

Twin Horse Crier



DECEMBER 2023

VOLUME 55, NO. 2

HAPPY HOLIDAYS FROM THE FUND OFFICE!

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FUND OFFICE REMINDERS

HEALTH & WELFARE SUMMARY ANNUAL REPORT

...AND MORE!



What can I do if I disagree with the Fund's payment or non-payment of my claim?

IF YOU DISAGREE WITH THE FUND'S decision on the payment or nonpayment of a claim, you may ask to have it reviewed. Your written request for review must be received by the Fund Office within 180 days from the date you receive an "Adverse Benefit Determination", which is defined as a denial, reduction, termination of, or failure to provide or make payment (in whole or in part) for, a benefit. This is typically the EOB described in the article on the cover of this newsletter. Please note that if your appeal is not filed within the required 180 day period, you lose your right to a review of the denial and the decision of the Fund Office will become final and binding. Also, your request

must be addressed to the Board of Trustees in care of the Fund Office and must state the following:

- your name and address;
- the fact that you are appealing a decision of the Fund Office and the date of the decision;
- the basis of your appeal
- the provisions of the Plan on which you base your claim.

If you are appealing an urgent care claim, a claim that, if not addressed within 15 days of receipt, could seriously jeopardize the life or health of the person for whom the appeal relates, your appeal request may be made by phone call, in person or in writing. If you are unable to submit an appeal on your own, you may have someone else submit on your behalf, as long as you notify the Fund Office

in writing the name of your "authorized representative". Along with your appeal you may submit written comments, documents, records and any other information you feel is important to your claim for which you are appealing; The Board of Trustees, or a subcommittee of Trustees, reviews and rules on appeals. In doing so, they will take into account all comments, documents, records and other information submitted, whether or not such information was considered when the claim was originally processed by the Fund Office. The Trustees will not consider the original decision reached by the Fund Office when making a determination on the appeal. Unless you have additional information that was not initially submitted to the Board, or you elect to take the matter to court, the Board's decision is final and binding.

Fund Office Reminders

Unsure of who your Employee Assistance Provider (EAP) is?

If you are unsure of who your EAP is, check the back of your medical identification card. If EAP is listed, your EAP is Anthem. If EAP is not listed, your employer provides an EAP. For details on your employee provided EAP, contact your Human Resources department, as the Fund Office does not have this information.

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.

Reminder:

Please send in copies of marriage certificates in a timely manner. We do not want your benefits to be delayed!

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.

Summary of Benefits:

2024 Summary of Benefits (SBC) have been mailed to all Health & Welfare participants. Visit the website at www.tjc83funds.net to view your plan!

Men, vision health, and the big 5

Five of the most common health issues you face as a male can carry a risk of serious harm to your vision. Learn the ways your vision can be affected by each of these diseases, and what you can do to help avoid them.

1. Diabetes

About 15.5% of men in the US have diabetes. With this diagnosis comes a chance of developing retinopathy, a disease that results when high blood sugar levels damage the blood vessels in your eyes. It can cause the vessels to swell and leak, or to close off completely. Either way, diabetic retinopathy can harm your vision and result in blindness. Diabetes also increases the risk of other serious vision conditions, such as cataracts and glaucoma.

2. Cardiovascular disease

The heart distributes blood and oxygen to the areas of the body that need it. If you have heart disease, this flow can be disrupted, including the flow to your eyes. In fact, sometimes an initial diagnosis of heart disease is made by an eye doctor who notices the lack of blood flow during an eye exam. The effects of heart disease can include temporary loss of vision and swelling in and around your eyes.

Heart disease also can lead to stroke, which can result in distorted vision, blind spots in your line of sight and loss of peripheral vision. Men are at higher risk than women of suffering a stroke that results in vision problems.

3. High blood pressure

There are many reasons why high blood pressure can damage your vision.

It can damage the tiny blood vessels in your eyes and restrict blood flow to your retina, leading to blurred vision or blindness. It can cause fluid to build under your retina, which distorts and sometimes impairs vision. And if high blood pressure completely blocks the flow of blood to your optic nerve, it can kill the nerve cells and cause temporary or permanent vision loss. High blood pressure also can lead to stroke.

4. High cholesterol

You may know that high cholesterol can lead to heart disease, but did you know it also can harm your vision? High cholesterol can restrict blood flow in your veins, including the veins in your eyes. When a retinal vein is blocked, it will hemorrhage and retinal vein occlusion (RVO) and vision loss can result. Causes of RVO include high cholesterol, high blood pressure and diabetes.

5. Cancer

As a male, your risk of developing cancer in your lifetime is nearly 40%. Regardless of your cancer's type, there's a good chance the treatment can affect your vision. Chemotherapy is known to worsen existing cataracts and chronic dry eye. Radiation near the eyes can inflame the skin, cornea and conjunctiva, and cause bleeding from the retina.

Other common eye problems in cancer patients include bleeding (in the front or the back of the eye, due to low blood count) and fluctuations that require a change in prescription lenses. When cancer involves the brain, double vision, visual field loss and optic nerve swelling can occur. Many cancer treatments will decrease your ability to fight infection, which increases your chances of developing eye infections.

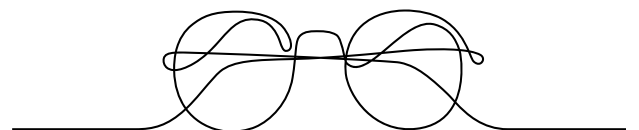
What you can do:

Your risk of developing these common health issues and the potential vision complications that may result can be reduced with healthy lifestyle choices:

- Maintain a healthy body weight
- Stop smoking
- Exercise regularly
- Eat a healthy diet
- Visit regularly with your physician and your eye doctor for thorough check-ups

Have questions about your vision? Schedule an eye exam today.

(Article Courtesy of EyeMed)





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, 2022 through December 31, 2022. 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, 2022 were \$386,818.72.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$112,191,845 as of December 31, 2022, compared to \$111,149,051 as of January 01, 2022. During the plan year, the plan experienced an increase in its net assets of \$1,042,794. 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 \$78,701,801, including employer contributions of \$87,216,960, and employee contributions of \$1,652,922.

Plan expenses were \$78,561,007. These expenses included \$4,630,025 in administrative expenses, and \$73,930,982 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 Josh Todd 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 03/31/2026)

Congratulations!

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

Local 29

MARK BROWN
DYCHE DAVIDSON
FRANK DEAN
JAMES GANSON
LYLE HUNTER
OWEN KERNS
DELMAR LINEWEAVER
GAROLD MILLER
KIM MUMAW
COASTON PAIGE
JEFFREY SHIRKEY
RICHARD WILBUR

Local 22

ROBERT FIKE
MICHAEL HOSKINS
JAMES MCCALL
KEVIN STATZER
MARK STINE
JAMES WOOD
RAYMOND WORLEY

Local 71

KENNY NICHOLS

Local 83

BARBARA FLEMING

Local 391

ROBERT YARBOROUGH

Local 171

PATSY BRADLEY
MICHAEL BROWN
WILLIAM DICKENSON
PATRICK HARNEY
FRANKLIN HAYNES
DAVID KETTELSON
VERNIE LEWIS
DAKOTA MANCHILDE
GREGORY MASON
ROY LEE PARKS
WALLACE REYNOLDS
RICKY RHODES
ROBERT SNOW
CECIL TAYLOR
CORT THOMAS
WILLIAM WOMACK

Local 822

WILLIAM E BLOUNT
JAMES BOWYER
SCOTT HOLMES
KATHLEEN MARTIN
ELAINE MESCAN
DONALD NELSON
RONALD OAKLEY
MICHAEL OLD
RAYMOND REULBACH
ROBIN WEATHERLY

Local 322

GRANT BLODGETT
THOMAS COON
CARL GENTRY
THOMAS HUGHES
ROBERT HUNTLEY
DARRELL JOHNSON
BRENDA LUTZ
JILL OSBOURNE
GARDEL PROM
JOHN SMITH
ERIC TERRELL
ARTHUR WASHINGTON

Local 592

DERRICK ALSTON
JEFFREY CLAYTON
CHARLES CLEATON
ALLAN COX
MICHAEL EAGLIN
ELDON EVANS
ANDREW JEFFERSON
GARY KARR
EARL LATTY
STEVE LESTER
CLAYTON MITCHELL
LAURENCE PARKER



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.



Did you know?

650,000

The CDC estimates that from October 1, 2022, through April 30, 2023, there have been up to 650,000 flu hospitalizations.¹

1-4

days before symptoms start, people can already be contagious.²

Get your \$0 copay flu vaccine at a participating pharmacy.

To help you and those around you stay healthy, you can receive your flu vaccine at a participating retail pharmacy. It's especially important for pregnant women, older adults, and people with chronic health conditions to get the flu vaccine not just this year, but every year.

LOCATE A PARTICIPATING PHARMACY

Log in at [express-scripts.com](https://www.express-scripts.com) and click Prescriptions, then Find a Pharmacy.

Make sure the pharmacy you use is part of your participating pharmacy network.

If you're a first-time visitor to our website, please take a moment to register using your member ID number.

NEXT STEPS

- Contact your network pharmacy in advance to inquire about vaccine availability.
- Don't forget to present your member ID card to the pharmacist.

(Article Courtesy of Express Scripts)



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.

FUND FACTS!

The Health & Welfare Fund just turned 71yrs old on November 10, 2023. The Pension Fund celebrated its 66th anniversary on September 1, 2023.

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 70 1/2 years old (usually between 65 and 70 1/2)

- 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 70 1/2 years old

There is no employment that is considered disqualifying after age 70 1/2.

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.

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.

Update Your Address with the Fund Office

Have you recently moved or have plans to move in the near future? Have a dependent child age 18 or older that has recently moved? If so, please be sure to provide the Fund Office with your most current address. Download a Change of Address form on our website at tjc83funds.org/forms.asp or by requesting one from the Fund Office.

All changes to Pension information must be submitted in writing to the Fund Office. Changes may be submitted by mail, fax or other electronic means. This includes mailing addresses, beneficiary information and bank account information.



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.



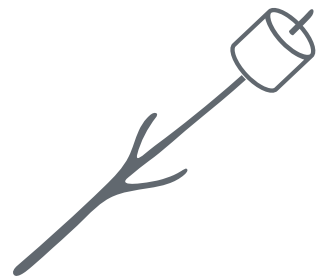
Teamsters Joint Council No. 83 of Virginia
Health & Welfare and Pension Funds
8814 Fargo Road
Suite 200
Richmond, VA 23229



TOASTED MARSHMALLOW CAMPFIRE COCKTAIL

Ingredients:

Marshmallow fluff
Splash of vanilla extract
2 tsp. simple syrup (to taste)
2 oz. hot espresso
1 oz. vodka (marshmallow flavored or plain)
Ice, for serving
Toasted marshmallows, for garnish

**Instructions****STEP 1**

Place 2 to 3 heaping spoonfuls of marshmallow fluff in a glass. Add vanilla and simple syrup.

STEP 2

Pour espresso over marshmallow mixture and stir vigorously until completely combined, about 1 minute.

STEP 3

Add vodka and ice and top with toasted marshmallows.

(Recipe courtesy of Delish)