

Twin Horse Crier

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Teamsters Joint Council No. 83
of Virginia Health & Welfare and
Pension Funds

ObamaCare – How does it affect me?

About the time you read this article, an onslaught of education about the enrollment process under ObamaCare will be hitting the newsstands, internet, talk radio, television and many other mediums. Rather than discuss the many components of this landmark law, this short article focuses on only one particular piece. How does ObamaCare impact you, our Participant?

Under the Patient Protection and Affordable Care Act of 2010 (“PPACA”) otherwise known as ObamaCare, your employer was required to send you a notice by October 1, 2013, informing you of the availability of health coverage through the Health Insurance Marketplace in your area beginning on January 1, 2014. In order to prevent any confusion that may arise upon receipt of that legally-required notice, please note that no action is required on your part since you are already enrolled in health coverage through the Fund. That is, you do not need to enroll in the Marketplace, and your coverage through the Fund will continue. It’s as simple as that....

In closing, it’s also worth mentioning a feature of ObamaCare that may be useful to you. If ever eligible for COBRA, you may now consider enrolling in Marketplace coverage as an alternative to the COBRA continuation coverage available through this organization.

Be on the lookout for more ObamaCare related education in future newsletters....

Change to Hearing Aid Benefit

Effective February 1, 2013, the Board of Trustees has changed the way in which hearing aid benefit claims are processed. In-network hearing claims are now processed using the BlueCross BlueShield allowable. Out-of-network hearing aid claims have a \$1,500 allowable per ear. For specific benefit information and to confirm that your plan provides hearing aid benefits, please consult your Schedule of Benefits or call the Fund Office.

Change to Employee Assistance Program

Effective October 1, 2013, Business Health Services (BHS) is no longer your Employee Assistance Program (EAP). If you are currently utilizing the 6 free counseling sessions provided by BHS, you have until November 30, 2013 to use any remaining sessions.

Check with your Human Resources department to see if your employer provides an EAP. If not, use the BlueCross BlueShield website (www.bcbs.com) to locate an in-network provider in your area.

Plan 8 Participants Transitioned to Plan 9

As a result of price changes in the cost of Plan 9 benefits, the Board of Trustees has approved the transition of all Plan 8 participants to Plan 9, effective September 1, 2013.

Fund Office Enhances Privacy Practices for Dependents over 18 and Spouses

The Fund Office is continuing our efforts to protect the privacy of dependents over age 18 and spouses. We will begin addressing all documents containing Protected Health Information to the specific individual to whom it pertains.

Admission Notification Requirements for CareWise Health

Admission notification is required within 48 hours of non-emergency admission and 72 hours of emergency admission.

Failure to contact CareWise Health will result in a \$500 reduction of the Plan's payment of Inpatient Hospital Expense Benefits. To contact Carewise Health, call 1-888-852-8382.



Carewise Health Delivers Support for Moms-To-Be

The best start possible

As an expectant mother, your health has never been more important. That's why we provide HorsePower Maternity Management.

A partner during pregnancy

When you enroll in HorsePower Maternity Management, you'll have access to a Carewise nurse who will establish a personal relationship with you and your family to answer questions, provide support and help you navigate the healthcare system.

All of the information you choose to provide about your health and pregnancy will help us identify potential risk factors as well as promote a healthy pregnancy and delivery.

Additional support

HorsePower Maternity Management also provides you with valuable information, educational materials and additional resources so you can make the best decisions for you and your baby.

Enroll today!

HorsePower Maternity Management is offered at no cost to you. The Fund requires expectant mothers to enroll in this Program within the first trimester. Failure to enroll in HorsePower Maternity Management within the first trimester will result in a \$500 penalty. So don't wait. Just call toll-free 1-888-852-8382.

When you're expecting, it's great to know that HorsePower provides you with support whenever you need it. Your own personal nurse is just a phone call away.

Update to the Maternity Management Program

Effective January 1, 2014, if a Participant or their Dependent is within the first trimester of pregnancy, she must successfully complete the maternity management program provided by Carewise Health. The maternity management program is deemed successful when the 28 week survey is completed.

Important Notice from the Health & Welfare Fund About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund ("the Fund") and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Fund has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable coverage prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund coverage will not be affected. If you are eligible for Medicare because of your age, yet maintain group health insurance through the Fund, the Fund is the primary carrier and Medicare is the secondary payer.

When Will You Pay a Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Teamsters Joint Council No. 83 of Virginia Health & Welfare Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go by up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your monthly premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the Fund at (804) 282-3131 or toll free at 800-852-0806 for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the Fund changes. You may also request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

What if You Died Tomorrow?

Do you know who would receive your life insurance benefits if you passed away tomorrow? Have you had a life changing event, such as a divorce, since you originally designated a beneficiary? When you first enrolled in the Health & Welfare Fund, you were asked to designate a life insurance beneficiary on your enrollment form. If you did not do so or if your beneficiary dies before you or within 24 hours of you, your life insurance benefit will be paid in the following order:

- your spouse;
- your children;
- your mother and/or father;
- the executor or administrator of your estate.

If you're not sure who you designated as the beneficiary or need to make a change to the designation, request a Change of Beneficiary Form from the Fund Office.



In-Network Labs: No Cost to Participants

It's not often that you actually get something for nothing, but the in-network out-patient lab benefit is an exception. When you visit an in-network lab, your benefit is paid at 100%. Out-of-network labs, on the other hand, are subject to your deductible and paid at 70% of the out-of-network allowable.

It's important to ask your health care provider if they are sending your lab work to an independent lab and if that lab participates in the BlueCross BlueShield network. While doctors and hospitals may not always provide you with this information up front, it is your responsibility as the patient to make sure an in-network lab is used in order to have the claim paid in full.

A complete listing of in-network labs in your area is available on the BlueCross BlueShield website. Log on to www.bcbs.com. On the right hand side of the page, click on "Find a Doctor or Hospital". On the next page, click "Search by Specialty and the letter "L", then "Laboratories". You can then search for an in-network lab by zip code from a 5 to 100 mile radius.

Recent Joint Council No. 83 Participant Deaths

| Name | Local | Last Employer |
|-------------------------|-------|---------------------------|
| Austin, Harroll E. | 171 | Schwerman Trucking Co |
| Barnett, Donald J. | 592 | Continental Baking |
| Bashore, Gerhard | 592 | Yellow Freight System Inc |
| Berkeridge, Frederic V. | 29 | Carolina Freight Carriers |
| Brumfield, Leland C. | 171 | Roadway Express |
| Burwell, Ronald E. | 322 | Safeway Stores |
| Carter Jr., William H. | 822 | Leaseway Deliveries Inc |
| Coffey, Richard L. | 171 | Hemingway Trans Inc |
| Cook, John J. | 592 | SpectorRedBall Systems |
| Doswell, Bernard W. | 592 | Schwerman Trucking Co |
| Dove, Richard H. | 29 | Allegheny Freight Lines |
| Edwards, John W. | 171 | Yellow Freight System Inc |
| Fleming, Carl C. | 22 | Flemings Transfer |
| Fugate, Jimmy L. | 171 | Yellow Freight System Inc |
| Gallaher, William T. | 592 | McLean Trucking |
| Hansen, Fritzof O. | 592 | McLean Trucking |
| Knott, George W. | 171 | American Smiths Freight |
| Lewis, Earl E. | 29 | McLean Trucking |
| Lipscomb, Stanley J. | 592 | Mountainside Transport |
| Loftin, John P. | 592 | Mountainside Transport |
| McDaniel Herman F. | 592 | Transcon Lines |
| Melton, Ronald P. | 592 | McLean Trucking |
| Mock, Timothy S. | 171 | United Parcel Service |
| Morrison, Robert L. | 29 | Hemingway Trans Inc |
| Neal, Jack A. | 171 | SpectorRedBall Systems |
| Newman, Alfred | 592 | Jones Motor Company |
| Plogger, Melvin T. | 29 | Mason Dixon Lines |
| Price, Cornelius M. | 592 | Hemingway Trans Inc |
| Russell, Craig R. | 592 | Praxair Incorporated |
| Saunders, Desmond L. | 171 | United Parcel Service |
| Taylor, Charlie E. | 592 | Virginia Diary Co |
| Tucker, Thomas A. | 322 | United Parcel Service |
| Turman, James | 29 | North Carolina Allstates |
| Utz, Donald W. | 29 | American Smiths Freight |
| Watterson, Johnnie M. | 29 | Allegheny Freight Lines |
| Wheeler, Andrew J. | 171 | Mason Dixon |
| White, Joseph R. | 592 | American Smiths Freight |
| Willis Sr., Gerald W. | 592 | Yellow Freight System Inc |
| Wood, Curtis T. | 29 | Smiths Transfer |
| Young Jr., Leo F. | 29 | Con-Agra |

Filing Work Related Injury and Illness Claims

If you sustain an injury or illness while working and your workers' compensation claim is denied, the Fund will process your related medical, prescription and Short Term Disability claims provided the following steps are taken:

1. File your claim with your employer's workers' compensation carrier;
2. Provide the Fund with a copy of the workers' compensation denial;
3. Complete the Workers' Compensation Benefits Assignment and Appeal Authorization form - by signing this form, you agree that should you receive payment from the workers' compensation carrier, you will repay the Fund for any claims processed on your behalf.
4. Timely and properly appeal your case through the workers' compensation process - all documentation issued or received during the appeal process must be provided to the Fund Office.

ZR Rates Released through 2017

The Fund recently participated in the Early Retiree Reinsurance Program (ERRP). This program provides reimbursement to participating employment-based plans for a portion of the costs of health benefits for early retirees and their spouses, surviving spouses, and dependents.

On May 1, 2013 the Board of Trustees met to discuss how to utilize reimbursements received from ERRP for the Retiree Health Benefits Plan. The Board agreed that no premium would be charged in July for September's Plan ZR coverage, and premiums will be discounted through June 30, 2014. Below is the premium schedule for the next 5 years. Please note also the change from two to three age tiers in premiums.

| Retiree Health Benefits Plan (ZR) Premium Schedule | | | | | | |
|--|------------------------------|--------|--------------------------|--------|--------------------------|--------|
| Premium Effective | Retired at Age 56 or Younger | | Retired at Ages 57 to 61 | | Retired at Ages 62 to 64 | |
| | Single | Family | Single | Family | Single | Family |
| July 1, 2013 | \$0! | \$0! | \$0! | \$0! | \$0! | \$0! |
| August 1, 2013 | \$423 | \$518 | \$373 | \$468 | \$273 | \$368 |
| July 1, 2014 | \$485 | \$585 | \$430 | \$530 | \$330 | \$430 |
| July 1, 2015 | \$530 | \$630 | \$470 | \$570 | \$360 | \$460 |
| July 1, 2016 | \$580 | \$680 | \$520 | \$620 | \$390 | \$490 |
| July 1, 2017 | \$630 | \$730 | \$560 | \$660 | \$430 | \$530 |

Joint Council No. 83 Participants Awarded Pensions April 2013 to August 2013

| Name | Local | Awarded |
|---------------------------|-------|----------|
| Andrick, Leroy S. | 29 | 7/1/2013 |
| Ballew, Steven E. | 29 | 5/1/2013 |
| Beiler, Jr. Paul B. | 822 | 6/1/2013 |
| Bishop, Robert A. | 29 | 6/1/2013 |
| Bowles, Bruce N. | 822 | 5/1/2013 |
| Boykin, Anthony M. | 322 | 5/1/2013 |
| Brown, Marshall L. | 592 | 5/1/2013 |
| Brown, Russell S. | 29 | 7/1/2013 |
| Callicutt, Anthony J. | 322 | 6/1/2013 |
| Childress, Robert S. | 171 | 8/1/2013 |
| Cline Jr, Russell N. | 29 | 7/1/2013 |
| Fisher, James T. | 171 | 6/1/2013 |
| Ford, Albert D. | 22 | 4/1/2013 |
| Gibson, David L. | 29 | 6/1/2013 |
| Hammond, Robert A. | 822 | 7/1/2013 |
| Harris, Scott A. | 322 | 4/1/2013 |
| Henderson, Edward N. | 22 | 8/1/2013 |
| Jackson, Earlene B. | 22 | 6/1/2013 |
| Johnson, Steve L. | 29 | 6/1/2013 |
| Kiser, Kenneth D. | 171 | 4/1/2013 |
| Lester, James D. | 171 | 6/1/2013 |
| Miller Jr., Rimmel Troy | 322 | 7/1/2013 |
| Monroe, Gary D. | 29 | 6/1/2013 |
| Moore Jr., Robert L. | 592 | 6/1/2013 |
| Morris, Marshall W. | 592 | 6/1/2013 |
| Reynolds Jr., Eldridge W. | 171 | 4/1/2013 |
| Rhoton, Mitchell B. | 592 | 5/1/2013 |
| Singleary Sr., James C. | 83 | 6/1/2013 |
| Sorrell, Herman W. | 592 | 6/1/2013 |
| Stepko, Stephen C. | 322 | 5/1/2013 |
| Stoots, Edward G. | 171 | 4/1/2013 |
| Storminger, George F. | 822 | 4/1/2013 |
| Taylor, Scott M. | 822 | 4/1/2013 |
| Topping, Bruce C. | 592 | 5/1/2013 |
| Wakefield, Larry | 322 | 6/1/2013 |
| Walton, Jr., Howard W. | 22 | 8/1/2013 |
| Wood III, John J. | 822 | 4/1/2013 |

Did You Know...

If you pass away prior to retiring but after vesting in the Pension Plan, your spouse automatically receives 100% of the Fund's Joint and Survivor Benefit.

If you are unmarried at the time of your death with at least 10 years of vesting service and have not named a Contingent Annuitant or pension beneficiary, the 5 year Death Benefit or Lump Sum Benefit, if applicable, will be paid out in the following order:

- to your child or children in equal shares;
- to your father and mother in equal shares if both are living;
- to your estate, in no relative above survives you.

If you are unmarried at the time of your death with at least 5 but less than 10 years vesting service, survivor benefits are only payable if you have named a Contingent Annuitant.

If you have not already named a pension beneficiary, you may do so by completing a pension beneficiary form and submitting it to the Fund Office. You must sign the form and an adult who is not named as a beneficiary must witness your signature. You can name a primary beneficiary and a secondary beneficiary, a person who takes the place of the primary beneficiary should the primary beneficiary die before or at the same time as you. You may designate your estate or a trust as your beneficiary. You can also name several beneficiaries, with survivor benefits divided among them. However, there can be only one Eligible Spouse or Contingent Annuitant to receive the Lifetime Survivor Benefit.

EyeMed Discount Program Available for Pension Participants

As a participant of the TJC83 of VA Funds, you are entitled to receive a discount on vision care when you use an EyeMed Vision Care provider. Free discount cards were recently mailed to all retired participants. If you did not receive your card, please call the Fund Office to request one.

To locate a participating provider in your area, contact EyeMed Vision Care at 1-866-723-0391.



Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds
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How to spot ADHD in your children

Attention-deficit/hyperactivity disorder may affect 3 to 5 percent of children, according to the National Institute of Mental Health. Experts are uncertain whether it fades away as children grow older, meaning that many adults may also be grappling with this frustrating and perplexing condition without realizing it.



How do you know if your child really has ADHD or is simply going through a phase? Here are some symptoms to watch for:

- Inattention. Your child seems unable to listen patiently, makes careless mistakes, and fails to give attention to details; fails to follow through on directions; is forgetful in daily activities; and avoids or dislikes tasks that require sustained mental effort, like homework.
- Hyperactivity. Your child fidgets often; gets up from the seat in the classroom when he or she should be sitting down; and talks excessively.
- Impulsiveness. Your child often has difficulty waiting for his or her turn, and butts into conversations or games.

If you spot any of these symptoms, don't jump to conclusions. Visit your pediatrician to talk things over. Here's what your child's doctor will look for:

- Environment. The symptoms should be present in at least two settings, like home and school, and should have persisted for at least six months.
- Symptoms. Doctors should look for the specific symptoms outlined by the American Academy of Pediatrics and the American Psychiatric Association.
- Interviews. Doctors should talk extensively with parents and teachers.
- Additional disorders. Doctors should also investigate other conditions. Many children with ADHD may also have anxiety or depression disorders.