

Twin Horse Crier

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Pension Funds

this issue

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Get Healthy in 2013!

When you're busy living your life, you don't want anything slowing you down. The great news is that taking care of your health—even when you already feel healthy—can help you avoid unexpected roadblocks.

Start protecting your health today with this simple two-step plan:

- 1. Know your numbers.** Many health issues don't have obvious symptoms as they develop. That's why it's important to keep up on preventive health screenings so you know these key biometric numbers:
 - Blood pressure
 - Cholesterol and triglycerides
 - Blood sugar (glucose)
 - Weight and waist measurement
- 2. Take the Personal Health Assessment (PHA).** The PHA is your first step in the HorsePower Personal Health Management program. This confidential questionnaire only takes about 20 minutes to complete. It creates an immediate picture of your current health and future risks by taking a close look at your personal health history and lifestyle.

Go to teamsters.carewisehealth.com to take your PHA today! You can register by creating a username and password, by clicking on the button "Not a Member Yet". If you've already registered, simply enter your login information. Click on "my health journey" and then "personal health assessment". Once you complete the PHA, click "submit" to see your results. It's that easy!

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



Change to Chiropractic Benefits

As of October 1, 2012, chiropractic benefits are no longer limited to diagnosis codes related to musculoskeletal conditions of the spine. Chiropractic benefits are limited to 10 visits per calendar year. Be sure to refer to your Schedule of Benefits to see if chiropractic services are covered under your plan.

Fund Welcomes New Company

The Health & Welfare Fund welcomes Aramark Uniform Services of Local 71 (Charlotte, NC) and Local 51 (Detroit) into the Fund. We look forward to providing our new participants with great benefits.

Annual Maximums Increase for Certain Plans

Effective January 1, 2013, the annual maximums for Plans 8A, 8B, 8BACME, 8, and 9 will increase to \$1.25 million in accordance with the Affordable Care Act.

Summary of Benefits Coming in 2013

As required by the Affordable Care Act, the Fund will issue a Summary of Benefits to all active participants in 2013. This summary will also be available on our website at www.tjc83funds.org.

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.

Summary Annual Report for Health & Welfare Fund

As required by federal law, we are providing you with the Summary Annual Report for the Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund. The Summary Annual Report provides the financial highlights of the Fund for 2011. You will note the amount of assets the Fund had at the beginning and end of 2011, income and expenses for the year, along with other important information.

This is a summary of the annual report of the Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund, EIN 54-0556299, Plan No. 501, for period January 01, 2011 through December 31, 2011. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund has committed itself to pay all claims incurred the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$56,213,252 as of December 31, 2011, compared to \$51,714,230 as of January 01, 2011. During the plan year the plan experienced an increase in its net assets of \$4,499,022. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$40,278,568, including employer contributions of \$35,754,781, employee contributions of \$1,845,919, earnings from investments of \$2,566,962, and other income of \$110,906.

Plan expenses were \$37,203,375. These expenses included \$3,424,835 in administrative expenses, and \$33,778,540 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund at 8814 Fargo Road, Suite 200, Richmond, VA 23229, or by telephone at (804) 282-3131. The charge to cover copying costs will be \$2.90 for the full annual report, or \$0.05 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund, 8814 Fargo Road, Suite 200, Richmond, VA 23229) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



Fund's Privacy Policy

The Fund is committed to protecting your privacy. As part of our daily operation, we create and receive information about your physical or mental health. By law, we are required to maintain the privacy of your health information and to protect your information from inappropriate use or disclosure. To request a full copy of the Privacy Regulations, contact the Fund Office.



Recognizing Health Fraud: Money Well Spent versus Quackery

Courtesy of BHS November 2012 Newsletter

You have probably seen ads promoting health breakthroughs and miracle cures - statements claiming that a certain treatment or supplement can cure the most debilitating of diseases or provide a much better quality of life. The appeal of these promises is easy to understand. As a consumer, it is important to remember: If it sounds too good to be true, then it probably is...

What is Health Fraud?

Health fraud is also known as health scams or quackery. It involves the selling and marketing of drugs, devices, foods or cosmetics that have not been proven effective. The problem is serious. Health scams are costly, both financially and physically. The use of untested remedies can be dangerous – interfering with prescription medications or keeping people from seeking the medical attention they need. Sadly, older people are often the targets of these scams. Most health fraud victims in the United States are older than 65.

False Hopes

Why do so many people fall for these scams? Living with a chronic condition is hard. Health fraud preys on those who are frightened or in pain. These unproven treatments promise false hope to those looking for relief, offering cures that seem painless or quick. At best, these remedies simply don't work. At worst, they can be dangerous.

Common Health Scams

Health fraud typically targets conditions or diseases that have no cure, such as arthritis and diabetes. Some of the most common health scams include:

Anti-Aging Medications. Despite claims about remedies that lead to endless youth, there are no treatments that have been proven to slow or reverse the aging process. So far, science has found that healthy lifestyle choices such as a healthy diet, regular exercise and not smoking offer the best chances of aging well.

Arthritis Treatments. You have probably seen or heard claims that so-called treatments with copper bracelets, magnets, radiation, chemicals or other products can cure arthritis. This is highly unlikely, as there is no cure for most forms of arthritis. Rest, exercise, heat and some drugs help many people

control arthritis symptoms. If you are thinking about any new treatment, talk with your doctor first.

Cancer Cures. Scammers often promote one-size-fits-all treatments with no proven value. For example, you may see an ad claiming that a diet dangerously low in protein, or stating that drugs such as laetrile will cure the disease. In reality, there is no one treatment that can cure all types of cancer. This type of scam is particularly dangerous. By using unproven treatments, people battling cancer may lose valuable time and the chance to benefit from a proven, effective treatment.

Dietary Supplements. Most dietary supplements are not federally regulated, meaning they are not tested or reviewed by the government before they are put on the market. While some vitamins and supplements can be helpful when approved by your health care provider, others may be harmful for people with certain medical conditions, or for those who take certain medications. Talk with your doctor before starting any supplement.

How to Protect Yourself

By becoming an educated consumer, you can protect yourself from health fraud. There are a few telltale signs that an ad is probably a health scam. Look for red flags in promotional material or ads that:

- Promise a painless or quick cure
- Claim that the product is made from a special, secret or ancient formula or ingredient
- Offers products and services only by mail or from one organization
- Claim to cure a wide range of ailments
- Claim to cure a disease that has not yet been cured by medical science (e.g. arthritis or diabetes)
- Promise a no-risk, money-back guarantee
- Offer special promotions such as a "free" gift or greater amounts of the product
- Ask for advance payment and claim that there is a limited supply of the product

What is COBRA and When Do You Qualify?

The Consolidated Omnibus Budget Reconciliation Act of 1985, allows you and/or your eligible dependents the option to temporarily extend health coverage if benefits terminate. The maximum amount of time you can extend your health coverage varies and depends on the reason coverage is lost.

When electing COBRA coverage, you may choose the benefit plan under which you were last covered or you may move to a less costly plan. Life insurance and disability are not included in the COBRA benefits, but COBRA does allow you to purchase either medical benefits only or medical benefits plus dental and vision, as the plan provides. The cost to extend health coverage depends on the plan and package you select.

If one of the "qualifying events" in the chart below occurs, you and/or your dependent must notify us. We will accept notice of termination of employment or a reduction in hours from your employer through a timely filed contribution report. Notification of the qualifying event must be in writing (email or fax accepted) and received by the Fund Office within 60 days of the date the event took place. If we do not receive notification within the 60 day time limit, the right to COBRA continuation coverage for this "qualifying event" is no longer available.

For Active Participants:

Divorce
Loss of Qualifying Child status (i.e., turns age 26)
Death of Employee

For Retiree Participants Under Plan Schedule ZR

Divorce
Separation (in cases involving a Participant's stepchild)
Loss of Dependent Status (i.e., at age 19, or age 23 if a full time student)
Retiree Spouse's Death
Retiree Spouse's Entitlement to Medicare

Please note: COBRA payments are due the first day of the month for which coverage is purchased. However, there is a 30 day grace period.

To request a package including additional COBRA information and the cost to continue your coverage, please contact the Fund Office.

Your Healthy Holiday Gift Guide

With the holidays fast approaching, you've probably got gift-giving on your mind. If you're making a list and checking it twice, make sure your holiday shopping list includes items that are not only good gifts, but good for you. Giving a gift that promotes a healthy lifestyle is a creative way to show how much you care – and recipients will continue to reap the benefits of your health-related present long after the holiday season. So this holiday season, forget the typical ties, sweaters and hum-drum stocking stuffers. Thrill your loved ones with these unique and fun gifts of health.

Trial Membership to a Health Club

Many gyms and health clubs offer trial or short-term memberships that last anywhere between one and three months. Such a gift is easier on your wallet than a yearlong membership, and may give that special someone the motivation they need to get started on their fitness goals.

Donation to a Charitable Organization

There are many health-related causes that rely on donations to keep their programs running. Why not give a donation to a charitable organization in someone's name? A donation to a specific cause important to your recipient is a meaningful way to show that you care.

Personal Training Sessions

Regardless of your recipient's level of fitness, a series of four to six weekly personal training sessions can provide the resources and motivation needed to make a substantial, positive change to their health.

Hand-Made Gift Certificates for Weekly Walks or Hikes

Who said your healthy gift needs to be purchased in a store? A series of hand-made gift certificates for weekly walks, hikes or other physical activity is a thoughtful gift to recipients looking to boost or maintain their amount of exercise. Enjoy the bonus of spending quality time with your loved one, while they benefit from the gift of establishing a consistent fitness routine.

Interactive Game System

Popular game systems like the Nintendo Wii or Xbox Kinect give players a virtual and physical workout with interactive games as varied as hula hooping, boxing, skiing and dancing. If your recipient already has such a system, consider giving them a new game or workout they haven't tried before.

Starter Lesson in a New Sport

A starter lesson in martial arts, Pilates, boxing or other physical activity previously not experienced by your loved one is a great way to help them discover new, fun forms of fitness.

Subscription to a Healthy Magazine

A subscription to a health-related magazine can give your recipient monthly inspiration and practical suggestions to encourage a healthy lifestyle throughout the year. You can easily tailor this gift by choosing the magazine that best fits your recipient's individual needs and interests.

Gift Certificate for a Massage

Help your recipient to a gift that promotes healthy blood circulation, soothes pain, alleviates stiffness and kneads away holiday stress.

Healthy Cookbook

Recipients will have fun exploring new culinary ventures, tasting new dishes and learning which ingredients are best for creating healthy meals.

Recreational Workshop or Course

Has your special someone always wanted to learn a specific instrument, hobby or skill, but never had the chance to do so? A workshop or class in an area of interest can help your recipient stay socially and intellectually engaged, which may also benefit cognitive health. Check listings at local community colleges, which typically offer a variety of courses for prices that won't break the bank.

Recent Joint Council No. 83 Participant Deaths

Name	Local	Last Employer
Alston, Lenwood	592	Yellow Freight System, Inc
Bracey, Tyrone	322	Safeway Stores
Brown, Herbert L.	29	Roadway Express, Inc
Carter, Harry E.	171	Associated Transport
Cash, James D.	29	Preston Trucking Co, Inc
Clineball, Bobby G.	171	Pilot Freight Carriers
Crowder, Richard E.	171	Consolidated Freightways
Doyle Jr., Clarence W.	171	SpectorRedBall
Dunaway, Gary W.	29	United Parcel Service
Easton, Donald J.	322	Safeway Stores
Edwards, Melvin E.	592	Brinks Inc
Freeman, William A.	822	Vista
Fridley, Raymond E.	29	American Smiths Freight Sys.
Gentry, Granville L.	29	Smiths Transfer
Gregory, Grayson E.	592	T.L.I., Inc
Harris, Vernon D.	171	Roadway Express
Ingram, Robert C.	29	American Smiths Freight Sys.
Jackson Jr., Dolly	171	Jones Motor Compnay
Johnson, Charles D.	592	Adley Freight
Jordan, Edward F.	171	Consolidated Freightways
Mullins, Phillip D.	592	McLean Trucking
Murphy, Ronald D.	29	American Smiths Freight Sys
Norvelle, Arnold V.	29	Con-Agra Foods
Phillips, James E.	29	American Smiths Freight Sys.
Rhoades, Wallace E.	29	Signal Delivery Close
Simmons, Melvin W.	171	Mason Dixon Lines
Smith, Erby L.	171	Yellow Freight System, Inc
Splaun, Donald B.	29	Smiths Transfer
Thacker, Thomas N.	592	Mason Dixon Lines
Umberger, Elbert L.	592	Elliott Delivery
Walters, David L.	171	Elliott Delivery
West, Ryland W.	592	Sentinel
Wilkerson, Norman	322	A&P Tea Company, Inc
Wynn, Charles L.	822	Vista



Federal Income Tax Withholdings for Pensioners

When you first applied for pension benefits, you were given the opportunity to have federal income taxes withheld from your monthly payment. If we did not receive instructions from you in regard to the taxes you wanted withheld, taxes were withheld as though you were married and eligible for three (3) exemptions.

We can also withhold Virginia State taxes and supply you with the necessary forms to have this tax withheld. However, we cannot withhold state taxes from any other state.

Federal Law requires federal income tax be withheld from pension and survivor benefits unless you elect an exempt status. The Internal Revenue Service may penalize you for not withholding enough federal taxes.

If you would like to change your withholdings, please contact the Fund Office.

Uniformed Services Employment and Reemployment Rights Act

If you, as a Participant of the Pension Plan, leave Covered Employment to serve in the military, you will continue to earn Benefit Accrual Service up to a maximum of five years as if you had continued to work in Covered Employment. Under The Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, your employer must pay your pension contributions if you return from active duty and apply for reemployment within 90 days. In the event you are reemployed by a different Covered Employer, then each employer is liable to the Pension Fund for half of the required contributions.

Please be sure to contact us if you are called to serve in active duty or are the beneficiary of a Participant who dies as a result of serving in active duty.

Reminder Regarding Annual Pension Statements

The Fund Office will issue annual pension statements in February 2013. Please be sure to review your statement for accuracy, as it is much easier to resolve possible work history errors as they occur rather than waiting to question the amount of benefit accrual service granted in a particular year.

Disqualifying Employment and Suspension of Benefits

Are you retired and considering returning to work? If so, be sure to submit a Post-Retirement Employment Approval Form to the Fund Office, as certain jobs are considered Disqualifying Employment under the Pension Plan. The Pension Fund will suspend and permanently withhold your monthly benefit for any month in which you are employed or self-employed in Disqualifying Employment. The chart below outlines what is considered Disqualifying Employment.

You must notify the Fund in writing within 15 days after starting any job that may be Disqualifying Employment, regardless of how many hours you plan to work or have worked. The Fund has the right to request additional information before making a ruling. As always, if you disagree with the Fund's ruling, you have the right to appeal to the Board of Trustees.

The applicable United States Department of Labor Regulations may be found in 29 C.F.R., Section 2530.203-3. You may also refer to Sections 4.11 through 4.13 of the Pension Plan Document.

Age	Work Considered Disqualifying
Before Normal Retirement Age (usually 65)	<ul style="list-style-type: none">• Employment with an Employer who pays into the Plan (a Contributing Employer), unless<ul style="list-style-type: none">- you work less than 40 hours in a calendar month for a Contributing Employer that pays contributions at or above the prevailing NMF agreement casual rate for each day your work, or- you become permanently disabled to perform the duties of your covered occupation while working in Covered Employment, you may return to work for your former Contributing Employer in non-covered employment, or• Employment with an employer who competes with a Contributing Employer.
After Normal Retirement Age but before 70½ years old (usually between 65 and 70½)	Working 40 or more hours per month: <ul style="list-style-type: none">- in an industry whose employees were covered by the Plan as of the date you retire or your Normal Retirement Age, and- in the geographic area covered by the Plan as of the earlier of the date you retired or your Normal Retirement Age, and- in a trade or craft, including supervisory work in which you were working at any time under the Plan.
After 70½	None

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

Name	Local	Awarded
Boggs, Kenneth D.	29	10/1/2012
Booth, Andrew F.	322	8/1/2012
Brandt, Robert W.	29	10/1/2012
Brannock, Richard P.	171	11/1/2012
Bunch, Hugh Steve	29	10/1/2012
Carr, William J.	822	11/1/2012
Cheatwood Sr., Charles E.	322	10/1/2012
Cho, Taeho H.	592	9/1/2012
Cook Jr., Jeter F.	22	9/1/2012
Cornett, Larry L.	171	10/1/2012
Grisales, Beverly A.	22	10/1/2012
Hickman, John A.	322	11/1/2012
Hickman, Michael L.	22	11/1/2012
Hill, Larry R.	171	11/1/2012
Hudgins, Julius B.	171	10/1/2012
Long, Roger A.	592	9/1/2012
Lynch, Darren P.	322	10/1/2012
McElheny, Sandford D.	171	9/1/2012
McGhee, Alan D.	22	10/1/2012
McLaughlin, Larry E.	29	11/1/2012
Miller Jr., Larry Stanley	592	10/1/2012
Moore, Dennis L.	322	11/1/2012
West, Brenda C.	822	11/1/2012
Winfree, Mark K.	322	10/1/2012
Wright, Jerry L.	171	10/1/2012

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



Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Consult your Schedule of Benefits for specific information regarding your coverage.

If you would like more information on WHCRA benefits, contact the Fund Office.

