

Twin Horse Crier

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Join us in welcoming Ryk Tierney to the Fund Office!



Ryk Tierney was appointed Executive Director of the Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds effective September 8, 2025, bringing with him an extensive record of leadership managing large, complex multiemployer benefit plans.

Immediately prior to joining the Funds, Mr. Tierney served as General Manager of the Berwyn Group, a service provider that supports pension and health plans in identifying participant and beneficiary deaths and locating missing participants.

Before his work with the Berwyn Group, Mr. Tierney was the Executive Director of the Educational Employees Supplementary Retirement System of Fairfax County (ERFC) in Virginia. He has also held Executive Director roles with the National IAM Pension, Benefit Trust, and 401(k) Funds in Washington, D.C., as well as with the New York City District Council of Carpenters' Benefit Funds, where he oversaw the Pension, Welfare, Annuity, and Apprenticeship programs.

Earlier in his career, Mr. Tierney served as Vice President and Director of Accounts for Associated Administrators, LLC, a third-party administrator specializing in multiemployer plans. He also previously held the position of Local Union

President with the International Chemical Workers Union Council (ICWUC), a division of the UFCW, and is a proud veteran of the United States Army.

Mr. Tierney has been a frequent presenter at national conferences hosted by the International Foundation of Employee Benefit Plans (IFEBC), sharing expertise on compliance, governance, and strategic planning for pension and health and welfare plans.

He has also served as an adjunct professor and internal instructor for Certified Employee Benefit Specialist (CEBS) coursework, with a concentration on retirement and health benefit plan administration.

Mr. Tierney holds the Certified Employee Benefit Specialist (CEBS) designation, awarded jointly by the Wharton School of the University of Pennsylvania and the International Foundation of Employee Benefit Plans.



H&W News & Reminders:

Plan Year 2026 Summary of Benefits and Coverage have been mailed!

2026 Summary of Benefits and Coverage (SBC) have been mailed to all Health & Welfare participants. You may also visit the website to view your plan!

Coming up!

Form 1095-B will be mailed to your home address prior to the end of January. 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 2025 tax returns.

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.

Enrolling Your Spouse

When adding your spouse to your coverage—whether during your initial enrollment or at a later date—please submit a copy of your marriage certificate promptly. Providing this documentation in a timely manner helps ensure there is no delay in establishing eligibility for benefits.

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.

Live well, age well: tips for a healthier tomorrow

Each day we age. No matter how old you are, even small steps can have a huge impact not only the length of your years but also on the quality.

Healthy aging is about maintaining physical health, mental well-being, and emotional resilience as you grow older. It takes a proactive approach. According to the National Institute on Aging (NIA), healthy aging includes staying physically active, eating well, keeping socially connected, and taking care of your mental health.

7 steps for healthy aging

1. MOVE AT YOUR OWN PACE

Exercise helps keep your heart and muscles strong, your joints flexible, and your mind sharp. You can pick activities that you enjoy and fit in throughout your day. It's recommended that you aim for up to 2.5 total hours a week.

2. TRY TO MAINTAIN A WELL-BALANCED DIET

A healthy diet fuels your body and helps prevent disease. Talk

with your care provider about how many calories are right for you and then mindfully stay within that calorie budget.

3. KEEP YOUR BRAIN ENGAGED

Mental stimulation keeps your mind agile and can lower the risk of cognitive decline. You can exercise your mind with activities like solving puzzles, learning a language, skill, or game. Getting out of the house and going to a museum, exercise class, or someplace new. Read books and engage in other hobbies.

4. GET QUALITY SLEEP

Sleep helps your body recover and your brain process information. To improve your chances of a good night's rest:

- Maintain a regular schedule of going to bed and waking up.
- No electronics at least 30 minutes before bedtime.
- Avoid large meals and alcohol before bedtime and avoid caffeine starting in the afternoon.
- Move your body and eat well.

5. STAY SOCIAL

When you stay in touch with others, it can reduce stress, boost mood, and even strengthen your immune system. What's more, recent studies show that older adults who are not social are at higher risk for heart disease, depres-

sion, and cognitive decline. Get connected by enjoying a favorite hobby, trying something new, or taking a class to meet people with similar interests. Make time daily to connect with loved ones.

6. KEEP UP ON PREVENTATIVE CARE

Check-ups, screenings, and vaccinations help you stay on top of your health. They can also help find any issues early — when they're easier to treat. Your care provider will know what screenings and vaccines are right for you and your health.

7. MANAGE STRESS IN HEALTHY WAYS

Excessive stress over long periods of time takes a toll on your mental and physical health. Try to manage your stress with deep breathing, mindfulness, journaling, or simply taking a walk in nature.

Healthy aging, not anti-aging

Aging is a natural part of life, but how we age is something we can actively contribute to. By taking small, intentional steps each day, you set the stage for a healthier tomorrow.

(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, 2024 to December 31, 2024. 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 \$156,498,601 as of December 31, 2024 compared to \$136,261,251 as of January 1, 2024. During the plan year the plan experienced an increase in its assets of \$20,237,350. 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 \$106,235,877. This income included employer contributions of \$85,483,037, employee contributions of \$1,670,527 and earnings from investments of \$12,276,987. Plan expenses were \$85,998,527. These expenses included \$4,581,819 in administrative expenses and \$81,416,708 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
5. Financial information and information on payments to service providers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Administrator

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

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 at the address noted above 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)

Congratulations

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

Local 22

Lawrence Elkins
Toby Reese
Gary Cooper
Christopher Hubbard
Mark Matney
Cliff Dotson
John Kestner
Dennis Polk
Delmus Testerman
Darnell Jones
Timothy Williams
Travis Reed
Eric Stout
Brian Phelps
John Dishman
Waldon Pickle Jr.

Local 29

Christopher Adams
Warren Honeycutt
Fred Morgan
Christopher Koogler
Larry Rutherford
Joseph Shifflett
Louis Bradley
Eric Dutton
Mark Haines
Brian Lee
Samuel Massie

Local 171

Christopher Bradley
Richard Shrewsbury
Mark Walton
Jesse Nelson
Cecil Hall Jr.
Timothy Spencer
Timothy Miller
Gregory Creasy
Steven Cooper
Denis Odham Jr.
Tallman McBride
William Woodson
Charles Tyree
Haley Shiflett
Charles Matheney
Anthony Christian
Robert Bourne
Derwin Harvey
William Karnes
Daniel Baker
Todd Estep
David Saunders
Michael Driskill
Richard Spencer
Philip Cooke
Terry Agee
Mark Hypes
Rasheeh Jackson

Local 322

Martin Smith
Kendall Jones
Nancy McCook
Mark King
Christopher Baldwin
Mark Simms
Michael Cox
Jesse Lawrence
Michael Gandarillas
Everett Eads
Juan Hargraves
Joseph Cherry
David Despain
David Culver
Jonathan Harr
Andrew Scarborough
Vatell Martin
Cynthia Merritt
Christopher Mueller
Michael Elder
Ray Bennett
Joseph Uzzle Jr.
Gregory Daye
Clarence Kennedy
Terry Sherman
Phillip Baker
Thomas Nash
Sterling Keller

Local 391

Ricky Clark

Local 592

Delores Raigns
Curtis Hargrove
Cary Franklin
Mickey Geltmacher
Charles Outlaw
Hugh Mason
Anthony Gaskin
David Adkins
Mark Rondina

Local 822

Kelleen Townsend
Robert Smith
Robert Herring
Eric Borrell
David Dye
Troy Jenkins
Richard Garriss
Jeffrey Watkins
Kenneth Crenshaw
William Williams
Harold Ayers
Ricky Roth
Robert Milbourn
Christopher Bullis
Samuel Laposata
Purvis Chesson
Charles Perry
Thomas Martin
Timothy Kleps
John Byers
Robert Lewis Jr.
Nicolas Ikombe Sr.

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.

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.

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.



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.

**Thinking about retirement?
Contact the Fund Office to speak with a
Pension Analyst or to schedule an in-person meeting.**

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
- Property Settlement Agreements (if applicable & listed in the member's divorce decree)

Please make sure to complete your application in full to avoid processing delays. Remember, your application must be on file at the Fund Office at least two full months prior to your desired effective retirement date.

Need assistance?

**Contact the
Fund Office:**



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



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



HAPPY HOLIDAYS!

The Fund Office will be closed on:
Wed, Dec 24th
Thurs, Dec 25th
Wed, Dec 31st
Thurs, Jan 1st