

# Twin Horse Crier



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## In this Edition:

Fund News

P. 2

Summary Annual  
Report for Health &  
Welfare Fund

P. 3

The Science and  
Beauty of Gratitude

P. 4

Pension Notices

P. 5



Effective March 18, 2020, the Plan will cover items and services furnished to a Participant or Dependent via telehealth visits to a healthcare provider for reasons not related to the detection of SARS-CoV-2 or the diagnosis of COVID-19. The Board of Trustees has extended the telehealth benefit through March 31, 2021. Effective November 1, 2020, only in-network providers will be covered for Telehealth Services.

Check out the latest news on the Fund website!

[www.tjc83funds.org](http://www.tjc83funds.org)



# Fund News

## Important information about three Bon Secours Mercy Health facilities

Bon Secours Mercy Health (BSMH) told Anthem it will remove these three hospitals from its networks on December 1, 2020.

- Bon Secours Mercy Health - Southern Virginia Regional Medical Center
- Bon Secours Mercy Health - Southside Regional Medical Center
- Bon Secours Mercy Health - Southampton Memorial Hospital

Members are responsible for paying BSMH for any care they receive beginning December 1. If Anthem had agreed to the rates BSMH requested, the health care costs to the community would have increased considerably. All other BSMH hospitals in Virginia stay in Anthem's plans' networks. The negotiation does not include BSMH doctors. Members can find facilities near them using the 'Find Care' feature on [anthem.com](http://anthem.com).

Refer to [www.anthem.com/bonsecoursmercyhealth/](http://www.anthem.com/bonsecoursmercyhealth/) for the most up-to-date information or call the Member Services number on your ID card.

## 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.

## Failure to turn in forms could delay claim's processing.

## Reminder

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

## Summary of Benefits

2021 Summary of Benefits (SBC) have been mailed to all Health & Welfare participants. Visit the website at [www.tjc83funds.net](http://www.tjc83funds.net) to view your plan!

# COBRA Benefits and How You Qualify for Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) 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 terminated.

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. While life insurance and disability are not included in COBRA benefits, you may choose to purchase either medical benefits only (core) or medical benefits plus dental and vision (core and non-core), as the plan provides. The cost to extend health coverage depends on the plan and package you select.

If one of the following "qualifying events" occurs, you and/or your dependent must notify us. 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.

## Qualifying Events for Active Participants

- Termination of Covered Employment for reasons other than gross misconduct
- Reduction of hours of employment
- Absence from employment because of service in the uniformed services of the United States
- Termination of Direct Pay benefits

## Qualifying Events for Active Dependents:

- Divorce or Legal Separation
- Loss of Qualifying Child Status (e.g., turns age 26)
- Death of Participant

## Qualifying Events for Participants Under Plan Schedule ZR:

- Divorce or Legal Separation
- Loss of Qualifying Child Status (e.g., at age 19 or age 23 if a full time student)
- Retiree or spouse's death or entitlement to Medicare that results in a loss of coverage for eligible dependents

## COBRA Rates

Listed below are COBRA rates for all available Plans effective August 1, 2020. Please note that if you elect COBRA, you cannot elect a higher Plan than you were covered under. COBRA payments are due the first day of the month for which coverage is purchased. However, there is a 30 day grace period.

Plan	Core & None Core
Plan 9/Plan 9 Series II	\$1,341.00
Plan 11/Plan 11 Series II	\$1,499.00
Plan 12/Plan 12 Series II	\$1,499.00
Plan ZR	\$962.00
Plan ZR and Spouse	\$1,473.00
Plan	Core Only
Plan 9/Plan 9 Series II	\$1,283.00
Plan 11/Plan 11 Series II	\$1,402.00
Plan 12/Plan 12 Series II	\$1,402.00
Plan ZR	\$935.00
Plan ZR and Spouse	\$1,432.00

## Notice of Grandfathered Status

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and

which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator, Melissa Wetzell at (804) 282-3131 or toll free at (800) 852-0806. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

*Please note, this notice does not apply to Participants employed by National Fruit, Aramark Uniform of Roanoke, Praxair Philadelphia or covered under Plan ZR.*

# 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, 2019 through December 31, 2019. 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, 2019 were \$512,152.

## Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$80,992,423 as of December 31, 2019, compared to \$68,945,518 as of January 01, 2019. During the plan year, the plan experienced an increase in its net assets of \$12,046,905. 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 \$77,687,639, including employer contributions of \$63,865,999, employee contributions of \$1,959,362, and other income of \$11,862,278.

Plan expenses were \$65,640,734. These expenses included \$4,109,682 in administrative expenses, and \$61,531,052 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 Melissa Wetzell 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 \$2.28 for the full annual report, or \$0.03 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 06/30/2022)



# The science and beauty of gratitude

*And why a little goes a long way ...*

You know how the simple act of saying or hearing "thank you" can make you feel happier, more hopeful and less alone? Well, it turns out there's some science behind that.

**When you express or embrace gratitude, feel-good neurotransmitters like dopamine, oxytocin and serotonin are released by the brain. And that leads to both emotional and physical rewards, including<sup>1,2</sup>**

- A more positive attitude
- Better sleep
- Reduced levels of stress and depression
- Improved relationships
- Greater resiliency and self-esteem
- Lower blood pressure

**To truly experience and enjoy the benefits of gratitude, try cultivating it in your daily life.<sup>1</sup>**

You can start by making a habit of acknowledging others. You can also:

- Write thoughtful notes.
- Set aside one-on-one time for friends and colleagues.
- Meditate.
- Volunteer.
- Keep a journal.

Even remembering to count your blessings can change your outlook on life and the impact you have on those around you.

**The thing about being appreciative and appreciated ... it's contagious. When you choose gratitude, you're spreading the message of kindness, respect and giving.**



**Are you ready to share the love?**  
Your friends, family and co-workers will surely be grateful for the effort.

## H&W Notices

### 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.

### 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.

<sup>1</sup> Harvard Health Publishing, Giving thanks can make you happier (accessed November 2019): [health.harvard.edu](http://health.harvard.edu).

<sup>2</sup> UC Davis Health, Gratitude is good medicine (accessed November 2019): [health.ucdavis.edu](http://health.ucdavis.edu).

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In

Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE®

Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not

underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew

Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue

Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS

policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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## 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 70½ years old (usually between 65 and 70½)

- 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 70½ years old

There is no employment that is considered disqualifying after age 70½.

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

Kyle Blevins  
David St Clair  
Randall Johnson

### Local 29

David Easter  
Roy Dean  
James Greene  
Keith Houchens  
Guy Stickley

### Local 71

Byron Ballard  
Anthony Caldwell  
David Harrison, Sr.  
John McFarland  
Lance Mills  
William Pollard  
Gary Walls  
Michael Walton

### Local 171

Shirley Armstead-Parker  
Charles Bush, Jr.  
Carl Brackett  
Douglas Campbell  
Bobby Carter  
John Dameron  
Mark Engelking  
Troy Evans  
Keith Everson  
Harold Jackson  
Stephen Macneil  
Shawn Mitchell  
Gary Montgomery  
Joseph Pattie  
John Spain  
Milton Taylor, Sr.  
Ernest Wilder, III

### Local 322

Claude Clark  
Darrell Clowers  
Melvin Flannagan, Jr.  
Charlie Haley  
Ronald Morgan  
Jess Taylor  
Michael Walden  
Clifton Wiggins, Sr.

### Local 592

Dewey Finch  
John Haynes  
Fred Sayers  
Mark Wood

### Local 822

Richard Honeycutt

### TJC 83

Matthew Cohn





## Fund Office Contact Info

**Phone:**

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

**Fax:**

(804) 288-3530

**Web:**

[www.tjc83funds.org](http://www.tjc83funds.org)

**Email questions and comments:**

[yourfund@tjc83funds.net](mailto:yourfund@tjc83funds.net)

**Email documents and forms:**

[documents@tjc83funds.net](mailto: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

## HAVE A HAPPY AND SAFE HOLIDAY SEASON!

Staying connected to family and friends is both important and necessary as we face this global pandemic together. Here are some ways we can all celebrate the holiday season and create unique memories!

- Jazz up the neighborhood with sidewalk and driveway art. You can even organize a drive-by-parade.
- Add a personal touch with a handwritten note or card. This is a great way to reach long distance relatives!
- Avoid the isolation blues by connecting online using video chat software.
- Decorate the house for fun, creative 'stay-at-home' birthday celebrations!
- Engage your social media friends by hosting an online cooking or baking contest.
- Acts of Service area a great way to support your neighbors and local first responders.