

Twin Horse Crier



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The Fund Office Protects Your Private Health Information

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.



Coming in January- The Powerful Price Transparency Tool!

Coordination of Benefits Must be Completed Annually

If you are a married Participant, you must complete a Coordination of Benefits (COB) form every year. You will receive the form from the Fund Office one month prior to your birth month.

Dependents over the age of 18 will also receive a Qualifying Child COB form annually. These forms are also mailed one month prior to the Participant's birth month.

Release of Personal Health Information to Dependents Age 18 and Over

In compliance with HIPAA regulations, the Fund requires written authorization to release protected health information (PHI) of dependents age 18 and over. The authorization for release can be found on our website and must be completed to allow access to PHI.

Dependents age 18 and over may call the Fund to give permission to access PHI on a case by case basis, as well.

It's not too late to get your flu shot!

Remember, they are covered 100% at participating pharmacies. Just show your Express Scripts card to the pharmacist at the time of service.

Reminder:

Form 1095-B will be mailed to your home address in early 2023. While you should keep this Form with your tax papers, it is not necessary that you have it in order to prepare and file your 2022 tax returns.

Have you recently changed your address?

It is important that you keep your correct mailing address updated with the Fund Office. Let us know if you have recently moved.

MedExpert has partnered with Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds to provide you the ability to shop for health care services! For too long, members have been in the dark about the cost of their upcoming health care. The Transparency in Coverage requirements will empower you to shop and compare costs among various providers before receiving care.

Beginning January 1, 2023, you will have access to a Price Transparency Tool to:

- Actively shop for your care
- Compare costs for the same services at different facilities
- Compare costs by providers

The Price Transparency Tool is part of the historic legislation passed in The Consolidated Appropriations, 2021, ("CAA"), and is considered the most important health care law passed since the Affordable Care Act.

The intent of the law is to hold the health care system accountable by: enabling consumers to evaluate health care options and to make cost-conscious decisions; strengthening, supporting and protecting consumers as they engage in "consumerism;" reducing potential surprises to individual consumers' out-of-pocket costs for health care services; creating competition between providers that offer the same items and services in the same health care markets; and putting pressure on prices, which, in turn, could lower overall health care costs.

How you can participate

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds will make the Price Transparency tool available to you starting January 1, 2023. The tool will be linked from the Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds home page, and in compliance with legislative requirements, all transparency elements will also be available by phone, tablet, computer and telephonically. Legislation has specified a list of 500 services which must be searchable on the portal as of January 1, 2023, and all services will be shoppable on January 1, 2024. MedExpert's Price Transparency Tool is ahead of legislative requirements and will have thousands of available services this January.

How to Get Started

Be an early bird! If you have not done so already, you can register on MedExpert's portal at tjc83funds.medexperthealth.com. Before January 1, 2023, you will be able to review your medical claims and familiarize yourself with the website. After January 1 you will be able to click on a shopping cart, enter the medical procedure or service you are shopping for, select the distance from home, view a map that shows your options, and expand each provider to be able to compare the prices for your selected service at various locations. And if you want assistance at any time, you can call MedExpert at 800-999-1999.

Take advantage of the information. America's health care system will be strengthened by giving all Americans the information necessary to make health care purchasing decisions. Here is a chance to do your part to make the entire system better and avoid any surprise bills!





SUMMARY ANNUAL REPORT FOR HEALTH & WELFARE FUND

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, 2021 through December 31, 2021. The annual report is filed with the Employee Benefits Security Administration, 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 under the terms of the plan.

Insurance Information

The plan has a contract with Amalgamated Life Insurance Company to pay stop loss claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$584,402.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$111,149,051 as of December 31, 2021, compared to \$100,236,427 as of January 01, 2021. During the plan year, the plan experienced an increase in its net assets of \$10,912,624. 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 \$90,041,914, including employer contributions of \$79,064,495, employee contributions of \$2,037,401, and other income of \$8,940,018.

Plan expenses were \$76,176,289. These expenses included \$3,946,263 in administrative expenses, and \$72,230,026 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;
- information on payments to service

providers;

- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;
- 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 in care of Mike Davis who is the Executive Director at 8814 Fargo Rd., Ste 200, Richmond, VA 23229, or by telephone at (804) 282-3131. The charge to cover copying costs will be \$8.00 for the full annual report, or \$0.25 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 Rd., Ste 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 07/31/2023)



The Latest News from Express Scripts!

Unleash the full value of a pharmacy network designed for 90-day maintenance fills

Teamsters Joint Council 83 of Virginia and Express Scripts are making it easier to save time and money by switching from a 30-day supply of your daily medication to a 90-day supply. Get your medications delivered right to your door with home delivery from Express Scripts® Pharmacy or at a participating retail pharmacy, CVS. You'll make fewer trips to the pharmacy, make fewer payments and be less likely to miss a dose, since you won't be refilling as often.

You might even see additional savings from paying for one 90-day supply rather than paying for three 30-day supplies. If the cost of a medication at a retail pharmacy is lower than your plan's retail copayment or coinsurance, you will not pay more than the retail pharmacy's cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail copayment or coinsurance.

If your doctor prescribes you a daily medication or if you're already taking one, ask for a 90-day prescription—or visit [express-scripts.com/3month](https://www.express-scripts.com/3month) today.

Safeguard Diabetes Care Value and Pulmonary Care Value Programs

For certain medications, you will be required to fill a 90-day supply from Express Scripts® Pharmacy or at a participating retail pharmacy, CVS. This requirement will provide better care for diabetes and pulmonary patients while helping manage costs. Providing 90-day supplies promotes adherence, closes gaps in care and mitigates unnecessary medical expenses.

In addition to your 90-day supply of diabetes and maintenance pulmonary medications, you might receive an offer to participate in:

- Digital Diabetes Prevention and Obesity Solution provides members with tools that encourage healthy lifestyles and help avoid diagnoses.
- Digital Care for type 1 and type 2 diabetes securely sends results to clinicians who analyze the data and provide meaningful coaching interventions to guide patients toward a healthier lifestyle with better control of glucose levels.
- Digital pulmonary care to engage your patients and help establish healthy habits, such as medication tracking.



Women's Health Act and Cancer Rights Act of 1998 (WHRCA)

Patients diagnosed with breast cancer and who have had or are going to have a mastectomy, may be entitled to certain benefits under the Women's Health Act and Cancer Rights Act of 1998 (WHRCA).

Coverage will be provided in a manner determined in consultation with the attending physician and the patient, for the following:

- reconstruction of the breast that was removed by mastectomy;
- surgery and reconstruction of the other breast to make the breasts look symmetrical or balanced after mastectomy;
- any external breast prostheses (breast forms that fit into your bra) that are needed before or during the reconstruction; and
- any physical complications at all stages of 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.



Uniformed Services Employment 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 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 the Fund Office 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.

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.

The Fund can withhold Virginia State taxes and provide 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.

To change your withholdings, please contact the Fund Office.

Disqualifying Employment and Suspension of Benefits Under the Pension Plan

If you are retired and considering returning to work, 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. Your monthly benefit will be suspended and withheld for any month in which you are employed or self-employed in Disqualifying Employment. The following defines what is considered Disqualifying Employment at certain ages:

Before Normal Retirement Age (usually 65 years old)

- Employment with an Employer who pays into the Plan (a Contributing Employer), unless
 - you work less than 40 hours in a calendar month for a Contributing Employer that pays contributions at or above the prevailing National Master Freight agreement casual rate for each day you 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 72 years old (usually between 65 and 72)

- Working 40 or more hours per month:
 - 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 age 72 years old

There is no employment that is considered disqualifying after age 72.

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.

Fund Retirees

The Fund would like to recognize the following Participants on their recent retirement:

Local 22

Stacy E. Collins
David E. Hall, II
Jeffrey S. Hess
Richard M. Kennedy
Roby Orr

Local 29

Karen L. Allison
Charles D. Brumbach
Geriel E. Cheshire, Jr.
Robert D. Crouch
Gary Gibson

Local 171

Mark A. Agee
Victor Bristow
David S. Chapman
Jeffrey L. Corker
Dennis M. Davis

Local 322

Chris M. Bland
Elizabeth C. Jones
Alfred L. Kirkland
Jerry L. Lane, II
Michelle Morgan

Local 391

Ulys Gret Chandler

Local 592

Forest J. Brinkley
Jerry Draughn
Clifford R. Haug
Paul E. Shaffer
Kenneth Wilhelm

Local 822

Jane E. Abernathy
Kenneth R. Blanchard
Karl D. Calhoun
James Conners
Fenos L. Judd

Fund Office Contact Info

Phone:

804 282-3131 - local
800-852-0806 - toll free

Fax:

804 288-3530

Web:

www.tjc83funds.org

Email questions and comments:

yourfund@tjc83funds.net

Email documents and forms:

documents@tjc83funds.net

Please be aware that unencrypted, unauthenticated internet e-mail is inherently insecure. Email messages may be corrupted, incomplete, or may incorrectly identify the sender. To secure your message, try using a free secure email such as SAFe-mail. If you have questions regarding HIPAA regulations or how to assure the security of your protected health information, please contact the Fund Office.



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

SPARKLING BERRY APPLE MOCKTAIL

Ingredients:

½ oz mixed berry syrup
3 oz apple cider
3 oz sparkling water

Mixed Berry Syrup:

12 oz frozen mixed berries
¾ cup granulated sugar

Notes:

- You may substitute any frozen berries of your choice. I used a combination of strawberries, raspberries, blueberries, and blackberries.
- Mixed berry syrup can also be used to sweeten iced teas or flavor lemonades/limeades.

Instructions

Add berry syrup and apple cider in a serving glass. Add ice and top with sparkling water. Stir before drinking.

Mixed Berry Syrup:

In a heavy bottomed sauce pot, combine frozen berries and sugar. Set over medium heat and bring a boil. Reduce to a simmer and cook until berries have softened and mixture is thick.

Strain mixture. Cool to room temperature. Transfer to an airtight container and keep stored in the fridge for up to two weeks. Enjoy!

Courtesy of The Little Epicurean Blog

