service
Dabney, James H.	592	McLean Trucking Co
Davenport, William L.	592	Sentinel
Davis Jr., Robert G.	171	ABF Freight System
Eggers, Ralph K.	171	TNT Pilot Freight Carriers
Eiland, Robert D.	29	Red Star Express Line
Ellis, Robert H.	322	United Parcel Service
Footman, Jesse	592	Yellow Freight System, Inc
Freberg, James H.	592	Yellow Freight System, Inc
Goin, Michael R.	29	United Parcel Service
Grant, Francis A.	29	American Smiths Freight Sys.
Gregory, Edna L.	83	TJC of Virginia
Henley, George S.	592	Hemingway Transport Inc
Kainakian, Manuel	592	SpectorRedBall
Kelly III, Frank E.	171	United Parcel Service
Kyger, Arnold F.	29	American Smiths Freight Sys.
Lawrence, Frank A.	29	Consolidated Freightways
Layman, James T.	592	APA Transport
Mitterer, Raymond L.	592	Halls Motor
Morgan, Ronald J.	822	United Parcel Service
Nester, Gerald H.	592	ACME Paper & Supply
Orndorff, John W.	29	Allegheny Freight Lines Inc.
Riddle, Jess T.	83	American Smiths Freight Sys.
Robinson, Michael W.	171	United Parcel Service
Saltz, Larry A.	171	Yellow Freight System, Inc
Speeg, Jack L.	592	McLean Trucking Co
Taxacher, Earl	592	McLean Trucking Co
Temple, Howard P.	322	Safeway Stores
Toombs, Robert B.	592	Mountainside Transport
Walls Jr., Alfred L.	592	Yellow Freight System, Inc
Wickline Jr. Clarence E.	29	ABF Freight System
Young, Joe L.	322	Super Fresh of VA

Looking for a dental provider in the Anthem National Dental PPO?

To locate a participating dentist in the Anthem National Dental PPO, log on to anthem.com and follow these steps:

From the Find a Doctor tool, follow these steps:

1. What are you looking for? Choose "Dental"
2. Select Type of Visit "Dental Plan Dentists"
3. About the Provider – you can search by name or type of dentist (specialty) here
4. Where are you looking? Enter distance and zip code or city and state
5. What insurance plan would you like to use? Select your state. Use the dropdown menu to select "Dental Plans" as the Plan Type and "National Account Dental" as the Plan Name, then click "Search".



Joint Council No. 83 Participants Awarded Pensions April 2012 to August 2012

Name	Awarded
Acors Jr., Marion B.	4/1/2012
Adams Jr., Raymond C.	4/1/2012
Azbill, Larry N.	4/1/2012
Baker, Kenneth T.	5/1/2012
Bland, Larry W.	5/1/2012
Buckley, Thomas E.	7/1/2012
Carter, Charles C.	4/1/2012
Carter, David W.	7/1/2012
Counts, Thomas A.	4/1/2012
Craft, John L.	7/1/2012
Davis Jr., Robert G.	4/1/2012
Estrada Jr., Joe R.	7/1/2012
Estep, Danny R.	8/1/2012
Follman, Charles M.	6/1/2012
Goode, Thomas D.	7/1/2012
Huffman, Roy B.	7/1/2012
Kielsgard, Dennis J.	8/1/2012
Lusk Jr., Mark E.	8/1/2012
Mallon, Robert F.	4/1/2012
Morris, Arthur J.	4/1/2012
Nichols, Joan Christoffersen	8/1/2012
Osborne, Warren B.	8/1/2012
Pegram, Herbert E.	7/1/2012
Porter, Audwin C.	4/1/2012
Savage, Roger D.	6/1/2012
Stinnett, Judson L.	8/1/2012
Sullivan Jr., Wilmer	5/1/2012
White, Arnet L.	8/1/2012
Whitesell, Benny R.	5/1/2012
Williams Jr., Arthur C.	7/1/2012
Williams, David M.	4/1/2012
Wilmouth, Robert D.	8/1/2012

Pension Fund: The Contingent Annuitant Benefit

The Contingent Annuitant Benefit allows unmarried participants to assist loved ones who remain in the event of death. A Contingent Annuitant is a person you, as an unmarried participant, select to receive lifetime survivor benefits from the Pension Plan upon your death, similar to the ability a married individual has to leave lifetime survivor benefits to his/her spouse. Based on your and your Contingent Annuitant's birth dates, your pension benefit from this Fund is reduced to provide 50%, 66.7%, 75% or 100% of your monthly pension benefit to your Contingent Annuitant upon your death. If you are interested in this benefit, please contact the Fund Office for more information.



Social Security Statements Available Online

The Social Security Administration (SSA) Office now offers statements online at www.ssa.gov/pressoffice/pr/ss-online-statement-pr.html.

Once you register by creating a username and password, you will have access to the following:

- estimates of retirement and disability benefits you may receive
- estimates of benefits your family may get from Social Security should you pass away
- a list of lifetime earnings according to Social Security Administration records
- info about qualifying and signing up for Medicare, and
- a printable version of your Social Security statement.

The SSA will begin mailing paper copies of statements to those who turn age 25, as well as those age 60 or older, who are not yet receiving Social Security benefits.

Courtesy of Keep Up to Date on Payroll, July 2, 2012 edition

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds
8814 Fargo Road
Suite 200
Richmond, VA 23229



How Financially Literate are You?

1. How long should you keep your federal W-2 forms that report your earnings from employers?
 - a. Until you file your annual tax return
 - b. Three years
 - c. Seven years
 - d. Until you start claiming your Social Security programs
2. Keep proof of all of the following until you file your annual federal income taxes because you may be able to use them to reduce the amount of taxes you have to pay. The one exception is:
 - a. Mortgage interest paid
 - b. Credit card interest paid
 - c. Charitable contributions
 - d. Safe deposit box receipt
3. On average, Social Security replaces what percent of people's income when they retire?
 - a. None
 - b. 40%
 - c. 60%
 - d. All of it
4. When you first start tracking your spending, what is the minimum amount of time it will probably take to get an accurate picture of your expenses?
 - a. One month
 - b. Three months
 - c. Six months
 - d. One year
5. If you have a lot of debt, it is usually smart to first pay off the debt with the
 - a. Most owed
 - b. Least owed
 - c. Highest interest rate
 - d. Largest monthly payment
6. Fixed expenses
 - a. Are easy to postpone
 - b. Are easy to reduce
 - c. Change each month
 - d. Can be changed in the long term
7. Which of the following is likely to encourage you to spend less?
 - a. Spending a lot of time shopping
 - b. Taking a shopping list
 - c. Shopping with others
 - d. All of the above.

Courtesy of benefits magazine, May 2012

Answers : 1) d 2) b 3) b 4) b 5) c 6) d 7) b

