

Twin Horse Crier



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Understanding Mental Health Challenges

It's important to shed light on needs and challenges surrounding mental illness and behavioral health disorders, not only due to their prevalence in the U.S., but also the potential impacts on the workforce.

A range of mental health concerns like depression, anxiety, and substance use disorders, are marked by changes in behavior, feelings, or thoughts. These conditions often have a negative impact on an individual's functioning to the degree that they are not able to maintain their work, social, and personal lives at previously attained levels.

Mental health needs by the numbers:

- 1 in 5 U.S. adults experience mental illness each year.
- 68% of adults with mental illness also have a medical condition.

- \$1 trillion is how much depression and anxiety disorders cost the global economy in lost productivity each year.

Direct connections between mental health and workplace well-being are apparent. When the ability to focus, make decisions, or work with a team is compromised, productivity and retention issues can result. With mental health care, challenges remain, including:

Diagnostic clarity

There are no lab tests that provide conclusive diagnostic clarity. Conditions are diagnosed with thorough evaluations including ruling out other medical conditions and understanding an individual's biological, psychological, medical, pharmacological, and social histories.

Early interventions and evidence-based treatment

Widespread prevalence underscores a need for awareness and connected whole health approaches. Early interventions using evi-

dence-based treatment approaches, including therapeutic medications, pave the way for better health outcomes.

Access to care

Many individuals face hurdles in accessing proper care due to factors such as stigma or shame associated with mental health, the shortage of mental health professionals, and insurance coverage gaps.

Affordability

High costs can create barriers to obtaining necessary therapy or medication, particularly for underresourced or uninsured individuals.

Medication adherence

Ensuring patients follow their medication regimen as prescribed is a critical component of treatment success. Personalized consults, advocacy, and education can make the difference.

(Article Courtesy of CarelonRx)

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 Anthem insurance card to the pharmacist at the time of service.

Summary of Benefits:

2025 Summary of Benefits (SBC) have been mailed to all Health & Welfare participants. Visit the website at www.tjc83funds.net to view your plan!

Your Anthem Care Options: Primary Care, Urgent Care, And More

When you are sick or injured, there are many options for care, depending on your medical needs. Calling your primary care doctor should always be your first choice for care. If your doctor isn't available and it's an urgent medical concern, you still have options besides the wait and cost of an emergency room (ER) visit.

A virtual visit with a doctor, a retail health clinic, or an urgent care center available to Anthem members are all convenient and less expensive than a trip to the emergency room. Going to the ER or calling 911 is always your best option for emergencies.

1. When To Choose The Doctor's Office

Your doctor's office is a great place for scheduled care and check-ups, and you should try them first during office hours in a non-life-threatening emergency. Doctors are usually available during normal business hours and may also provide medical advice by phone after hours. Many doctors are also offering virtual visits through their offices.

A good choice for:

Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection, sore throat, earache, bumps, minor cuts and scrapes, and other non-emergency symptoms.

2. When To Choose Virtual Care

See a doctor or therapist without leaving your home for non-emergency medical issues. Virtual care provides 24/7 availability with no appointment needed. You can access virtual care by logging in to your Anthem account or through your Sydney Health app.

A good choice for:

Flu-like symptoms, allergies, fever, sinus infection, diarrhea, eye infection, skin infection, rash, urinary tract infection (UTI).

3. When To Choose A Retail Health Clinic

Visit your local retail clinic for flu shots or help with mild rashes, fevers, or colds. Walk-in care clinics are located in certain drugstores and major retailers.

A good choice for:

Sore throat, earache, bumps, minor cuts and scrapes, urinary tract infection.

4. When To Choose Urgent Care

Urgent care locations available to Anthem members are accessible in many communities at all hours of the day and night. Doctors and nurses can help with non-life-threatening but urgently needed care quickly. They are typically standalone facilities with extended hours.

A good choice for:

Sprains and strains, nausea or diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, urinary tract infection.

5. When To Choose The Emergency Room

You should always go to the ER if you believe your life or health is in danger. However, for less severe injuries or illnesses, the ER can be expensive and wait times can average over 4 hours.

Always call 911 or go the ER if you think you are having a real emergency or if you think you could put your health at serious risk by delaying care.

A good choice for:

Signs of a heart attack (chest pain) or stroke (sudden numbness and slurred speech), difficulty breathing, and severe burn or bleeding. Any other symptoms where it is reasonable to think you are having a life-threatening emergency or your health is in serious jeopardy.

(Article Courtesy of Anthem)



SUMMARY ANNUAL REPORT FOR HEALTH & WELFARE FUND

This is a summary of the annual report for the Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund, (Employer Identification No. 54-0556299, Plan No. 501) for the period January 1, 2023 to December 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The value of plan assets, after subtracting liabilities of the plan, was \$136,261,251 as of December 31, 2023 compare to \$112,191,845 as of January 1, 2023. During the plan year the plan experienced an increase in its assets of \$24,069,406. This increase includes unrealized appreciation or 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 \$107,402,744. This income included employer contributions of \$87,196,817, employee contributions of \$1,582,972 earnings from investments of \$13,651,430 and other income of \$4,971,525. Plan expenses were \$83,333,338. These expenses included \$4,408,579 in administrative expenses and \$78,924,759 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::

1. An accountant's report;
2. Assets held for investment; and
3. Insurance information including sales commissions paid by insurance carriers.
4. Information regarding any common or collective trust, 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 the Plan Administrator

the Plan Sponsor

Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund Employer

8814 Fargo Road

Richmond, VA 23229-4673

54-0556299 (Employer Identification Number) (804)282-3131

The charge to cover copying costs will be \$8 for the full 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:

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite

N-1513, 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 is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to the 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)

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

Local 29

DALE DRUMMOND
 JESSE WISE
 DONALD COLLIER
 JOSEPH HUMPHREY
 VIRGINIA TAYLOR
 DOUGLAS BURNER
 GLEN STRAWDERMAN
 MATTHEW WADE
 TONY EDWARDS
 RALPH RANKIN
 DEXTER FREEMAN
 LANCE DARR
 DWIGHT ALDINGER
 MICHAEL JACOWAY
 MARTY WALTER
 SCOTT HURT
 JAMES MORRIS
 ROBERT PARLETT
 JOSEPH WEAKLEY
 GEORGE TURNER II
 LARRY ROYER JR.
 RUSSELL RILEY
 MICHAEL CRUM
 TIMOTHY HUGHES
 RANDALL MCKELVEY

Local 592

ROBERT MARTIN
 KATHRYN ADAMS
 CHARLES OLIVER III
 JEFFREY HOWELL
 RICKY WALKER
 TIMOTHY ADAMS
 CURTIS BUCHANAN
 RONALD HARRISON
 DARREL WILLIAMS
 REGINALD PACE
 RUTH MCLEAN-BRADEN
 MELVIN GENTRY
 ARTHUR FAIRBROTHER JR.
 MARK THOMAS
 ERIC PRITCHETT SR.
 HUNTER SHEARIN
 DONALD FUNK
 MELVIN MCCARGO
 RICKY DIP

Local 22

MARVIN MCMILLAN
 JOHN TURNER
 JAMES BREWSTER
 CORNELIUS HATCHER
 WILLIAM HARRIS
 JAMES WOODMORE
 TODD LAFORCE
 BARRY FERGUSON
 JEFFREY ROUSE SR.
 ROBERT SANDRIDGE
 RANDALL BOWMAN
 WAYNE ZUMBRO
 ANTHONY GIBSON
 SHAWN CHANDLER
 HOWARD SMITH JR.
 JOHN HURD SR.
 BRIAN BOOHER
 ALLEN ANDERSON
 MICHAEL FARMER
 JOSEPH DAVIDSON
 JEFFREY COX
 STEVEN ROSENBAUM
 SAMUEL MURRAY II
 DOUGLAS MCRAE
 TIM KEY
 CURTIS JONES JR.
 JEFFREY BROWN

Local 822

DANIEL CHURCH
 JONATHAN KENT
 MICHAEL THINGSTAD
 PENELOPE SCOTT
 FRANK OWENS
 TERRY CALDWELL
 CHRISTOPHER HAINES
 JOSEPH LINDSAY
 MARK SHADDOCK
 DAVID TURPIN
 PETER ELLISON
 PAUL MCGOVERN
 JAMES TELLER JR.
 MICHAEL OLD
 JOHNNY BOND JR.
 WILLIAM PENDLETON
 DONOVAN DOMVILLE
 NORMAN JOHNSON JR.
 CYNTHIA CHRISTENSEN
 JOHN HOBBS
 DUANE MORRIS
 DAVID BECK
 RONALD RAINES
 GREGORY COOK
 GEOFFREY WALKER
 RAYMOND HALL
 EVAN WILSON
 DWAYNE OLBRIS
 RONALD RECK
 DAVID VIERNES
 WARREN BECK JR.
 THOMAS WALLACE
 CHARLES HEADLEY

Local 171

JAMES NOWLIN
 TROY HUGHSON SR.
 DONNY SCRUGGS
 TIMOTHY WOODYARD
 ROBERT WILLIAMS
 DENNIS FIELDER
 JAMES SUTLIFF
 JOHN HASTINGS
 JEANNE RAY
 ROBERT BAKER
 JEFFREY LEE
 GARY EVANS
 KENNETH SPRANKLE
 MICHAEL SHORT
 WILLIAM RICHARDSON
 RONALD DYER
 BARRY HALL
 ANTHONY RYAN
 CAROLYN HARVEY
 WILLIAM RUSSELL
 SILAS KINGERY
 JOHNNIE WEST JR.
 FRED SBARBARO
 EDWARD BURNETT JR.
 PATRICK FOWLER
 MARK WARD
 ROBERT SIMPSON
 MICHAEL MASSEY
 CEDRIC HAMLETTE
 JAMES CHISOM
 EDWIN BUCKNER
 MICHAEL HUDSON
 JOHN GENTRY
 THOMAS NORRIS
 WILLIAM DALES
 BRIAN WILKIE
 JAMES WALTON
 PHILLIP CRAFT

Local 322

JAMES MCQUITTY
 JANET PATTERSON
 BRUCE JOHNSON SR.
 ROBERT JOHNSON
 JESSE WYCHE
 MARWAN SABA
 DARRYL WILSON
 MARK YOUNG
 TERRY BATSON
 JEFFREY HEINZ
 ED LEMON
 LARRY PARR JR.
 BART CARLESCO
 ROBERT MICHAEL
 GEORGE FRIEND
 MICHAEL COURTNEY
 IVRY THOMPSON
 CEDRIC PAGE SR.
 ROBERT RISBY
 JEFFREY SIMS
 THERESA STONE
 SCOTT CARTER
 GREGORY CHEELY
 TERRY STEWART
 MICHAEL LONGEST
 JERRY SULLIVAN
 BOBBY YANCEY
 PAUL WATKINS
 JOSEPH JONES
 JON CRUZ
 GEORGE CLOUSER
 DOUGLAS SYDNOR
 JERRY GUNTER
 TIMOTHY LIVESAY
 ROBERT RUCKER
 TODD MILLER
 STEPHEN WILLIAMS JR.
 VERNON MCMILLIAN
 RANDOLPH JOHNSON
 SCOTT SHIPMAN
 JAMES WHITT
 DAVID PARKER
 WILLIAM GARNETT
 TIMOTHY BOWEN
 DALE JACOBS
 DONALD MASSENBURG
 KURT PEERMAN
 JOEL JOHNSON
 CARLTON WALKER
 WILLIAM GARNETT
 SAMUEL BRIGGS
 RALPH REAVIS
 ERICH AYERS
 THEODORE GAINES SR.
 CHRISTOPHER ANDERSON
 KEITH CONNER
 JEROME CHANEY



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.

Do you have questions about retirement? We're happy to help!

Call the Fund Office to speak with a Pension Analyst! 804-282-3131



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 apply for your pension you will be given the opportunity to have federal taxes withheld from your monthly pension payment. If you do not complete, sign and submit a new Form W-4P to the Fund Office, we will process your federal withholdings as required by the IRS rules for a “default” withholding election based on a filing status of single with no adjustments.

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.

Are you looking for forms or more information about your benefits?

**You can find us online!
Visit www.tjc83funds.org**

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



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

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.

PEPPERMINT PATTY COCKTAIL

Ingredients:

2 packages (1 oz each) instant cocoa mix
1/2 cup crème de cacao
1/4 cup peppermint schnapps
1/4 cup cognac
Whipped cream, if desired
Sprinkles, if desired

Steps:

1- Make cocoa mix as directed on package, using water instead of milk. In small bowl, stir together crème de cacao, schnapps and cognac; stir into hot cocoa.
2- Pour mixture evenly into 4 Irish coffee glasses. Top with whipped cream and sprinkles.

Fun tip!

You could make this drink a day ahead and serve it chilled instead in martini glasses. Garnish with chocolate shavings or candy canes.

(Recipe courtesy of Betty Crocker)

