

TWIN HORSE CRIER

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Stress Free Family Vacations

Planning and Travel Tips for your Summer Vacation

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Exercise **caution** in the summer **heat**

As the warm days of summer set in, keep these safety tips in mind to avoid stressing your body as you work outdoors:

Perform your heaviest tasks during the morning. If you have work that will require you to exert a lot of energy, it's best to do it in the cooler hours of the morning.

Build your tolerance. It usually takes a good two weeks for your body to acclimate itself to working in the heat, so give yourself time to adjust to higher temps.

Use the buddy system. That way you can keep an eye out and get help if needed.

Drink water. Health experts say you should drink a small cup of water every 15 to 20 minutes when you're working in the heat to stay hydrated and cool.

Take breaks. Give your body a chance to cool down by heading off to a cool area for a few minutes.

Eat lightly. Avoid heavy or big meals before you have to work in the heat.

Skip the caffeine. It makes your body lose water and increases your chances of heat illnesses.



Courtesy of First Draft June 2010

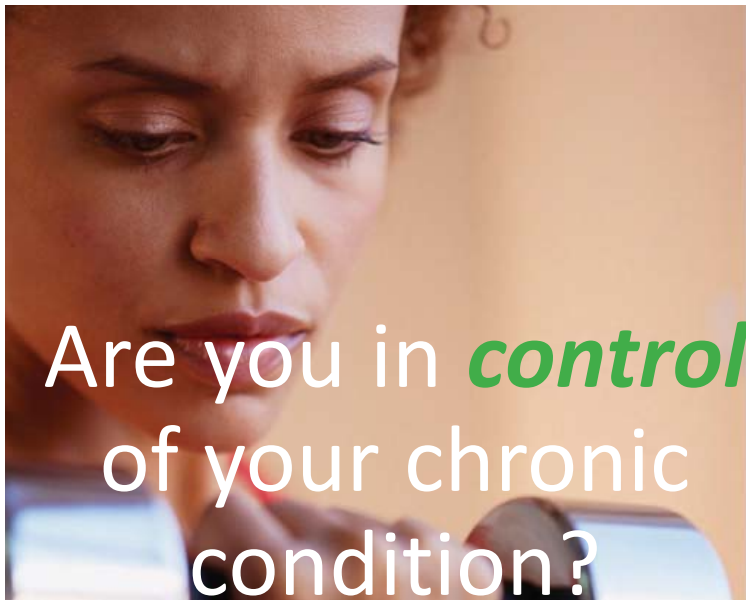
Alzheimer's disease: **Facts and figures**



From 2000-2006, deaths from Alzheimer's disease increased 46.1 percent, while deaths from stroke, prostate cancer, breast cancer, and HIV all declined. According to the Alzheimer's Association, approximately 5.3 million Americans have Alzheimer's. It's the seventh-leading cause of mortality in the U.S. and costs the country \$172 billion a year.

The Alzheimer's Association warns that African-Americans and Hispanics are at a higher risk for developing the disease, but they're less likely to receive a diagnosis. Health conditions such as high blood pressure and diabetes, which are more prevalent in African-American and Hispanic communities, may increase the risk of Alzheimer's.

Courtesy of First Draft August 2010



Controlling a chronic health condition is about more than just medicine. Something as simple as the food you eat can be a powerful tool for controlling—or preventing—many major health problems.

Start by filling your plate with lots of vegetables, fruits and whole grains, and taking it easy on the high-fat foods. You'll feel better and get a handle on serious health conditions like diabetes, high cholesterol, high blood pressure and heart disease. Eating this way will also help you control your weight. That alone can improve your health. Staying in control is important if you want to avoid serious complications like heart attack or stroke.

How powerful is healthy food and moderate weight loss? So powerful that some people with chronic health conditions are able to reduce the amount of medicine they need (with their doctor's approval, of course).

Eating right to control your weight can also make it easier to deal with chronic low back pain. Extra pounds, especially around the waist, can stress the lower back. Good nutrition—and avoiding problem foods—can even help control symptoms of asthma or chronic obstructive pulmonary disease (COPD).

When you're trying to change some habits, having extra support and motivation doesn't hurt. Horse Power Healthy Rewards Program can definitely help. If you have one of the health conditions mentioned, call to enroll. When you do, you'll be able to talk one-on-one with a registered nurse over the phone. It's free, and completely confidential. Just call toll-free 1-888-TJC83VA (1-888-852-8382).

9 Tips to *Stretch* Your Health Care Dollars

1. Make positive lifestyle changes to become healthier (such as exercising, stop smoking, eating more fruits and veggies, etc.)
2. Choose providers and facilities that are in network.
3. If you see more than one doctor on the same date of service, you will only be responsible for one copay. The higher copay will apply when a specialist is seen.
4. Establish a relationship with your doctor; not the emergency room.
5. See your doctor regularly so you can receive regular health screenings to help you stay well.
6. Use generic equivalents of your prescription medications (if your doctor agrees).
7. Use a mail order prescription drug plan.
8. If your eyeglass frames are still in good shape, replace only the lenses when your prescription changes.
9. Report any suspected health care fraud: it is estimated that up to eight percent of all health care claims are fraudulent adding up to nearly \$50 billion each year.

Courtesy of BCBS Labor Connection and The Wisdom Journal

Retiree Coverage (Plan ZR) Premiums Changes

Retiree coverage premiums for the next three years are listed to the right and are effective July 1, 2010. Payments must be paid two (2) months in advance and are withheld from your monthly pension payment if applicable. If you would like your Retiree Coverage to become effective the same date as the date you retire, three (3) months of premiums will be withheld from your first payment.

Effective Date	Retired under Age 57		Retired Age 57 or after	
	Single	Family	Single	Family
7/1/10-6/30/11	\$350	\$450	\$300	\$400
7/1/11-6/30/12	\$400	\$500	\$350	\$450
7/1/12-6/30/12	\$450	\$550	\$400	\$500

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

Reminders regarding your *benefits*.

- ✓ Make sure your life insurance and pension beneficiaries are always up to date. If you need to make changes or verify who you have listed as your beneficiary, please put your request in writing and send it to the Fund Office.
- ✓ If you have a dependent child who is turning 19, their coverage may be terminating depending on their student status. If the child is enrolled as a full time student, a Student Verification form must be completed and returned to the Fund Office as soon as possible.
- ✓ Physicals to play sports or attend camp are always covered under your Plan. Refer to your Schedule of Benefits for specific copay information.
- ✓ Copays are always paid to the provider, and should never be mailed to the Fund Office.
- ✓ Hearing aids must be prescribed by a licensed ear, nose and throat physician based on the results of the following diagnostic services: complete examination, audiogram (air/bone/speech) impedance audiometry, and hearing aid evaluation. Any claims submitted for hearing aids without these services will be denied.

COBRA Rates *Effective June 1, 2010*

Plan	Plan 7	Plan 8A	Plan 8B	Plan 8C	Plan 9	Plan 11	Plan 12
Core and Non Core	N/A	\$692	\$708	\$752	\$799	\$894	\$894
Core Only	\$573	\$604	\$662	\$704	\$735	\$802	\$802

Considering *Retirement?*

Make sure you know the facts first.



You've worked hard all your life and you're now finally considering retirement. You're ready to travel, spend time with loved ones and enjoy your freedom. You've done the math and you're ready to submit your application to the Fund Office for review. But wait, are you sure you know all the facts about receiving pension benefits from the Fund?

What if you change your mind and decide to go back to work? Will your pension benefits be affected? Below are a few factors to consider when making that important decision:

If you retire, return to work under Covered Employment, and then re-retire, you cannot change your initial election options chosen when you originally retired. For example, if you elected either the Joint and Survivor or Contingent Annuitant benefit, no changes can be made to those elections.

Also, if you return and earn additional service, your pension benefit may be actuarially reduced for the pension monies previously received. However, you will never receive less than the amount you originally retired under.

Remember, retirement is a commitment that shouldn't be taken lightly. Be sure you are well informed before making this decision.

Still have questions? Don't hesitate to call the Fund Office's Pension Department at 804-282-3131 or toll free at 800-852-0806 for more specific information regarding your pension benefits.

USERRA:

Uniformed Services Employment and 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 up to a maximum of five (5) years 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, 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.



Have a stress-free family *vacation*



Summer's here, and that usually means it's time to hit the road for a vacation. Whether your idea of relaxation involves rock climbing or lounging by the pool, you can enjoy a stress-free trip (or at least minimize the hassles) with some basic planning:

- **Involve your children.** Whether you're traveling with toddlers or teenagers, get them engaged in the preparations. Asking them what they want to see and do, and incorporating their wishes as much as possible, will lead to a smoother experience.

- **Pick your time.** Flight delays and crowded airplanes rarely improve the quality of your trip. When flying, your best bet is to travel Monday through Wednesday, early in the day. Fly direct if possible to cut the chances of your luggage getting lost (or having to drag your carry-ons from one end of the airport to the other).
- **Pack some snacks.** Kids and adults get cranky when they're hungry. Carry along something healthy to eat: granola bars, raisins or other dried fruit, peanut butter crackers, and treats for when you or your kids need something special.
- **Schedule some downtime.** Don't try to cram too many activities into the day. Rushing through one museum to get to the next one, and the one after that, will quickly grow exhausting. Allow some time to relax, watch TV, read, or take a leisurely stroll.
- **Keep some routine.** For small children specially, maintaining some elements of a regular routine will keep things running smoothly. Bedtimes, regular meals, and normal rules of behavior provide a comforting sense of structure.
- **Be flexible.** Expect delays, so they don't stress you out. Break the schedule when something more interesting comes up. If you want to spend more time in a museum that intrigues you, do it. You may not have the chance again.