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## Your vision and the rundown on 'digital detox'

It may not involve food or drink, but the latest detoxification trend sweeping the globe does involve something most of us consume in excess — and it hits us square in the eyes.

It is called digital detox and some may think of it as the ultimate luxury. More people, seeking to reclaim a life balance, are taking a break from digital devices for reasons that range from distraction-free family time to improved eye health.

Nearly half of U.S. smart phone owners have tried to limit their use, according to a 2017 survey by Deloitte. Many go to physical lengths to do so — some are heading to camps that offer digital detox packages or are taking nature retreats with detox-friendly atmospheres.

Try as we might, however, certain circumstances like work, could prevent a complete power-down. But that does not mean we can not adapt our habits and avoid the potential effects of digital overexposure.

Experts recommend trying these tips:



- Take frequent breaks: Every 20 minutes, look at something 20 feet away for at least 20 seconds
- Reduce overhead light to cut down on glare
- Double check your posture to make sure there is enough space between you and your computer, and that eyes are gazing slightly downward
- Stay hydrated: Drink water, break out your humidifier or use artificial tears to help when eyes feel dry (we blink 1/2 to 1/3 less while using digital devices)

There are some lenses on the market that may help too: like anti-reflective lenses or those featuring magnification.

Talk with your eye doctor if you are concerned about your digital habits. He or she can guide you in selecting both functional and fashionable options to relieve symptoms of digital eye strain.

Courtesy of EyeMed

<https://www.eyesiteonwellness.com/digital-detox/>



## 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.

## 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](http://tjc83funds.org/forms). asp or request one from the Fund Office. Changes may be submitted by mail, fax or other electronic means.

## Welcome Packaging Corporation of America Members!

We are pleased to welcome Packaging Corporation of America into the Health & Welfare Fund as of March 1, 2020. This multi-state account brings approximately 250 new Participants into the Fund.

# Notice of Reduction in Future Benefit Accruals- Casual Employees Participating Under Schedule 9BP

The Board of Trustees (“Trustees”) of the Joint Council No. 83 of Virginia Pension Fund (“Fund” or “Plan”) has recently amended the Plan to apply Schedule 3 to casual employees who currently participate under Schedule 9BP. This amendment is effective for Benefit Accrual Service earned on or after June 1, 2020. The effect of this amendment will be to reduce accruals for Benefit Accrual Service earned on or after June 1, 2020. Benefit Accrual Service earned as a casual employee prior to June 1, 2020 will remain under Schedule 9BP. The effect of this change in Benefit Schedule will vary for each participant. Below are examples that explain how Schedule 3 works and interacts with Schedule 9BP that applied prior to June 1, 2020. If you need additional assistance in determining the effect of this change on your benefit, please call the Fund Office at (804) 282-3131.

### Example 1

I am a casual employee and plan to retire January 1, 2023 when I am sixty-two (62) years old. I plan to earn two (2) years of pension credit from June 1, 2020 to December 31, 2022. In addition, I have seventeen (17) years of pension credit earned prior to June 1, 2020. How much would I receive per month beginning January 1, 2023?

Facts:

- Sixty-two (62) years of age at retirement
- Seventeen (17) years of service under Schedule 9BP (the schedule for casual employee credits earned prior to June 1, 2020)
- Two (2) years of service under Schedule 3 (the schedule for casual employee credits earned after June 1, 2020)

The seventeen (17) years under Schedule 9BP would provide \$1,530/month. To arrive at that number, you look to see what is available at sixty-two (62) years of age with twenty (20) years of service. That is \$1,800. With seventeen (17) years, you would receive 17/20 of \$1,800 or \$1,530.

The two (2) years under Schedule 3 would provide \$75/month. You would use the same process but use Schedule 3 this time. 2/20 of \$753 (the twenty (20) year benefit at sixty-two (62) years of age) is \$75.

Your total monthly benefit beginning January 1, 2023 would be \$1,605 (\$1,530 + \$75)

### Example 2

I am a casual employee and plan to retire January 1, 2033 when I'm sixty (60) years old. I plan to earn twelve (12) years of pension credit from June 1, 2020 to December 31, 2032. In addition, I have eight (8) years of pension credit earned prior to June 1, 2020. How much would I receive per month beginning January 1, 2033?

Facts:

- Sixty (60) years of age at retirement
- Eight (8) years of service under Schedule 9BP (the schedule for casual employee credits earned prior to June 1, 2020)
- Twelve (12) years of service under Schedule 3 (the schedule for casual employee credits earned after June 1, 2020)

The eight (8) years under Schedule 9BP would provide \$720/month. To arrive at that number, you look to see what is available at sixty (60) years of age with twenty (20) years of service. That is \$1,800. With eight (8) years, you would receive 8/20 of \$1,800 or \$720.

The twelve (12) years under Schedule 3 would provide \$373/month. You would use the same process but use Schedule 3 this time. 12/20 of \$621 (the twenty (20) year benefit at sixty (60) years of age) is \$373.

Your total monthly benefit beginning January 1, 2033 would be \$1,093 (\$720 + \$373).

### Questions:

This Notice is intended to satisfy the requirements of Section 204(h) of the Employee Retirement Income Security Act and Section 4980F of the Internal Revenue Code. This Notice summarizes only the relevant provisions of the Plan, and the official plan documents for the Plan will govern your rights. If you have any questions regarding this Notice, please contact the Fund Office:

Teamsters Joint Council No. 83 of Virginia Pension Fund  
8814 Fargo Road, Suite 200  
Richmond, VA 23229  
(804) 282-3131

You may also contact the Department of Labor, Employee Benefit Security Administration, toll free, at (866) 444-3272 for further information and assistance.

# BENEFITS

## Summary of Material Modifications to the Teamsters Joint Council No. 83 Health & Welfare Fund

The Board of Trustees of the Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund (“Fund”) has adopted the following changes to the Teamsters Joint Council No. 83 of Virginia Health and Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

### COVID-19 Testing

Effective March 18, 2020, and for the duration of the national emergency the following services will be covered both in-and out-of-network with no cost sharing (including deductibles, co-payments and co-insurance) and no requirement of prior authorization:

- Diagnosis products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 including serological tests and the administration of such diagnostic products. The types of test that will be covered include:

1. Diagnostic testing authorized by the FDA or the Secretary of HHS;
2. Diagnostic testing that is under review, or will be submitted for review, by the FDA for emergency use; and
3. Diagnostic testing authorized by a State, if that State has notified the Secretary of HHS.

- Items and services furnished to a Participant or Dependent during health care provider office visits (which includes in-person visits and telehealth visits), urgent care center visits, and emergency room visits that result in an order for or administration of a diagnosis product, but only to the extent such items and services relate to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

### COVID-19 Treatment

Medically necessary treatment will be at regular plan benefits subject to deductibles, co-payments and co-insurance.

### Telehealth Services

Because of issues related to the Coronavirus, many health care providers currently are only consulting with, and diagnosing patients via the telephone or internet. Accordingly, to allow you and your covered dependents to receive medical care during this time, the Trustees have amended the Health Plan on a temporary basis. 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. Coverage for such medically necessary telehealth visits will be covered as though the visit took place in the health care provider’s office and are subject to regular cost-sharing such as co-payments, deductibles and co-insurance. This coverage will be effective through August 31, 2020.

For further information regarding changes to the Plan’s eligibility rules or changes in benefits, please contact your Plan Administrator at (804) 282-3131 or (800) 852-0806

## New ZR premiums released!

### Retiree Health Benefits Plan (ZR) Premium Schedule

Effective July 1, 2020 through June 30, 2021

Premium Effective	ZR Effective at Age 56 or Younger		ZR Effective Ages 57 to 61		ZR Effective Ages 62 to 64	
	Single	Member + Spouse	Single	Member + Spouse	Single	Member + Spouse
July 1, 2019	\$580	\$680	\$520	\$620	\$390	\$490
July 1, 2020	\$550	\$645	\$495	\$590	\$370	\$465

- Please note that this schedule, including but not limited to premium rates, effective dates and applicable retirement age, is subject to adjustment at any time as deemed necessary by the Board of Trustees.

# NEWS

## Coronavirus (COVID-19)

What is Coronavirus (COVID-19)?

Coronavirus is a new highly-contagious disease that causes mild to severe respiratory illness. It was first identified during an investigation into an outbreak in Wuhan, China. The Center for Disease Control and Prevention (CDC) says that symptoms can include fever, cough and shortness of breath. Symptoms may appear two to fourteen (2-14) days after exposure.

CDC Recommended "Prevention and Treatment":

There is currently no vaccine to prevent COVID-19. CDC advises the best way to prevent illness is to avoid being exposed to this virus. However, to reduce the chances of illness, CDC recommends everyday preventive actions that include washing your hands often with soap and water for at least 20 seconds, covering your cough or sneeze with a tissue and then throwing the tissue in the trash, staying home when sick, and avoiding close contact with people who are sick.

There is also no antiviral treatment recommended for COVID-19. CDC notes symptoms such as fever, cough and shortness of breath associated with this illness and advise individuals who believe they might have contracted it to contact their health care provider to receive medically necessary care.

More details and the most up-to-date evidence-based information is available at:

Centers for Disease Control and Prevention - <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

World Health Organization - <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Find Local Information

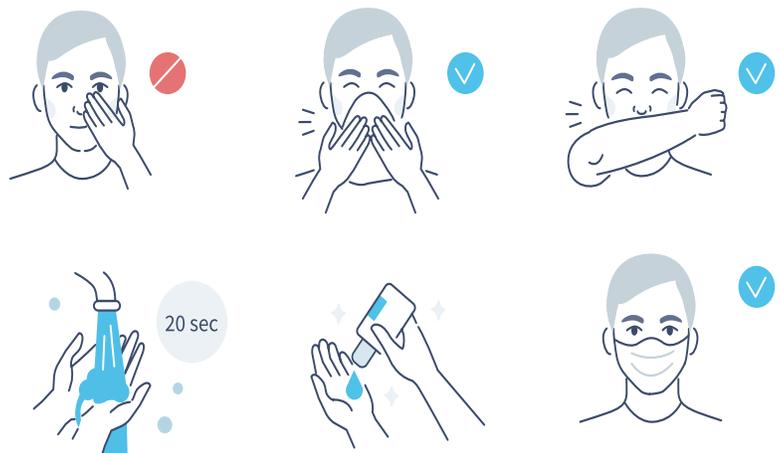
Know the Signs & Symptoms

Take Steps for Those at Higher Risk

Protect Yourself & Family

Create a Household Plan

Stay Informed About Emergency Plans



Content source: National Center for Immunization and Respiratory Diseases (NCIRD), Division of Viral Diseases



## Keep the Fund Office Updated with Changes:

Have you recently moved or switched banks? Need to make a change to your pension beneficiary? If so, please submit all changes in writing to the Fund Office, as we do not accept these changes by phone. Request a change of address form from the Fund Office or download at [tjc83funds.org/forms.asp](http://tjc83funds.org/forms.asp). Changes may be submitted by mail, fax or other electronic means.

## Need to meet in-person with a Pension Analyst?

Pension Analysts are available to meet with you Monday through Friday, from 8:00AM to 5:00PM. Be sure to call ahead to schedule your appointment so that we have all the proper documentation available to better serve you. You can call the Fund Office at (804) 282-3131 and ask for the Pension Department.

**\*Please note: During the stay-at-home order, the Pension Analysts are not meeting with members in person.**

## What will I be required to submit when I apply for my pension benefits?

The following documents are required in order to process your pension application:

- Birth Certificate  
(Participant and Spouse)
- Photo ID  
(Participant and Spouse)
- Marriage License
- Divorce decrees from any previous marriages
- Death certificate of any former spouse

# All Eligible Retirees and Pension Participants:

The Retiree, who elected any form of the Joint & Survivor or the Contingent Annuitant benefit and took a reduction in the monthly benefit, can at their beneficiary's death, have his or her pension restored to the unreduced amount for all future payments. This "Pop Up" in benefits, available to all current retirees and those retiring in the future, will occur on the first day of the month following the month in which a certified copy of the death certificate for the spouse or the contingent annuitant is received by the Fund. Please make sure you get the Fund Office the certified copy of the death certificate as soon as available to ensure your pension benefit is correct.

For Example:

Jon retired in 1999. In September, 2020 his wife passes away. In November 2020, the Fund Office receives a copy of the spouse's death certificate. Jon's pension check will increase effective December 1, 2020.

**\*Please note benefits are not retroactive before receipt of the spouse's death certificate.**

If you have any questions, please contact the Pension Department of the Fund Office at: (804) 282-3131 or toll free at (800) 852-0806.

## Summary of Material Modification to the Teamsters Joint Council No. 83 of Virginia Pension Fund:

Good news! The Board of Trustees ("Trustees") of the Teamsters Joint Council No. 83 of Virginia Pension Fund ("Fund" or "Plan") is pleased to announce that it has amended the Plan to add a new Schedule 10, which increases the Special Early Pension available to certain "Non-Grandfathered" participants earning benefits under Schedule 9BP. A "Non-Grandfathered" participant is a participant that had less than twenty (20) years of Benefit Accrual Service prior to January 1, 2010.

Prior to the addition of Schedule 10, the maximum benefit available for "Non-Grandfathered" participants with more than thirty (30) years of Benefit Accrual Service was \$3500 per month, regardless of how many years of Benefit Accrual Service the participant earned.

Under Schedule 10, which is effective June 1, 2020, a "Non-Grandfathered" participant will now receive up to an additional \$100 per month for every year of Benefit Accrual Service the participant earns above thirty (30). For example:

- A participant who retires with thirty-one (31) years of Benefit Accrual Service under Schedule 10 will receive \$3600 per month
- A participant who retires with thirty-two (32) years of Benefit Accrual Service under Schedule 10 will receive \$3700 per month

Note that participants earn an additional \$25 per month for each ¼ year of Benefit Accrual Service after thirty (30).

Schedule 10 is available to participants whose employers contribute to the Fund at a rate of at least \$609.60 per week.

Note that under Schedule 10, there are no changes to benefits for "Grandfathered" participants, or participants who had earned at least twenty (20) years of Benefit Accrual Service prior to January 1, 2010. "Grandfathered" participants were already eligible for the additional \$100 per month for every year of Benefit Accrual Service above thirty (30).

The Trustees are pleased to be able to make this new Schedule available.

If you have any questions, please contact the Pension Department of the Fund Office at: (804) 282-3131 or toll free at (800) 852-0806.

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

### Local 22

Michael Mayo  
Edward Schwartz  
Gilmer Smith  
Blaine Yarber  
James Collie

### Local 29

David Armstrong  
Donald Martin  
Christopher Straley  
Christopher Pack

### Local 171

George Anderson  
William Hicks  
Michael Jones  
Jesse Moorefield  
Larry Moorman  
Russell Dishon  
Michael Hager  
Darryl Johns  
Gregory Scott  
Thomas Smothers  
Ronald White  
David Boyer  
John Dooley

### Local 322

Donald Livesay  
Jack Nunnally  
David Thomas  
Andrew Billups  
Gerald Cabbage  
Wallace Panton  
Jerry Williams  
Belinda Gordon  
Richard Pleasant  
Larry Simms

### Local 592

Alan Hager

### Local 822

Charles Berry  
John Gilchrist  
Robert Murray  
Jill Kaduce  
Kevin Perkinson

### Bakery

Robert Ferstl  
Robert Griffin



## 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)



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

Visit [www.tjc83funds.org](http://www.tjc83funds.org) for H&W and Pension forms, Summary Plan Descriptions, Plan Schedules, COBRA information, Fund notices, and more!

## Benefits Word Search

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