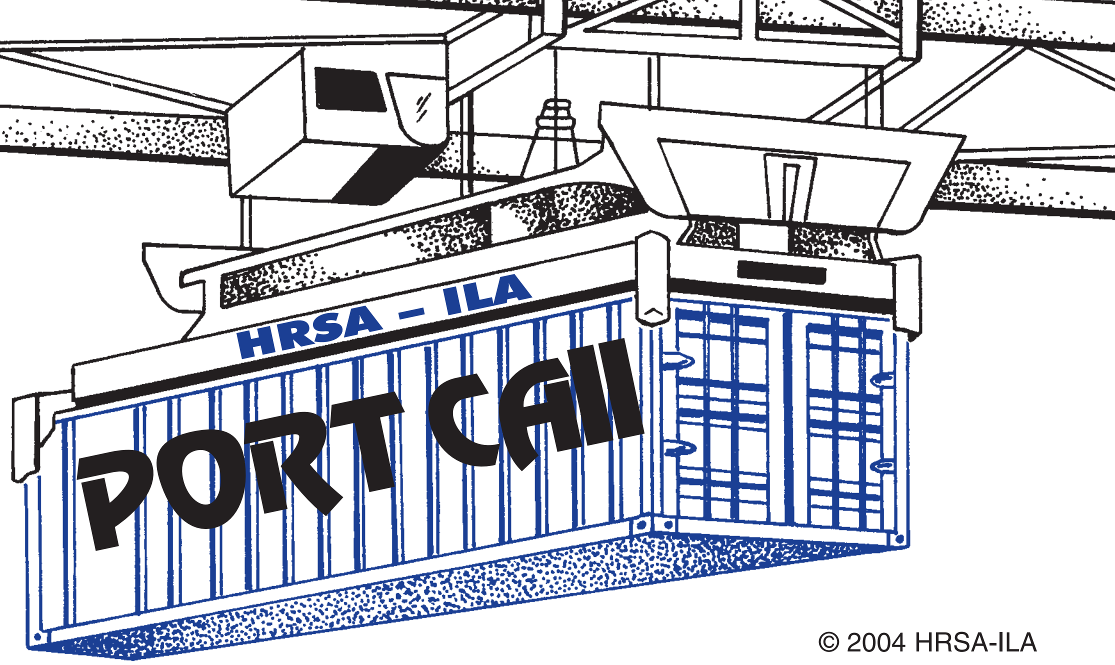

A Quarterly Publication for
HRSA-ILA Participants

VOLUME 12 Number 3 **Sept 2004 ISSUE**

New Contracts Effective October 1, 2004

by Lou Cobb,HRSA-ILA Funds Administrator

October 1, 2004 is the effective date for the newly passed local and master contracts. The new contracts include changes to the hours you must work to qualify for benefits from both HRSA-ILA and MILA, and they also change the benefits that you earn. Some of the changes are effective on October 1st while other changes become effective later. In some cases the HRSA-ILA Trustees have requested the Contract Board to clarify the meaning of contract language covering changes to benefit eligibility, so in the coming weeks look for a more complete description of the changes to be sent in the mail.

Here is a brief summary of the benefit changes in the new contracts:

What's Inside ?

MILA Benefits

Plan changes effective January 1, 2005:

- The **co-pay** per visit to a primary care physician is increased to $15, and increased to $30 for a specialist under the Premier Plan. The co-pays for primary care physician and specialist under the Basic Plan are increased to $25 and $40, respectively.
- CIGNA's reimbursement for **out-of-network services** is decreased to 60% of the reasonable and customary charges. The annual out-of pocket limits for out-of-net work charges are increased to $6,500 per individual and $13,000 per family.
- **Prescriptions** filled with a brand name drug, except those where there is not a comparable generic substitute, are subject to a $500 annual family deductible.
- The $500 **pharmacy deductible** has been eliminated for Medicare-eligible retirees who do not participate in a Medicare-risk HMO.
- Beginning on January 1, 2006 active employees will qualify for one of three plans depending on hours and credits earned during the 2004-05 Contract Year. The three plans are a **Starter Plan** for 700 hours, a **Basic Plan** for 1000 hours or a **Premier Plan** for 1300 hours.

MILA Retiree Coverage

- Employees who leave the industry after September 30, 2004 with a vested pension benefit but less than 25 years of service will not qualify for MILA benefits upon retirement.
- For employees who take Early Retirement after March 31, 2005, the MILA plan or the age at which coverage begins, or both, are effected if the member has accrued less than 25 years of service or the member is under the age of 58.

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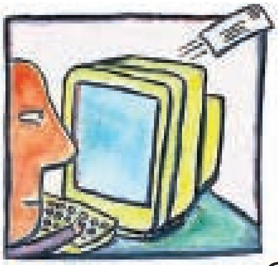

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PortCall Publication Team

Portcall is published in an effort to communicate more effectively with our participants. We will attempt to clarify any misconceptions regarding your benefits, notify you of any benefit changes, and notify you of upcoming events and/or deadlines.

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New Contracts Cont'd. from on page 1.

HRSA-ILA Benefits

- Effective with the 2004-05 Contract Year, you must earn 900 hours to qualify for **paid holidays** from the HRSA-ILA Vacation & Holiday Fund.
- Effective with the 2004-05 Contract Year you must work or receive credit for 1000 hours to qualify for benefits from the HRSA-ILA Welfare Fund. The new eligibility requirement is effective for **life insurance benefits** beginning October 1, 2005 and for **dental, vision, wellness and short-term disability benefits** beginning on January 1, 2006.
- If you have not qualified for a **Container Royalty** benefit as of September 30, 2004, you must earn 1000 hours in five out of six years to qualify. 700-hour years you earned before October 1, 2004 will count towards the six-year requirement.
- If you are not already receiving employer contributions to the **Annuity & Savings Plan** you will qualify for 80-cent per hour employer contributions once you qualify for Container Royalty benefits or 50-cent per hour contributions if you work at least 1100 hours in the 2003-04 Contract Year or thereafter.

Again, this is a brief summary of the changes. Look for more complete details to be mailed in the coming weeks.

New Drug & Alcohol Coordinator

HRSA-ILA Welcomes Peggy Rode

Although performing an excellent job in improving the drug and alcohol program, Terry Anspach has chosen to return to the docks. Peggy Rode has stepped into the position of Drug & Alcohol Coordinator making it her goal to "maintain the integrity of the program, educating and supporting the members on the importance of a drug free work place".

Peggy is a local gal, a graduate of Norview High School working in the shipping industry since 1970. She has been a member of the checkers' local 1624 since 1988 and has two daughters, Carrie & Lora Turner of the same local.

Asked whether she expected any difficulties down on the docks while carrying out the duties of the Drug & Alcohol Coordinator, Peggy dismissed the question saying, "I'm a mom. I have an excellent bed-side manner". In addition to carrying out the duties of the Port's drug and alcohol policy, Peggy is available to assist members in finding appropriate care during times of family crisis or other forms of stress.

HRSA-ILA welcomes new Drug & Alcohol Coordinator Peggy Rode. She can be reached at the Funds office, (757)457-9112.

The Funds' website is up and running. Visit us at **www.hrsa-ila.com.**

Tips from the Edge - The Healthy Edge

Flu Facts

by Susan A. Tweed, M.S., R.N.

Influenza is commonly called the flu. It is a contagious respiratory illness caused by influenza viruses and can result in illness ranging from mild to severe with life-threatening complications. An estimated 10% to 20% of people in the U.S. get the flu each year and an average of 114,000 people are hospitalized for flu-related complications. About 36,000 Americans die each year from complications of flu.

Symptoms of flu include fever, headache, extreme tiredness, dry cough, sore throat, runny or stuffy nose, and muscle aches. Gastrointestinal symptoms, such as nausea, vomiting, and diarrhea, are much more common among children than adults.

The main way that influenza viruses are spread is from person to person in respiratory droplets from coughs and sneezes. Droplets from a cough or sneeze of an infected person are propelled through the air and deposited on the mouth or nose of people nearby. The viruses also can be spread when a person touches respiratory droplets on another person or an object and then touches their own mouth or nose before washing their hands.

Some people are at increased risk for serious complications from the flu. This group includes people age 65 years and older and people of any age with chronic medical conditions. Pregnant women and children between 6 months and 23 months of age also are at increased risk from flu complications. If you are at special risk from complications of flu, you should consult your health-care provider when your flu symptoms begin. Your doctor may choose to use certain antiviral drugs to treat the flu. There are four antiviral drugs to treat the flu which a doctor must prescribe. Antiviral treatment lasts for 5 days and must be started within the first 2 days of illness.

If you develop the flu, get plenty of rest, drink a lot of liquids, and avoid using alcohol and tobacco. Also, you can take medications to relieve the symptoms of flu. To help prevent the spread of respiratory illnesses like flu:

- Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.
- Stay home from work, school, and errands when you are sick. You will help prevent others from catching your illness.
- Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.
- Wash your hands often. This will help protect you from germs.
- Avoid touching your eyes, nose or mouth. Germs are often spread when a person touches something that is contaminated then touches their eyes, nose, or mouth.

Flu Shot Schedule

The best way to prevent the flu is to get a flu shot each fall. The "2004 HRSA-ILA Flu Campaign" will provide free flu shots to HRSA-ILA members and their dependents over 18 years old at the following locations;

HRSA-ILA building, 1355 International Terminal Blvd., Norfolk

October 25, 2004, 10:00 am - 12:00 pm
December 1, 2004, 10:00 am - 12:00 pm

Local 1248, Local 1819, Local 970, 3300 E. Princess Anne Rd., Norfolk

October 27, 2004, 12:00 am - 2:00 pm and 10:00 am - 1:00 pm
October 28, 2004, 6:00 am - 8:00 am

Local 1248, Local 1819, Local 970, 3300 E. Princess Anne Rd., Norfolk

October 28, 2004, 10:00 am - 12:00 noon
November 18, 2004, 10:00 am - 12:00 noon

Local 1736, Local 846, 1911 Ivy Avenue, Newport News

October 21, 2004, 9:00 am - 12:00 noon

Local 1458, 419 West 21st Street, Norfolk

November 8, 2004, 6:00 pm - 7:30 pm

Keeping Current by Robert Armbruster, Director of Participant Services

Student Verification for Welfare Coverage

Twice each year HRSA-ILA is required to request that members provide verification of Full-time Student status for those Dependent children that are 19-24 years of age. The next deadline for the receipt of these verifications is September 30th. If verification is not received by that date the Dependent coverage will be terminated. After that date, when the appropriate information is provided to the HRSA-ILA office, the Dependent child's coverage will become effective again on the date it is received and accepted.

Full-time Student Dependents are covered under the HRSA-ILA Welfare Fund for Dental & Vision benefits until their 25th birthday and Life Insurance until their 21st birthday. The Trustees have also agreed to pay the COBRA premiums for continuation of MILA coverage for Student Dependents until the child's 25th birthday, or until the child is no longer a Dependent and attending school on a Full-time basis, whichever comes first.

PLEASE NOTE that it is your responsibility to notify HRSA-ILA in a timely manner whenever a life event occurs that would change you or your Dependents status. Failure to notify the fund office of a change in a timely manner may result in waiving your right to COBRA continuation coverage and subject you to repayment of benefits provided. Please call Participant Services with any questions about this important requirement.

New Participant Seminars

If your work this year has qualified you as a first time participant for benefits look for a special invitation to our annual "New Participant Seminars" upcoming in November. Here are the tentative dates:

Tuesday, November 16th, 5:15 - 6:30 pm
Newport News Marine Terminal, Training Room

Wednesday, November 17th, 5:15 - 6:30 pm
HRSA-ILA Conference Room, 2nd Floor

Hope to see you there!

Prescriptions, Name Brand Vs. Generic and Your Pharmacy Deductible

What's in a name? When it comes to prescription drugs you can be assured that Generic versions of Brand Name drugs are just as safe and have the same review and approval process with the Food & Drug Administration (FDA). Your MILA Prescription Drug benefit offers SIGNIFICANT SAVINGS when you choose to use Generic drugs, whenever available, in substitute for a Brand Name prescription. Due to trademark laws in the U.S., generic drugs are not allowed to look like their brand counterpart. But the appearance has no impact on the way in which the drug will work; chemically the generic is the same as the brand.

Earlier this year MILA implemented new generic drug co-pays that make it even more economical to consider them as an alternative to brand names. For example, a 90-day supply of a generic drug from the Mail Order will only cost a Participant $5 vs. up to $50 for a Brand Name drug that isn't on MILA preferred drug list.

Finally, MILA has announced a change upcoming on **January 1, 2005** where there will be a **$500 annual pharmacy family deductible** for all active employees and all retirees (including Medicare eligible retirees) for **Brand Name drugs only**, except for those Brand Name drugs for which there is no comparable generic substitute as determined by the MILA Trustees.

David D. Alston Scholarship Fund

Twenty Students Awarded with Scholarships

by Cindy Harrison

On June twenty-third, the HRSA-ILA Board of Trustees honored twenty exemplary students with the David D. Alston Scholarship Award during a banquet held at the Town Point Club. Sixteen undergraduates will receive up to $11,850.00 per student to aid in their 2004-2005 school term while another four graduate students will receive $12,900.00.

The David D. Alston scholarship has been in existence for 21 years honoring 107 students a total of $1,421,403.07 in award monies. This award does not come without a price. These students are challenged to do their very best and to give back to a society that has enabled them to succeed. And giving back is what they are doing. They have taken this opportunity and run with it. They are becoming our future humanitarians, business leaders, teachers, artists and doctors. The industry as a whole can be proud of what these young men and women are accomplishing.

Martin D. Kernutt, Jr., son of Martin D. Kernutt, Local 1624

Martin D. Kernutt, Jr., one of our most recent graduates and guest speaker at the banquet expressed that "we really don't learn anything from our experiences...We learn from reflecting upon them". It is the combination of experiences and the way you process them. While reflecting back on the last 4 years Kernutt thanked the Board of Trustees for seeing his worthiness and the ILA together with his parents for instilling good work ethics. Kernutt's interpretation of the Scholarship was broken down to a simple acronym he shared with new recipients and their parents;

A - Appreciation
L - Legacy
S - Scholarship
T - Turning point
O - Obligation
N - No loans to be repaid

As we begin a new school year, the Selection Panel, the HRSA-ILA Staff, and the HRSA-ILA Board of Trustees. wish our recipients success in all their future endeavors.

2004-2005 David D. Alston Scholarship Award Recipients

2004-2005 David D. Alston Scholarship Award Recipients

Undergraduate Recipients;

James Alexander
Carmen Barrington
Ashley Brown
Kellie Brown
Gardner Cartwright
Jenny Dozier
Markesha Evans
Melanie Goss
Christopher Goss
Keith Lovely, Jr.
Marilyn McKee
Matthew Rippard
Jennifer Shelburne
Rayna Terry
Samantha Triplett
Rosalind Vaughan

Graduate Recipients;

Amanda Glazebrook
Lindsey Lewis
Jessica Weil
Chelsea Willie

Do you have questions concerning the Scholarship Fund or any of the other Funds available to you as a member of HRSA-ILA? Visit our website @ **www.hrsa-ila.com.**

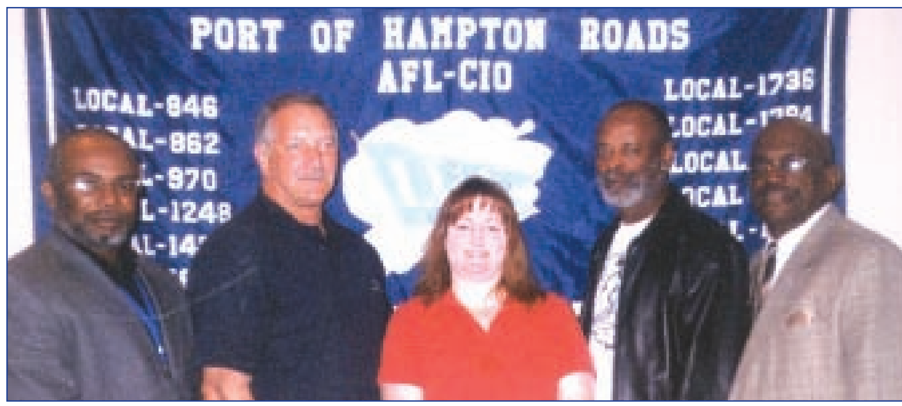
Identity Theft

In our continuing efforts to protect Participant's privacy we are pleased to announce that Social Security Numbers were removed from all benefit check stubs effective September 1st. This includes Pension, Vacation & Holiday and Container Royalty checks that are issued from this office. We can also assure you that HRSA-ILA is fully committed and compliant with all the latest privacy rules such as the Health Insurance Portability & Accountability Act of 1996 (HIPPA).

NSU Education Services for International Longshoremen

Fall Schedule

Norfolk State University professors, through the University's Educational Services partnership with the Hampton Roads Shipping Association - International Longshoremen's Association (HRSA-ILA), continue to offer numerous academic courses at the HRSA-ILA Funds Building. The courses are offered on-site and developed to meet the academic and training demands of longshoremen and their family members on a flexible and short-term basis, to better accommodate their working hours. NSU is there for you! There to help meet your various educational needs, and to better train and equip you with the necessary skills to use the more modern technology hardware and software in the performance of your daily jobs.



NSU/HRSA-ILA Steering Committee members; A. Graige Johnson (Local 1248), Edward Ward (local 1970), Teresa Williams (Local 1624), Rodney Shird (Local 846), and Thomas Little (Local 1248). Committee members not pictured are; Regina Darden (Local 970), Jerry McMannen (Local 1784), Robert Smith (Local 970) and Gerald Tyler, Coordinator of the NSU/HRSA-ILA Educational Services Program.

Contact Gerald D. Tyler, NSU Educational Services Program Coordinator, at the Virginia Beach Higher Education Center at (757)368-4156, or e-mail him at gtyler@nsu.edu if you or your family members are interested in registering for any of these classes. Tyler can also be reached via phone at (757) 440-4058 at the HRSA-ILA Funds Building on Wednesdays.

Class	Cost	Date	Days	Time
Personal Financial Management	$59	Oct 4 & Oct 6	Mon & Wed	6 - 9 pm
Beginner's Microsoft Word	$99	Oct 5 thru Nov 2	Tuesdays	6 - 7:30 pm
Introduction to Keyboarding	$99	Oct 6 thru Nov 3	Wednesdays	6 - 7:30 pm
Introduction to Excel	$99	Oct 7 thru Nov 4	Thursdays	6 - 7:30 pm
GED Preparation @ VBHEC	$199	Oct 4 thru Dec 6	Mon & Wed	6 - 9 pm
CPR Training	$39	One (1) night per class w/dates TBA		6 - 8 pm
Paralegal Certificate @ VBHEC	$500	Sept 11 thru Dec 18	Every other Sat	9 am - 3 pm

Maximum Voluntary Participant Contributions and Post-Tax Contributions

by Cathy Garrett

The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) increased the annual limits that a participant may contribute, tax deferred, to a 401 (k) type benefit plan. The limit is set to increase by $1,000 per year until 2006. The new tax law also established "catch-up contributions" for participants aged 50 and over. This simply means that the IRS is allowing additional pre-tax contributions to 401 (k) plans by participants aged 50 and older. These extra tax deferred contributions are also scheduled to increase at the rate of $1,000 per year until 2006.

This chart is a summary of the maximum annual pre-tax contributions that may be made under the new tax law in the next three years:

Tax Year	Annual Contribution Limit	If Aged 50 or Over: Catch-Up Contributions	Total Maximum Annual Contribution If Aged 50 or Over
2004	$13,000	$3,000	$16,000
2005	$14,000	$4,000	$18,000
2006	$15,000	$5,000	$20,000

MassMutual will notify participants in February following the end of the calendar year of any amounts contributed to the plan in excess of the above limits. A participant must pay federal and state taxes on these excess amounts. The participant may then elect to have the excess contributions refunded to him or her (net of the applicable tax), or the contributions may be kept in the plan on an after-tax basis.

Excessive Trading Policy

by Robert Armbruster

MassMutual Retirement Services, our 401k retirement plan provider, has recently established an updated policy to address this serious matter in an effort to protect Participants against the detrimental effects of excessive trading. Here are the procedures that MassMutual has developed to detect and discourage excessive trading by Participants:

- A Participant is prohibited from transferring into any international or global investment option if the Participant has transferred into or out of the same option within the previous thirty days. Regular contributions, withdrawals and automatic account rebalancing do not trigger these restrictions.

- Participants must submit purchase transactions for global and international investment options by 2:30 p.m. eastern standard time to receive that day's price (net asset value).

- MassMutual also monitors large transactions in all investment options to detect excessive trading. Trading may be considered excessive where a Participant transfers into and out of the same investment option (a "round trip") two or more times in a month, or one or more times in several consecutive months. If this level of trading activity is detected, MassMutual will request in writing that the Participant refrain from making frequent round trips. If a Participant continues this activity after receiving this notice, the Participant may be required to submit future transaction requests by U.S. mail.

MassMutual acknowledges that new procedures may not detect or prevent all excessive trading which may be detrimental to investment performance. As appropriate, these procedures may be changed to prevent other excessive trading practices and comply with new legal requirements.

HRSA – ILA PORT CALL

A Quarterly Publication for HRSA-ILA Participants

VOLUME 12 Number 2 — June 2004 ISSUE

Annuity & Savings Plan

Did you know...

• That the 401k Guaranteed Interest Account is just one of 16 choices our members have available for the investment of their monies in the Annuity & Savings Plan?

• That over 960 of the more than 1,700 participants in the 401k plan have chosen to place 100% of their A&S monies in the Guaranteed Interest Account?

• That over 48% of the almost $27 million dollars in assets in the 401k plan are allocated to the Guaranteed Interest Account investment option which is currently returning 3.85% annualized?

• That the next most popular investment choice offered by MassMutual is the MM Indexed Equity fund with just over 13% of the assets and was returning over 17% annualized for the past 12 months as of mid May?

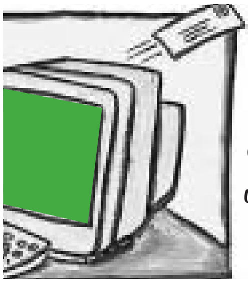
• That over 200 participants have made no investment selection at all and by default their money is invested in the Guaranteed Interest Account option?

Please understand that the Guaranteed Interest Account return is set every six (6) months and the current rate of 3.85% is good through 6/30/04. The Guaranteed Interest Account, backed by MassMutual's general assets, is designed to provide stable, long-term investment growth. The diversified portfolio is composed primarily of high-quality, fixed-income investments including public bonds, private placements, commercial mortgage loans and short-term investments. Investors are guaranteed preservation of principal and a stated rate of return regardless of economic events while their MassMutual investment agreement (the "Agreement") is active.

Conversely, the MM Indexed Equity fund seeks to match the performance of the S&P 500 by investing in a representative sample of the stocks in that index. The ability to match investment performance to the S&P 500 is affected by daily cash flow and expenses. Therefore, the risk of investing in this choice is significantly higher and is

continued on page 2

What's Inside ?



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Cont'd. from on page 1.

subject to stock market fluctuations each and every day.

Be sure to review this important retirement account on a regular basis and discuss the options with your personal investment professional. You can also contact MassMutual direct at **1-800-743-5274** or via the web at www.massmutual.com with any questions about your account and asset allocations.

Benefit Check Deductions

Choosing a Withholding method for Benefit Checks

Unlike your weekly payroll checks, the taxes taken out of your benefit checks are based upon an annual tax schedule for Container and quarterly or annual for Vacation & Holiday. You need to take this into consideration when selecting a withholding method. You have the choice of taking the W-4 method or selecting the flat tax method which is 25% for federal and 5.75% for state. If you wish to use the W-4 method (a separate election may be made for each benefit type) call the IVR at 423-3090 and choose option 5 for HRSA-ILA forms, then press 3 for tax forms or call the HRSA-ILA Participant Services at 457-7090. Write **"Container Royalty"** and/or **"Vacation & Holiday"** on the top of the W-4 form to indicate a benefit withholding selection rather than a payroll withholding.

If you are unsure how to make your selection, consult your tax advisor.

Notice

Child Support, Levies & Garnishments being Deducted from Benefit Checks

Local cities, the State of Virginia and the Federal government are well aware of the HRSA-ILA Funds and the monetary benefits our members receive. By law we are required to honor their orders and we average over 100 recoupments each time we process a benefit such as the Vacation & Holiday or Container Royalty payments. These recoupments are primarily for Child Support, Local Property Taxes, Court Ordered Garnishments, State Income Taxes or IRS Levies. Some of these garnishments specify an amount or a specific period of time. Until the amount is collected in full the deduction continues until we receive a release from the issuing party. In fact, **any time that you have completed the payment of your obligation for one of these items it is advisable to request the issuing party to fax HRSA-ILA a release at 757-423-1227.**

Tips from the Edge - The Healthy Edge

Staying Motivated to Stay Healthy - Enlist a Friend

by Susan A. Tweed, M.S., R.N.

Exercising with a partner or with a group can result in greater long-term success than exercising alone especially if you have been inactive for awhile. Finding a fitness buddy can help increase your chance of success. In fact, some people consider an exercise partner the most important factor for success. Here are some tips to consider when starting and planning your exercise program.

- Recruit a partner. It can be your spouse, a coworker, a neighbor, or a friend. Find someone about the same fitness level and capable of walking, jogging, biking, etc., at your same pace.

- Identify your goals. Talk to each other about what you hope to accomplish. Be specific so you will know when you have reached your goal and when it is time to set new ones. Keep a journal and write down your progress.

- Start slow and build up. Develop an exercise habit. Make exercise an important part of your week. Write it in your appointment book. Compete with yourself and increase your exercise a little each week.

- Schedule workouts. Try to plan to exercise with your buddy at least 3 times a week together. Vary your exercise routine. Make the time together fun.

- Pick a destination. Creative planning can give you and your buddy something to look forward to. Meet your buddy at the YMCA, try an aerobics class together, lift weights, play basketball, try Yoga, or meet early for a swim or jog.

- Reward small successes. Celebrate your fitness accomplishments. Exchanging healthful tips and ideas will keep you both motivated.

- Make the effort. Having an exercise buddy can provide you with huge returns. Buddies encourage and support each other as you begin to experience the health benefits of exercise.

Selecting a Doctor

Shopping Around for the Best Care

Although reimbursements are greater when receiving treatment within the MILA Healthcare network, there is no reason why you can't shop around for the best medical care. Asking the right questions and knowing a few secrets about the health-care system is the key to receiving the best treatment possible. Next time you're in the market for a doctor, take the initiative to ask the following questions or act upon the suggestions before you commit.

- **Is the doctor board certified** by one of the American Board of Medical Specialties (www.abms.org) and does he/she have a state license displayed?

- **Remember to ask where the doctor has hospital privileges.** Since patient care is generally given by hospital staff as well as the primary doctor, it has been suggested that you pick the hospital first, then choose a doctor with affiliations to that hospital. Medical school teaching hospitals are a good place to start.

- **If you are having surgery, ask the doctor how many times he/she has performed the procedure.** In most cases practice makes perfect.

- **Go to the doctor with your questions written down.** Especially in the cases of serious illness, patients frequently walk out of the office with questions unanswered simply because they are nervous or distracted and forget to address their concerns.

- **You are entitled to see your medical records** and doctors notes between primary care and specialists concerning your case. Ask for copies.

cont'd on page 4

Shopping for a Doctor cont'd from page 3

- **Get to know the doctor's staff** and try to schedule early morning appointments when everyone is fresh.

- **You should also find out which doctor is on call if your doctor** is unavailable and ask the same questions you would of the primary doctor.

- **Does the doctor listen to your concerns** or talk to you during the exam?

- **Be alert.** Is you doctor well equipped with good quality and sterile supplies?

- Last but not least, **ask the doctor where he or she would send one of his own family members** for treatment regardless of insurance coverage.

HRSA-ILA Staff Retirement

Pat Carmin, Administrative Assistant to Lorraine Richardson, HRSA-ILA MIS & Accounting Department, officially retired on May 1, 2004 after 19 years of service to the HRSA-ILA. Pat worked a total of 27 years in the industry starting with HIPAGE Co. in 1977 and later joining the Funds in 1985.

Pat's plans for retirement include a lot of golf, gardening, and travel. Pat's husband Stan is also retiring this year.

May 2004 marked the 12th year anniversary of the HRSA-ILA Benefit Center. The staff celebrated by acknowledging Earth Day, picking up 15 bags of trash surrounding your Benefit Center.

Tips for a Smooth Mail Order Prescription

Planning in Advance

The NYSA-ILA Medical Center Pharmacy is an important resource for your maintenance prescription needs. You can now get up to a 90 day supply of these medications but it is very important that you plan well in advance when ordering refills of your medications or supplies.

Here are some tips to help when using this benefit:

- For new maintenance drug medications, ask your doctor for two handwritten prescriptions and then use one to get your initial supply locally and use the second to send into Mail Order to get the refill process going right away.
- If a prescription is on file, your doctor can call in a refill direct to 1-888-697-2452.
- When contacting Mail Order by phone or mail, it is important to have the Member's Social Security Number on the paperwork or in hand for easy reference.
- It is recommended that you contact the NYSA-ILA Pharmacy once you get within 25 days of the end of your supply.
- Allow for 14 days from the date you mail in your request to the expected time of receipt.
- Remember, you must pay for all prescriptions at the time of your order, payable by credit card, personal check or money order.
- Be sure to update Mail Order with any charge cards that expire or are cancelled.

The Mail Order Pharmacy can be reached by calling 1-888-697-2452, or by fax them at 1-908-206-0187 (credit card orders only).

Their address is:

NYSA-ILA
Medical Center Pharmacy
20 Stahuber Avenue
Union, NJ 07083-5023

Safety Alert - Protect Your Eyes

Sports Eye Safety

From major league stadiums to small-town courts, America's favorite pastimes make great memories for many people. However, for nearly 40,000 athletes a year, sports-related eye injuries ruin those memories.

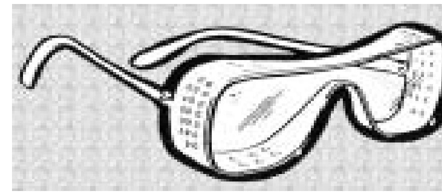
As the summer months approach, adults and children need to be aware of the seriousness of eye injuries, and how to prevent them through the proper eye protection. Eye injuries can be devastating - not just career ending, but life changing. They are one of the leading causes of visual impairment in children," said Dr. Carl Moroff, Davis Vision Executive Vice President and Chief Operating-Quality Officer. "Children can end up with injuries ranging from corneal abrasions and bruised lids, to internal eye injuries such as retinal detachments and internal bleeding. Unfortunately, some end up with permanent vision loss or blindness."

Each sport requires its own type of protective eye wear. Davis Vision recommends that athletes choose polycarbonate lenses for sports goggles since these lenses are stronger, thinner and lighter in weight than traditional eyeglass lenses. Regular lenses are hard and unyielding, but polycarbonate lenses offer greater impact resistance, are flexible and can give slightly under pressure with less chance of breaking. Even if polycarbonate lenses come in contact with fast-moving objects such as balls or racquets they are resilient and usually will not break.

Most sports today do not require their young athletes to wear eye protection, even though sports are the leading cause of eye injuries in children. "It's up to parents to be sure their children wear eye protection every time they participate in a sport, and to also set a good example by wearing eye protection themselves whenever they play," said Dr. Joseph Wende, Davis Vision Vice President, Professional Affairs.

For young athletes, baseball and basketball account for the largest number of eye injuries. Little League pitchers, for instance, can throw a ball up to 70 mph - that is fast enough to break bones and injure eyes. In basketball, elbows get thrown and fingers flail around. While it's impossible to control what body part gets hit, the only way to be sure to prevent serious eye injury is by wearing appropriate protective eye wear. Basketball and baseball are not the only sports that contribute to the thousands of eye injuries suffered each year. Football, hockey, soccer, tennis, golf, and other contact sports can also cause serious harm to the eyes. Whatever you play, be sure to play safe and protect your eyes. Your eyes are a great investment for the future," said Dr. Wende.

Davis Vision encourages adults to make an appointment



with their eye doctor to get the appropriate eye wear protection for themselves and their families. You can locate a Davis Vision provider at www.davisvision.com.

In addition to wearing proper eye protection when you are playing sports, Davis Vision Professionals also recommend the following tips for all around eye care.

- Do not handle firecrackers of any kind
- Use good light to avoid tiring your eyes when reading, writing, or using the Internet
- Wear proper eye protection when you are involved in hazardous hobbies, chores or mixing chemicals
- Wear sunglasses that block both UV-A and B radiation from the sun
- Never look directly at the sun
- Point chemical sprays away from your face before spraying
- Never shine Laser pointers directly in someone's eyes
- Do not share eye makeup or eye drops with anyone
- Wash your hands before touching your eyes
- Don't sleep with eye makeup on
- Discard mascara after three months
- Get your eyes examined regularly

NSU Educational Services for International Longshoremen

During the past two years, Norfolk State University professors, through the University's Educational Services partnership with the Hampton Roads Shipping Association-International Longshoremen's Association (HRSA-ILA), have taught numerous academic courses at the HRSA-ILA Funds Building. The classes are offered on-site making it convenient for longshoremen, retiree's, and their family members to take advantage of them.

According to Regina Darden, ILA Local 970, who has taken five NSU courses since Fall 2002, the educational partnership has been a tremendous blessing to her. Four of her classes have been computer courses. "I had no computer experience previously and these classes improved my skills and abilities, both on the job and in general," said Darden. She continued, "The length of the classes is just right, they are flexible, convenient, and very reasonably priced."

Darden demonstrates on a sustained basis, her most sincere gratitude and belief in the partnership, having emerged as one of the most dependable ambassadors for the educational services program. She shares her experiences with co-workers and associates in helping to recruit others. She volunteered to serve on the NSU/HRSA-ILA Steering Committee to give of her time, ideas, and various in-kind services to help promote and market the program.

Many longshoremen are not college graduates, and most of the courses offered to date have been non-credit courses. Darden would like to see this change to some extent whereby more credit courses are taught on-site so that she could pursue a bachelor's degree. She says, The NSU instructors are very knowledgeable, patient and helpful, and the small classroom, close-knit community type atmosphere is very conducive, making the learning experience more enjoyable." There are other longshoremen and family members with similar testimonials to that of Darden.

Students who have taken 1 or more classes from left to right front row; Joyce Dedmon (NSU instructor), Teresa Williams (local 1624), Regina Darden (Local 970), and Mary Jaudon (spouse of ILA retiree). Back row; Jerry McMannen (local 1784), Kelly Capps (local 1624), and Michael Copeland (local 1248)

Darden would also like to see more ILA personnel; especially local presidents, vice-presidents, and business agents encourage their local members to take advantage of the great educational opportunities afforded them through the NSU/HRSA-ILA Educational Services Partnership program. "They need to talk it up more, stressing the importance and value of education at their local business meetings and informing them of the fact that several locals reimburse their members a portion of the cost for the classes."

Schedule of classes taught at the HRSA-ILA Funds Building beginning June 21, 2004

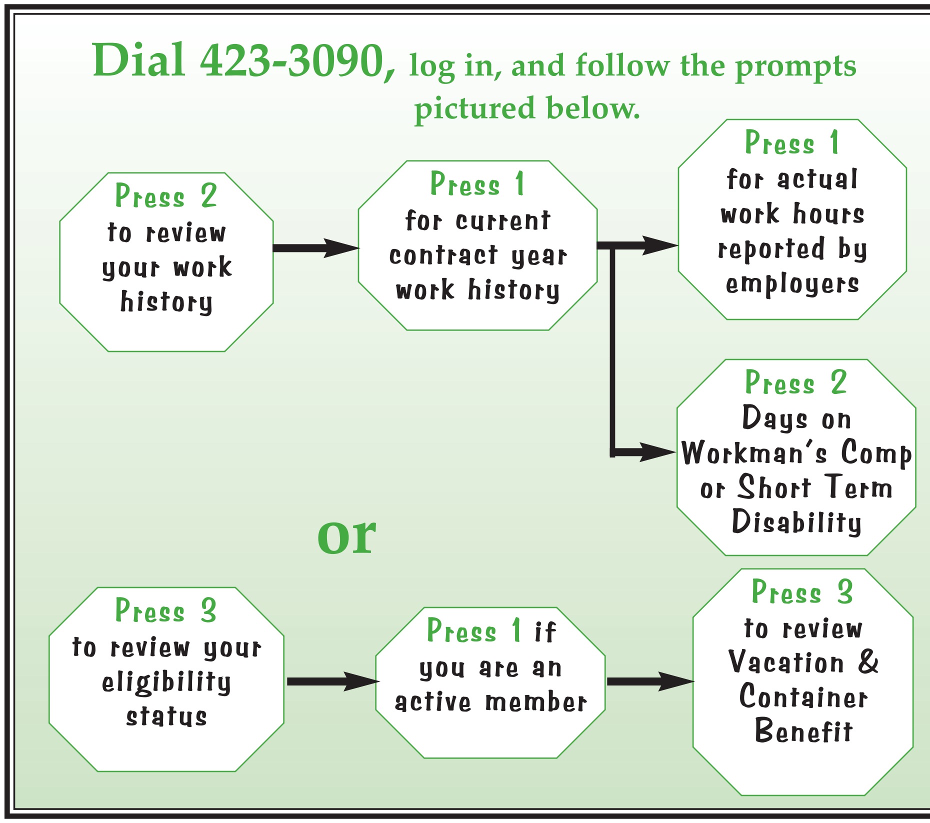
Class	Cost	Date	Days	Time
Personal Financial Management	$59	June 21 & June 23	Mon & Wed	6-9 pm
Beginner's Microsoft Word	$99	June 24 - July 22	Thursdays	6-7:30 pm
Introduction to Power Point	$99	June 23 - July 21	Wednesdays	6-7:30 pm
Intermediate Excel	$99	June 22 - July 20	Tuesdays	6-7:30 pm
GED Preparation @ VBHEC	$199	June 28 - Aug 30	Mon & Wed	6-9 pm
CPR Training	$39	One night per class with dates TBA		6-8p.m.

Contact Gerald D. Tyler, NSU Program Coordinator, at 757 368-4156 or e-mail at gtyler@nsu.edu if you or your family members are interested in registering for any of these classes. Tyler can also be reached via telephone at 757 440-4058 at the HRSA-ILA Funds Building on Wednesdays.

Hour Verifications Made Easy - Your IVR Road Map

Have you been credited with enough hours to receive benefits?

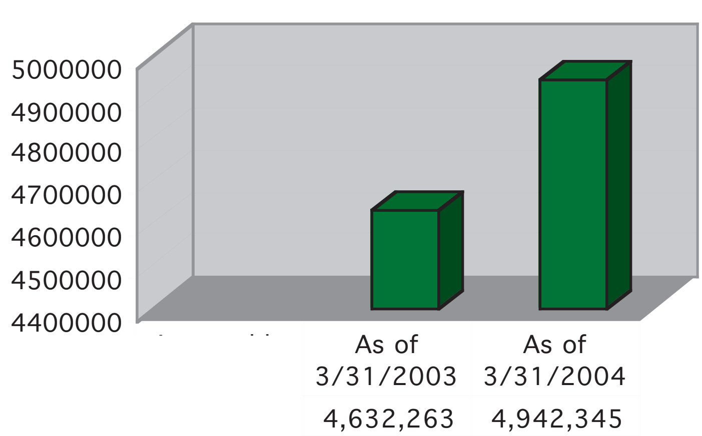
As we approach the end of the quarter, many of you may be wondering if you've earned the hours necessary to receive your holiday and vacation benefit payment. You don't have to wonder and you don't have to wait. Pick up the phone at any time and dial 423-3090. You will receive an automated message from a HRSA-ILA staff member navigating you through our Interactive Voice Response System. By activating this system you can check your personal information on file including your work history, current address, named beneficiary, and benefit eligibility just to name a few of the options available to you. Nothing could be easier.



If you are calling the system for the first time you will be asked to enter your social security number and your birth date. When this information has been verified you will be asked to create a PIN for yourself. Your PIN number will be used for subsequent IVR calls. If you should forget your PIN, you may call Participant Services @ 457-7090 to have your PIN reset.

Mid-Year Statistics

Assessable Container Tonnage

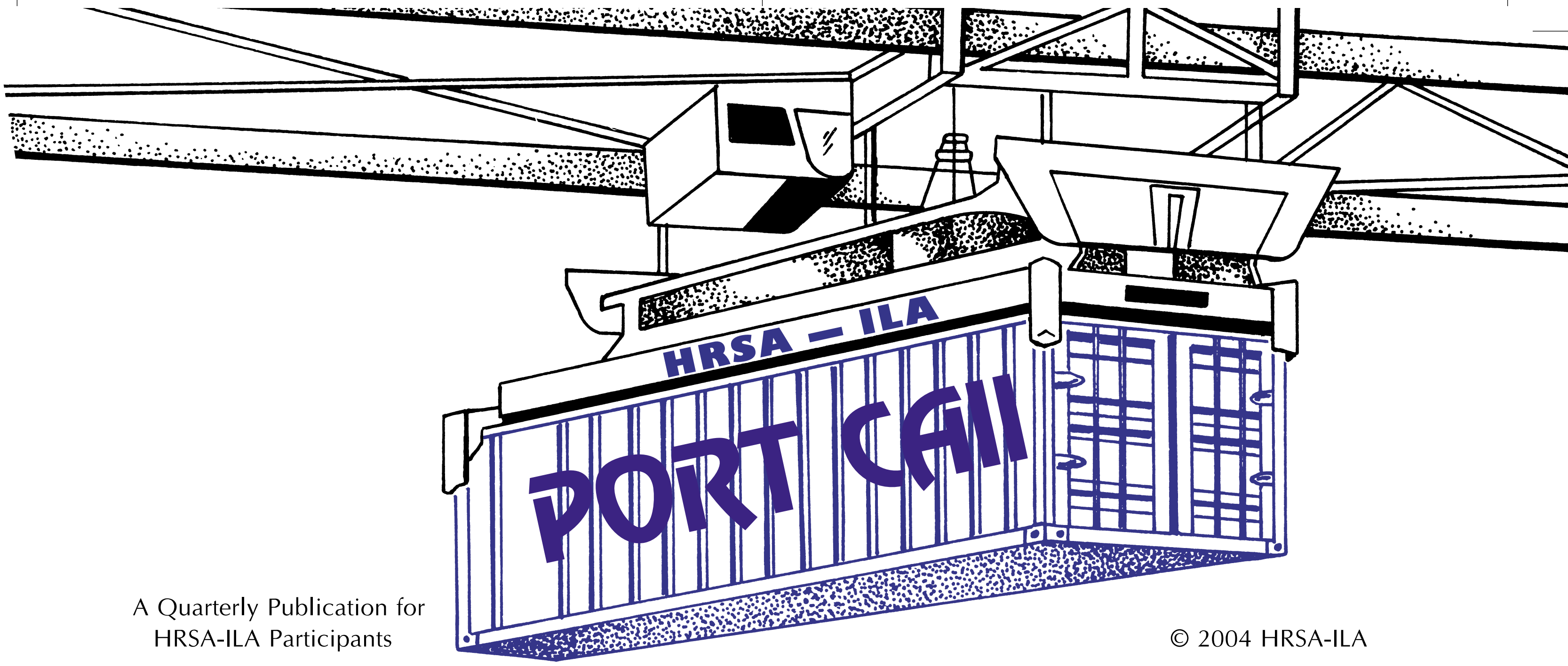


At the end of the 3rd quarter, March 31, 2004 Container Royalty tonnage rose 6.7% from the 4,632,263 tons reported at the same time last year.

Who is Your Beneficiary?

Many of you responded to the Administrator's Article titled "Jump Ball" in the March issue of PortCall by submitting a Beneficiary Form. However, there are still 593 participants listed in our data base without a beneficiary designated.

Call the IVR today at 423-3090, Press 1 for Personal Information and then Press 2 to verify your beneficiary on file, Press 1 again to request a Beneficiary Change Form.



A Quarterly Publication for
HRSA-ILA Participants

VOLUME 12 Number 1 March 2004 ISSUE

Administrator's Corner

Jump Ball?

by Lou Cobb

It was the beginning of the game, and the crowd quieted somewhat as the ref strode to center court and tossed the ball in the air. In slow motion, the centers for the opposing teams lunged upward for the ball and the crowd began to roar. The ball was the $15,000 death benefit of a retired longshoreman who had recently passed. In the air scrapping for the ball were the longshoreman's father and his son. Swooping in from out of nowhere was a woman who later identified herself as the deceased longshoreman's wife. The crowd was on their feet as the three players hit the floor each grasping a portion of the check and swinging their elbows wildly, each trying to gain possession. The referees were blowing their whistles, which could barely be heard over the roar of the spectators.

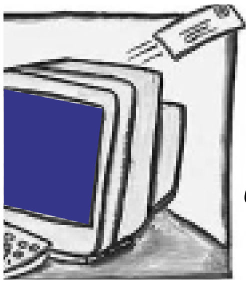
This was not March Madness. It was a dream. Like many dreams it was a blending of several events. Unfortunately, it was not terribly unlike scenes that we here at the fund office occasionally find ourselves with a seat at center court and in need of a referee.

When I was first covered by an employer's life insurance benefit I was young and I didn't spend much time thinking about what would happen to the death benefit if I died. But times changed. With changes I added new titles, things like "husband" and "father". And with changes, my attitudes changed about what would happen with a death benefit if I died. What was appropriate when I was a "husband" was no longer appropriate when I became an "ex-husband". Part of the inspiration for this March Madness dream were difficulties with a beneficiary form filed by a member in 1972 before he had children. Another was a member who died leaving a young wife and children who had never changed his beneficiary from an ex-girlfriend.

Do you know when you last updated your beneficiary or whom you designated? If you can't answer either of the questions, it may be time to file a new beneficiary form. You can find one in the back

continued on page 2

What's Inside ?



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PortCall Publication Team

Portcall is published in an effort to communicate more effectively with our participants. We will attempt to clarify any misconceptions regarding your benefits, notify you of any benefit changes, and notify you of upcoming events and/or deadlines.

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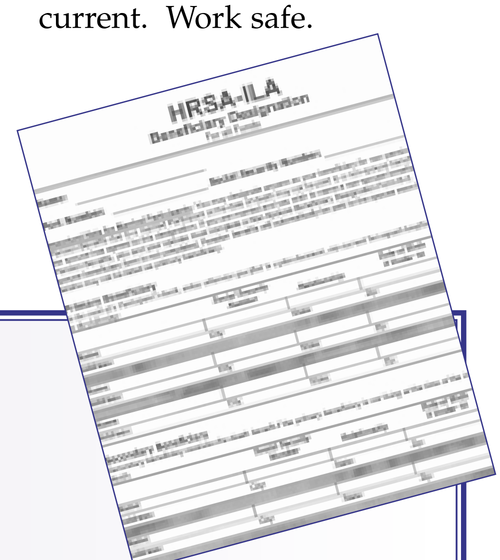
Cont'd. from "Jump Ball" on page 1.

of your SPD, by calling the IVR (see text box), or by calling the Participant Services Department.

A few words on beneficiaries: You can name relatives and friends as beneficiaries. A beneficiary can be one or more individuals, a trust, a charity, or your estate. You may name both primary beneficiaries and contingent beneficiaries. A contingent beneficiary receives the insurance benefit if the primary beneficiary dies before you do. If you select more than one beneficiary you can designate that they receive equal shares or divide the benefits in varying percentages. If you are married, spousal consent is required for you to designate a non-spouse for Pension Plan or Annuity & Savings Plan benefits that may be due.

If a minor child is named as beneficiary, a court must appoint a guardian for the financial estate of the minor before benefits can be paid. If an estate is named as a beneficiary "or if you don't name a beneficiary at all" the court must appoint an administrator or an executor of the estate before benefits can be paid. The downsides of this are probate costs, administrative expenses; as well as the fact that any assets of the estate are subject to claims filed by creditors of the estate.

Check your beneficiary today to make sure that it is current. Work safe.



Using the IVR to Get a Beneficiary Form

Call the IVR at 423-3090

Enter your SSN and Pin#.
If this is your first use of the IVR you will be prompted to create a Pin #. If you've forgotten your pin, call us at 457-7090 and we can reset it.

Select "1" for Personal Information

Select "2" for Beneficiary Information. After reviewing your beneficiary, you may press "1" to have a Beneficiary Designation Form to be mailed to you.

Personal Benefit Statement

Your annual Personal Benefit Statement comes out each year in the month of March. In a snapshot view this document outlines a description of all the benefits you have earned through the Contract Year of 2002-2003. We hope it will help you understand in more detail the value of the HRSA-ILA benefits that are important to you and your family. If you have reached eligibility to retire the statement mailing should have also contained an estimate of your potential retirement benefits. Call Participant Services with any questions at 757-457-7090 in the Hampton Roads area or outside it by calling 1-800-899-3090.

Tips from the Edge - The Healthy Edge *by Susan A. Tweed, M.S., R.N.*

"Walking is the exercise that needs no gym, a prescription without medicine, a tranquilizer without a pill, weight control without a diet, therapy without a psychoanalyst, and a vacation that doesn't cost a cent." *Dr. Dale E. Turner*

Tips for a Starting a Walking Program

Spring is on the way and a perfect time to start exercising more. Walking is cheap, easy, fun and healthful exercise. You can walk at anytime, anywhere or at any age. You can walk with your friends, your spouse, or your grandchildren. Here are some tips to make you a walking winner!

- Do a 5-minute warm-up followed by some stretching exercises both before and after your walk.

- Walking keeps your heart and lungs healthy. It can raise your HDL cholesterol and lower your triglycerides.

- Walking can make you smarter. It can have an effect on your ability to think clearly and creatively.

- Walking can make you happier. It can help relieve anxiety, stress and mild depression.

- Walking can give you a new perspective. Seeing, smelling, and experiencing the world on foot is totally different than being in a car.

- During hot weather, walk early morning or evening to avoid getting too hot. If you are exposed to the sun, apply at least #15 sunscreen. Wear sunglasses to filter out UVA and UVB rays, and wear a hat with a visor to shade your eyes and face.

- When selecting a walking shoe, look for good shock absorption and construction that will provide stability and cushioning to the foot. Make sure that there is a thumbnail's width between the end of the longest toe and the end of the shoe. Buy your shoes at the end of the day when the foot is the largest. Dress in layers.

- Do not walk at night. If you walk at dusk or dawn, wear reflective material. Don't wear a headset or jewelry. Walk with a partner. If alone, carry identification, or write your name, phone number, blood type, and medical information.

- Let others know where you will be walking, and stay in familiar areas, away from traffic. Have a whistle or other noisemaker to use in an emergency and carry change in case you need to make a phone call.

Dependent Eligibility Re-Qualification Deadline May 31st

It's a requirement for continuation of coverage that HRSA-ILA receive verification of Dependent Status for your children by May 31st of each year. This can be done by either providing us with a copy of your 2003 Federal Tax return, including the signature page; or by proof of support, such as cancelled checks, payroll deduction registers or Social Services documentation. A letter of reminder will be going out from Participant Services in mid April.

PLEASE NOTE

It is your responsibility to notify HRSA-ILA in a timely manner whenever a life event occurs that would change you or your dependent's status.

If no verification is received by May 31st, HRSA-ILA welfare & MILA coverage will be terminated retroactively to the date of the qualifying event. Please call Participant Services with any questions about this important requirement.

Tax Tips by Cathy Garrett

Filing for Excess Social Security Taxes

Employers are required to withhold social security tax from your wages. Withheld at a rate of 6.2% of your total gross wages, your employer will discontinue withholding when you have paid the maximum tax limit of $5,394.00 for 2003. This amount is equal to a gross income of $87,000.00 from a single employer.

The FICA Medicare tax (1.45% of total gross wages) is not subject to a wage base limit and will continue to be withheld and shown on your check stub after your social security tax has been stopped.

Is it possible to exceed the Social Security tax limit?

In this industry it is not uncommon for an employee to work for several employers during the year. If you reach a combined gross income exceeding the $87,000.00, you may be entitled to a refund of excess social security tax.

For instance, if you earned a gross of:

$50,000 from employer 1
$20,000 from employer 2
$30,000 from employer 3
$100,000 total gross wages

Since you did not earn $87,000 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the $87,000 by $13,000. When you multiply the difference of $13,000 by the rate of 6.2%, the result is your overpayment of $806.

How do you claim the excess Social Security tax credit?

If you file Form 1040 for the 2003 tax year, enter the excess tax amount over the $5,394.00 limit as a credit on line 64. If you file Form 1040A for 2003, enter the excess amount as a credit on line 43 and write "Excess SST" and the amount of the credit in the space to the left of the line. Please note that you cannot use Form 1040EZ if you want to claim this credit.

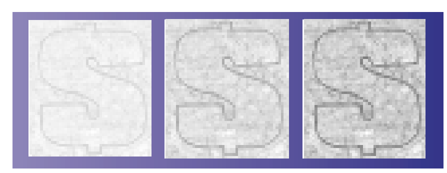
If any one employer exceeded the maximum social security withholding of $5,394.00, you cannot claim the excess as a credit on Form 1040. In this case, the employer will be responsible for refunding the excess to you.

Complete instructions for figuring your credit and reporting it can be found in IRS Publication 17. If unsure about those instructions, you may wish to consult your tax advisor.

Welfare Fund 2003 W-2, Imputed Life Insurance Premiums

Federal tax laws require participants to pay income taxes and uncollected FICA and Medicare taxes on the value of life insurance in excess of $50,000 on the participant and in excess of $2,000 on spouses. If you or your spouse have coverage over these limits, the HRSA-ILA Welfare Fund has provided you with a form W-2 for the taxable insurance premium.

Additional details about the taxability of group-term life insurance can be found on page 52 of the 2003 IRS Publication 17. Please consult your tax advisor when paying taxes on these premium amounts.



Do you Qualify for Real Estate Tax Relief

Several Cities in the Hampton Roads Area are offering a tax relief program to persons permanently and totally disabled or 65 years old or older. It is designed to provide property tax relief for qualifying applicants living on the property to be exempted and is granted on an annual basis. The household annual income restrictions vary between cities. To find out more about the real estate tax relief options or to obtain a application form, contact the Commissioner of Revenue in your city of residence.

David D. Alston Scholarship Fund

The Scholarship Selection Process Begins with the Application

Scholarships are available for associate, bachelor, masters and doctoral degrees from an accredited college or university and for programs at an accredited business or trade school.

How is the Scholarship Awarded?

Scholarship consideration is given to eligible dependents of members who submit an application by the deadline of **April 15, 2004**. A panel of prominent educators from the Hampton Roads area will review the applications and make their selections based upon academic achievement.

Who Qualifies?

Scholarships are available to unmarried dependents of eligible HRSA-ILA members who have at least ten years of vesting service in the HRSA-ILA Pension Plan. Dependents are defined as children who are wholly supported by and claimed on the member's 2003 income tax return, or children of a deceased ILA member whose spouse receives benefits from the HRSA-ILA Pension Plan.

How do you apply?

- Submit a completed, typed applica tion signed by a parent or guardian.
- Request your school to forward an official school transcript. The transcript must include the results of your latest year in school or if on the quarter system, the first two quarters of your latest school year.
- Submit an essay of at least 300 words that includes why you are interested in attending college, what you hope to gain from the experience, and how you feel the scholarship will assist you in achieving your educational and career goals. If applying for a graduate scholarship, an open topic essay of 500 to 700 words is required.
- Submit three letters of reference.

To obtain an application write or call the Participant Services Department at 1355 International Terminal Boulevard, (757) 457-7090. **Applications must be typed and received with above mentioned documentation no later than April 15th to be considered.**

There are two computer workstations in the HRSA-ILA Participant Services Department that Participants are welcome to use on a first-come/first serve basis. If you need a computer to connect to Provider web sites, to find a participating doctor or dentist, to check on your Annuity & Savings Plan balance, to use the Internet for other research, or to type a letter, stop by the Participant Services Department during our regular hours.

Scholarship Applications will also be on both workstations for the applicants without access to a typewriter or computer.

If you are not yet familiar with using a computer, signing up for one of the classes offered by Norfolk State University at the HRSA-ILA building is encouraged. See page 6 for this quarter's class schedule.

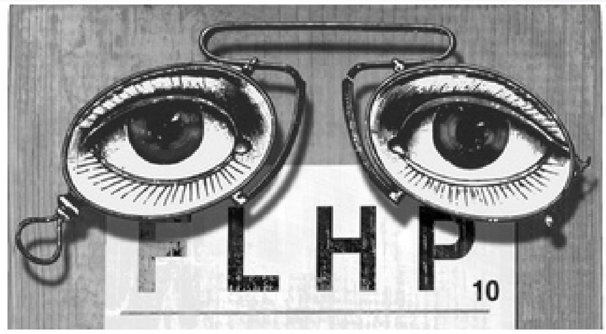
Vision Benefits

"Sight is priceless... preserve it"

By Bob Armbruster

Whether you're operating a crane, driving a hustler, checking containers at the gate or repairing a chassis, your eyes are essential. That's why HRSA-ILA has provided for a vision benefit for all eligible Participants administered by Davis Vision. It's also available to your eligible spouse and any eligible dependents because sight is just as important off the job as it is on the waterfront.

Every 24 months the vision benefit will pay for a regular Eye Examination, Spectacle Lenses & Frames or Contact Lenses, all with only a small co-payment required In-Network. You also have the choice of Out-of-Network providers but it will increase your co-payments accordingly.



Eye examinations are covered through Davis Vision every 24 months. No ID card is issued for this benefit. Benefit cards are issued for MILA Health Coverage (CIGNA), dental and prescription drugs.

It's easy to find an In-Network provider by accessing the Davis Vision website at

www.davisvision.com
or call 1-800-999-5431.

Their customer service representatives are available Monday-Friday, 8:00 AM - 8:00 PM Eastern Time and on Saturday from 9:00 AM - 4:00 PM Eastern Time. No ID cards are necessary; just use the Social Security number of the Participant as the identification to Davis Vision or the provider.

If you have any further questions, Participant Services is available to help with the explanation of HRSA-ILA benefits. We can be reached at (757) 457-7090 or 1-800-899-3090.

NSU
NORFOLK STATE UNIVERSITY

ILA Course Offerings
Spring 2004

Listed below is a series of courses that will be taught at the Funds Building beginning in April. Norfolk State University will also hold their second "Open House" at the Funds Building from 10:00 a.m. until 8:00 p.m. on Thursday, March 25, 2004. You are invited to come out and learn more about the University's Educational Services Program.

Class	Cost	Date	Time
Keyboarding	$ 99	April 6 - May 4	Tuesdays, 6 -7:30 p.m.
Intro to Excel	$ 99	April 6 - May 4	Tuesdays, 7:30 - 9 p.m.
Church/Non-profit Law	$ 59	April 8 - April 15	Thursdays, 6 -8 p.m.
GED	$199	April 5 - May 26	Mon & Wed, 6 -9 p.m.
Personal Financial Management	$ 59	April 22 - 23	Thur & Fri, 6 - 9 p.m.
CPR	$ 39	April 5,7,16,29	Mon, Wed, Fri, & Thurs 6 - 9 p.m.

Call Gerald D. Tyler, NSU Program Coordinator, at (757)368-4156,or e-mail him at *gtyler@nsu.edu* if you or your family are interested in attending any of these classes.

Vacation & Holiday Benefits by Bob Armbruster

Qualification and Payment Options

Have I qualified? Did I make enough hours this quarter? These are some of the most common questions we receive here in Participant Services, or are answered by the IVR (Interactive Voice Response) system. Whether you have chosen the Quarterly or Annual payout option, this significant payment is one of the benefits that Participants can qualify for relatively early in the Contract Year.

When you reach 700 work hours in the Contract Year you have qualified for one week of Vacation and 16 Holidays. At 900 hours you qualify for a second Vacation week. If you have at least 6 consecutive years of service, and 5 out of 6 of those years you had at least 700 hours, then when you reach 1,100 hours you earn a third week of Vacation. Finally, to "get the book" you must have at least 12 consecutive years of service, 10 out of 12 of those years must be at least 700 hours, and then when you reach 1,300 hours in a Contract Year you earn the maximum of a total of six weeks of Vacation.

A very important decision you need to make is whether to take the Vacation & Holiday payout option of Annual or Quarterly. If you choose the Annual payout then the Vacation benefit will be paid to you December 1st following the end of the Contract Year ending September 30th. With this choice the Holiday pay is deferred to the following June 15th so you will have it just in time for the traditional summer holiday period.

The other option is to choose the Quarterly payout and then you will receive the V&H benefit during the year as you earn it and it will be paid on January 15th, April 15th, July 15th and December 1st. As the end of each quarter approaches we review your work history and determine if you qualify for an initial or continuing V&H benefit. With the Quarterly option you will receive your 16 paid Holidays at the same time as you earn the first Vacation benefit. As an example, if you earn 700 hours by the cut-off for the 2nd quarter payout (this year it's March 21st), and had chosen the Quarterly option, you would be paid one week of Vacation and your 16 paid Holidays on April 15th.

Check with Participant Services to discuss your V&H election options, as these are important choices to make as you plan your finances during the year.

With the upcoming April 15th second quarter Vacation & Holiday payout, now's a great time to initiate Direct Deposit of your V&H Benefit! Your money will be available in your designated bank account by 9AM on the day the benefit is due to be issued and you will still receive a confirmation mailing with all the details. HRSA-ILA Participant Services needs to receive your request not later than 2 weeks before a scheduled benefit payment. It's easy to enroll, simply bring in or mail the form that's included in the "Personal Information" section of your Summary Plan Description (SPD) or give us a call to request the form. Participant Services is available, Monday-Friday, 8:30-5:00, by calling 757-457-7090 or 800-899-3090; or you can reach our Interactive Voice Response (IVR) System, 24 hours a day/7 days a week, at 757-423-3090.