Twin Horse Crier

this issue

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Published for the Participants of Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds

Improving your health is now easier than ever

Courtesy of CareWise Health

When you have a chronic health condition, like diabetes, asthma or high cholesterol, you have a lot of things to think about. Eating better, exercising, maybe even multiple medications. Sometimes it's hard to get past thinking about these things and on to doing them.

Carewise Health Personal Health Programs can help you get a handle on what you need to do—and how to do it—so you can improve your health and avoid future problems.

How? You will work one-on-one over the phone with an experienced registered nurse who can help you build skills to take control of your health condition. You'll improve your health and your quality of life.

Help is available for several health conditions. The program is free and completely confidential. Learn more by calling 888-852-8382 or visit teamsters.carewisehealth.com.

News from the Health & Welfare Fund

Correction to Annual Maximum Announced in December Newsletter

In the December 2012 newsletter, we incorrectly stated that the annual maximum had been increased to $1.25 million for Plans 8A, 8B, 8BACME, 8 and 9 The correct amount is $2 million.

Allowance Increase for Hearing Aid Benefit

Effective February 1, 2013, the Board of Trustees has agreed to increase the allowance for the hearing aid benefit from $700 to $1,500 per ear. This benefit can be used once every 5 years and the allowance is subject to the deductible. For specific benefit information and to confirm that your plan provides hearing aid benefits, please consult your Schedule of Benefits or call the Fund Office.

Charges over Annual Dental Maximum Discounted by Anthem National Dental PPO Network

Once you have reached your annual dental maximum, you will be billed 100 percent of any remaining charges after the discount is applied.

Reminder regarding Life Insurance Benefits

Life insurance benefits terminate once the Participant's coverage terminates. Please note that coverage may extend beyond the termination date of active employment. For specific information regarding Life Insurance benefits, please refer to your Schedule of Benefits or contact the Fund Office.

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.

The choices you make matter – especially when it comes to your healthcare.

The hospital you select can have a direct impact on the care you receive and your procedure results. However, finding the right hospital can sometimes be a challenge.

There are often differences in the quality of care patients receive depending on the facility they choose. That's why Blue Cross and Blue Shield companies have identified Blue Distinction Centers® and Blue Distinction Centers+. These hospitals are recognized for their expertise and efficiency in delivering specialty care.

Blue Distinction Centers are available for:
- Bariatric Surgery
- Cardiac Care
- Complex and Rare Cancers
- Knee and Hip Replacement
- Spine Surgery
- Transplants

Blue Distinction Centers+ are expanding into all specialty areas, and are currently available for:
- Spine Surgery
- Knee and Hip Replacement

Facilities Located in Virginia

Bon Secours Memorial Regional
Bon Secours St. Mary's
Carilion Roanoke Memorial Hospital
Chippenham Medical Center
Fair Oaks Hospital
Fairfax Hospital
Henrico Doctors Hospital
Lewis Gale Medical Center
Maryview Hospital
Riverside Regional Medical Center
Sentara Careplex Hospital
Sentara Norfolk General Hospital
Sentara Northern Virginia Medical Center
Sentara Virginia Beach General Hospital
UVA Medical Center
Virginia Baptist and Lynchburg General
Virginia Hospital Center - Arlington
Winchester Medical Center

Did you know...

There are a couple of ways to extend your Life Insurance Benefits if you stop working due to a disability.

Total Disability occurs when you are completely unable to engage in any employment for wage or profit as documented by a treating physician's orders. If you are deemed totally disabled and your total disability is not the result of an occupational injury or illness, your full life insurance benefit may be paid to your beneficiary if you die within 6 months of your coverage termination date.

Permanent and Total Disability occurs when you are found to be permanently and totally unable to engage in any further employment that provides an income greater than that allowed by the Social Security Administration to maintain Social Security benefits. If you become permanently and totally disabled before your 60th birthday, and meet the other requirements listed in Section 2.6 of the Active Plan Document, your beneficiary may be eligible for the Permanant and Total Life Insurance benefit listed on your Schedule of Benefits.

All benefits are subject to the provisions of the Plan Document and Schedule of Benefits. For more information, please contact the Fund Office.

If you and/or your doctor would like to learn more about this program or the selection criteria used to evaluate facilities for designation, visit www.bcbs.com/bluedistinction.

Annual Funding Notice for Teamsters Joint Council No. 83 of Virginia Pension Fund

Introduction

This notice includes important information about the funding status of your pension plan ("the Plan") and general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. All traditional pension plans (called "defined benefit pension plans") must provide this notice every year regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes and you are not required to respond in any way. This notice is for the plan year beginning January 1, 2012 and ending December 31, 2012 ("Plan Year").

How Well Funded Is Your Plan

Under federal law, the plan must report how well it is funded by using a measure called the "funded percentage." This percentage is obtained by dividing the Plan's assets by its liabilities on the Valuation Date for the plan year. In general, the higher the percentage, the better funded the plan. Your Plan's funded percentage for the Plan Year and each of the two preceding plan years is set forth in the chart below, along with a statement of the value of the Plan's assets and liabilities for the same period.

Funded Percentage

	2012	2011	2010
Valuation Date	Jan. 1	Jan. 1	Jan. 1
Funded Percentage	71.6%	72.2%	67.6%
Value of Assets	$557,714,827	$545,609,071	$498,771,590
Value of Liabilities	$778,505,839	$756,111,137	$737,970,941

Year-End Fair Market Value of Assets

The asset values in the chart above are measured as of the Valuation Date for the plan year and are actuarial values. Because market values can fluctuate daily based on factors in the marketplace, such as changes in the stock market, pension law allows plans to use actuarial values that are designed to smooth out those fluctuations for funding purposes. The asset values below are market values and are measured as of the last day of the plan year, rather than as of the Valuation Date. Substituting the market value of assets for the actuarial value used in the above chart would show a clearer picture of a plan's funded status as of the Valuation Date. The fair market value of the Plan's assets as of the last day of the Plan Year and each of the two preceding plan years is shown in the following table. Please note, the values for December 31, 2011 and 2010 reflect audited results. The value for December 31, 2012 has yet to be audited.

	Dec. 31, 2012	Dec. 31, 2011	Dec. 31, 2010
Fair Market Value of Assets	$507,330,377	$465,428,790	$466,709,524

Critical or Endangered Status

Under federal pension law a plan generally will be considered to be in "endangered" status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time.

The Plan was in endangered status in the Plan Year ending December 31, 2012 because the Plan's funded percentage was 71.6%. In an effort to improve the Plan's funding situation, the Trustees adopted a Funding Improvement Plan ("FIP") on October 4, 2012. The FIP is designed to increase the Fund's funding percentage, as defined in PPA '06, by December 31, 2023 by roughly 9% and to allow for no accumulated funding deficiency during this time period. The primary source of this improvement is the elimination of special early retiree pension for participants with less than 20.0 years of Benefit Accrual Service as of December 31, 2009. You may obtain a copy of the Plan's FIP and the actuarial and financial data that demonstrate any action taken by the plan toward fiscal improvement by contacting the Plan Administrator.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 7,133. Of this number, 2,294 were active participants, 3,720 were retired or separated from service and receiving benefits, and 1,119 were retired or separated from service and entitled to future benefits.

Funding & Investment Policies

Every pension plan must have a procedure for establishing a funding policy to carry out plan objectives. A funding policy relates to the level of assets needed to pay for benefits promised under the plan currently and over the years. The funding policy of the Plan is that it is funded by contributions made by employers pursuant to collective bargaining and participation agreements with unions that represent the Plan's participants.

Once money is contributed to the Plan, the money is invested by plan officials called fiduciaries, who make specific investments in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries who are responsible for plan investments with guidelines or general instructions concerning investment management decisions. The investment policy of the Plan is to maximize the total rate of return over the long term, subject to preservation of capital, by diversifying the allocation of capital among professional investment managers with complimentary or diverse investment styles in domestic equity securities, international equity securities, domestic fixed income instruments and real estate.

Under the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, as of the end of the Plan Year. These allocations are percentages of total assets:

Asset Allocations	Percentage
1. Cash (Interest bearing and non-interest bearing)	1.98
2. U.S. Government securities	6.07
3. Corporate debt instruments (other than employer securities):	
Preferred	4.31
All other	2.37
4. Corporate stocks (other than employer securities):	
Preferred	.01
Common	21.40
5. Partnership/joint venture interests	
6. Real estate (other than employer real property)	
7. Loans (other than to participants)	
8. Participant loans	
9. Value of interest in common/collective trusts	41.51
10. Value of interest in pooled separate accounts	
11. Value of interest in master trust investment accounts	
12. Value of interest in 103-12 investment entities	
13. Value of interest in registered investment companies (e.g., mutual funds)	6.78
14. Value of funds held in insurance co. general account (unallocated contracts)	2.47
15. Employer-related investments:	
Employer Securities	
Employer real property	
16. Buildings and other property used in plan operation	.14
17. Other	12.96

For information about the plan's investment in any of the following types of investments as described in the chart above – common/collective trusts, pooled separate accounts, master trust investment accounts, or 103-12 investment entities – contact Michael M. McCall, at 804-282-3131, 8814 Fargo Road, Suite 200, Richmond, VA 23229.

Events Having a Material Effect on Assets or Liabilities

Federal law requires the plan administrator to provide in this notice a written explanation of events, taking effect in the current plan year, which are expected to have a material effect on plan liabilities or assets. Material effect events are occurrences that tend to have a significant impact on a plan's funding condition. An event is material if it, for example, is expected to increase or decrease Total Plan Assets or Plan Liabilities by five percent or more. For the plan year beginning on January 1, 2013 and ending on December 31, 2013, there are no events expected to create a material change.

Right to Request a Copy of the Annual Report

A pension plan is required to file with the US Department of Labor an annual report called the Form 5500 that contains financial and other information about the plan. Copies of the annual report are available from the US Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210, or by calling (202) 693-8673. For 2009 and subsequent plan years, you may obtain an electronic copy of the plan's annual report by going to www.efast.dol.gov and using the Form 5500 search function. Or you may obtain a copy of the Plan's annual report by making a written request to the plan administrator. Individual information, such as the amount of your accrued benefit under the plan, is not contained in the annual report. If you are seeking information regarding your benefits under the plan, contact the plan administrator identified below under "Where To Get More Information."

Summary of Rules Governing Plans in Reorganization and Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans. The plan administrator is required by law to include a summary of these rules in the annual funding notice. Under so-called "plan reorganization rules," a plan with adverse financial experience may need to increase required contributions and may, under certain circumstances, reduce benefits that are not eligible for the PBGC's guarantee (generally, benefits that have been in effect for less than 60 months). If a plan is in reorganization status, it must provide notification that the plan is in reorganization status and that, if contributions are not increased, accrued benefits under the plan may be reduced or an excise tax may be imposed (or both). The plan is required to furnish this notification to each contributing employer and the labor organization.

Despite these special plan reorganization rules, a plan in reorganization could become insolvent. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources. If such resources are not enough to pay benefits at the level specified by law (see Benefit Payments Guaranteed by the PBGC, below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves.

A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants, and PBGC. In addition, participants and beneficiaries also must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump sum option. This information will be provided for each year the plan is insolvent.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only benefits that you have earned a right to receive and that cannot be forfeited (called vested benefits) are guaranteed. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first $11 of the Plan's monthly benefit accrual rate, plus 75 percent of the next $33 of the accrual rate, times each year of credited service. The PBGC's maximum guarantee, therefore, is $35.75 per month times a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of $500, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service ($500/10), which equals $50. The guaranteed amount for a $50 monthly accrual rate is equal to the sum of $11 plus $24.75 (.75 x $33), or $35.75. Thus, the participant's guaranteed monthly benefit is $357.50 ($35.75 x 10).

Example 2: If the participant in Example 1 has an accrued monthly benefit of $200, the accrual rate for purposes of determining the guarantee would be $20 (or $200/10). The guaranteed amount for a $20 monthly accrual rate is equal to the sum of $11 plus $6.75 (.75 x $9), or $17.75. Thus, the participant's guaranteed monthly benefit would be $177.50 ($17.75 x 10).

The PBGC guarantees pension benefits payable at normal retirement age and some early retirement benefits. In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee pre-retirement death benefits to a spouse or beneficiary (e.g., a qualified pre-retirement survivor annuity) if the participant dies after the plan terminates, benefits above the normal retirement benefit, disability benefits not in pay status, or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.

Where to Get More Information

For more information about this notice, you may contact Michael M. McCall at 804-282-3131 or 8814 Fargo Road, Suite 200, Richmond, VA 23229. For identification purposes, the official plan number is 001 and the plan sponsor's name and employer identification number or "EIN" is 54-6097996. For more information about the PBGC, go to PBGC's website, www.pbgc.gov.

Recent Joint Council No. 83 Participant Deaths

Name	Local	Last Employer
ADKINS, JOHN D.	22	RED LINE
ALTICE, JAMES P.	22	VIRGINIA MIRROR COMPANY
BACK SR., JOHN W.	29	AMERICAN SMITHS FRT SYS
BARRETT, DALLAS. R	29	AMERICAN SMITHS FRT SYS
BECK, JOHN. W	592	CONOCO INC
BEVERLEY JR., WILLIAM R.	592	RANGER TRANSPORTATION INC
BOONE, WALTER J.	322	SUPER FRESH OF VA
BRYANT JR., ROBERT W.	171	JONES MOTOR CO
CABANISS, JOHN M.	592	MCLEAN TRUCKING
CANNON JR., AUDIE B.	592	DAVIDSON TRANSFER
CARPER SR., ROBERT W.	29	AMERICAN SMITHS FRT SYS
CARTER, CHARLES W.	592	HEMINGWAY TRANS INC
COLE, ARTHUR D.	171	SPECTORREDBALL SYS
COOKE, WILLIAM	322	FEDERAL MARINE TERMINALS
CORBIN, GEORGE W.	29	TIME DC
DAYTON, BRUCE	29	YELLOW FREIGHT SYSTEM INC
DILLARD, ALVIN W.	171	YELLOW FREIGHT SYSTEM INC
DILLON, MCKINLEY L.	171	OBOYLE TANK
ENGLISH, RONNIE S.	171	UNITED PARCEL SERVICE
FRYE, GARLAND R.	29	HEMINGWAY TRANS INC
GEER, ROBERT L.	29	CON-AGRA-DRIVERS
HOPKINS II, WILLIAM H.	29	YELLOW FREIGHT SYSTEM INC
HUDSON, WARNER L.	22	CONSOLIDATED FREIGHTWAYS
JONES, LARRY D.	171	HOOK UP, INC
MARSTON, ROBERT M.	29	AMERICAN SMITHS FRT SYS
MCDANIEL, CARL E.	171	AMERICAN SMITHS FRT SYS
MEADOR, WILLIAM C.	171	SCHWERMAN TRUCKING CO
MOAK, JAMES L.	592	YELLOW FREIGHT (FRTCOR)
MOORE, WILBUR H.	592	R.C. MOTOR LINES
NELSON,GEORGE,H	592	MCLEAN TRUCKING
NESTER, CARLTON B.	171	HALLS MOTOR
NICHOLS, CLARENCE W.	592	SCHWERMAN TRUCKING CO
NORTH, CECIL C.	592	YRC WORLDWIDE
PALMER, KENIS L.	171	MASON DIXON LINES
PEARSON, CURTIS J.	22	CONSOLIDATED FREIGHTWAYS
PORTO, JAMES A.	171	YRC WORLDWIDE
PRESTON, ROLAND L.	592	YELLOW FREIGHT SYSTEM INC
ROE, RANDO C.	29	HEMINGWAY TRANS INC
RYMAN, JOHN W.	29	NORTH CAROLINA ALLSTATES
SHIFFLETT, CLARENCE W.	171	ASSOCIATED TRANSPORT
SIMMONS, GEORGE D.	592	MCLEAN TRUCKING
SMITH, CARROLL G.	29	CONSOLIDATED FREIGHTWAYS
SMITH, KENNETH G.	171	HEMINGWAY TRANS INC
STROSNIDER, EDWARD W.	29	AMERICAN SMITHS FRT SYS
TATE, COY V.	592	YELLOW FREIGHT SYSTEM INC
TATUM, WILLIAM K.	322	UNITED PARCEL SERVICE
THOMAS, FRANK T.	171	J.A. JONES CONSTRUCTION
THOMAS JR., WILLIAM J.	22	UNITED PARCEL SERVICE
WAFF, DANIEL L.	322	PCI OF VIRGINIA

How will inflation affect your retirement?

When calculating which of your current expenses you will have in retirement, keep in mind that they are in today's dollars. To get a better idea of what they will be when you are ready to retire, you should adjust them for inflation. Unfortunately, no one knows the future rate of inflation, so you are on your own to make a guess. The table below shows how much to multiply your expenses by for different rates of inflation.

For example, if you have 15 years until retirement and expect a 5 percent inflation rate, you should multiply your current expenses by the inflation table factor of 2.08.

A current expense of $5,000 per year translates to a $10,400 expense per year 15 years later—just to stay even ($5,000 x 2.08)!

Inflation Table Factor

Years to Retirement	Annual Rate of Inflation		
	4%	5%	6%
5 years	1.22	1.28	1.34
10 years	1.48	1.63	1.79
15 years	1.80	2.08	2.40
20 years	2.19	2.65	3.21
25 years	2.67	3.39	4.29
30 years	3.24	4.32	5.74

Inflation has been under 4 percent over the last few years. However, we have experienced periods of double-digit inflation (in the 1980s). Once you have adjusted your expenses for inflation, you should add them up. That is how much cash inflow you need in retirement.

Courtesy of BHS Online

Joint Council No. 83 Participants Awarded Pensions December 2012 to March 2013

Name	Local	Awarded
ANDERSON, DAVID B.	22	12/1/2012
BROWN, IVAN N.	171	3/1/2013
BURKETT, RICHARD W.	822	3/1/2013
CARSWELL, JAMES E.	22	12/1/2012
CLARKE III, ROGER E.	822	12/1/2012
COKE, BRYAN M.	22	1/1/2013
CRINER, JAMES E.	171	2/1/2013
DUGGER, DONALD L.	22	12/1/2012
HAMBLIN, VERNON W.	171	12/1/2012
HARRIS, WARREN S.	592	3/1/2013
JENNINGS, JOHN S.	592	12/1/2012
JONES, NORRELL W.	322	1/1/2013
LAPRAD JR, EPHRAIM D.	171	3/1/2013
MCBROOM JR., KERRY J.	322	12/1/2012
O'NEIL JR., PAUL J.	171	2/1/2013
PHILLIPS, FRED A.	171	1/1/2013
POLLARD JR, RICHARD L.	822	12/1/2012
RAMEY JR., JAMES E.	29	12/1/2012
ROWE, ALBERT L.	171	1/1/2013
ROWE, CHARLES E.	29	1/1/2013
SANDIFER, BRUCE S.	592	12/1/2012
SMITH, STEPHEN M.	171	12/1/2012
TESTER, DONALD R.	22	12/1/2012
THOMAS, RODNEY D.	29	2/1/2013
VAUGHAN, KIM R.	322	12/1/2012
VIRTS, GARY L.	29	2/1/2013
WALLS, CHARLES D.	592	1/1/2013
WHITTAKER JR., WILBERT L.	322	12/1/2012
WILLIS, RODNEY L.	171	3/1/2013

Notice of Funded Status for Teamsters Joint Council No. 83 of Virginia Pension Plan

The Pension Protection Act of 2006 requires the Plan to issue a number of notices on an annual basis. This notice is sent to inform you that on March 29, 2013, the plan actuary certified to the U.S. Department of the Treasury and to the Board of Trustees that the Plan is in Endangered Status for the plan year beginning January 1, 2013.

"Endangered Status" is a label that the law requires the Trustees to use. The Plan is considered to be in Endangered Status because its funded percentage of 72.0% for the 2013 plan year is slightly below the government's "healthy" threshold of 80%. This means that the actuarial value of the Plan's investments was 72.0% of the total accrued liability for active and retired employees.

Federal law requires that by November 24, 2013, the Trustees must adopt a Funding Improvement Plan ("FIP") designed to achieve the following goals:

- Increase the funding percentage by roughly 9% over a ten year period, and
- Avoid any accumulated funding deficiency for any of the plan years for which the FIP applies.

The FIP must propose to the bargaining parties one or more reasonable options for reaching specified benchmarks over a ten year period. The FIP period ends when the plan actuary certifies the Plan is no longer in endangered status, and is not in critical status.

For the duration of the FIP period, the Trustees cannot accept a contract providing for a reduction in contribution rates, a funding holiday, or the exclusion of new hires from pension coverage. Before the adoption of the FIP, the Trustees cannot amend the plan to increase benefits except as required to maintain the Plan's IRS qualification. After adoption of the FIP, the Trustees may increase benefits only if the actuary certifies that the increase is consistent with the FIP and is funded by contributions in excess of those required to meet the FIP benchmarks.

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

10 Sunny Places to Retire

Not everyone envisions retiring to a warm and sunny locale, but a whole lot of us do, and the good news is that there are plenty of attractive options — so many, in fact, that it can be hard to decide where to head for the next chapter of life.

To help you with that decision, AARP canvassed the country and found 10 great places where the sun shines in abundance, clear skies accentuate the scenery and the sublime weather gets people outdoors to play and to meet other like-minded retirees.

To make their list of great sunny places to retire, a town had to post at least 250 days a year that were either completely or partially cloudless.

AARP also sought places that had some draw besides the weather — a distinct cultural identity, a range of activities for retirees, proximity to top-tier outdoor attractions, etc.

And, as with all of AARP's great-places-to-retire lists, they selected areas that met livability criteria of low crime, robust economy, healthy lifestyle and recreational amenities.

So grab a pair of shades, slather on the high-grade SPF and read on to figure out which of these sun-kissed towns best fits with your retirement goals and dreams.

10 Cities With Great Weather:

Asheville, North Carolina
San Luis Obispo, California
St. George, Utah
Santa Fe, New Mexico
Bend, Oregon
Las Cruces, New Mexico
Grand Junction, Colorado
Sarasota, Florida
San Diego, California
Fort Worth, Texas

Courtesy of aarp.com