

# PORT CALL

VOL 14, Number 1 © 2006 HRSA-ILA

JANUARY 15, 2006 ISSUE

## Administrator's Corner

by Lou Cobb

### New Year Changes to MILA Benefits

In December MILA hosted a meeting for all of the local port plan administrators to review changes to the MILA benefit plans that were coming up on January 1, 2006. Here is a brief recap of changes that will be of greatest interest to Participants:

- Beginning in January there will be three separate plans offered by MILA, the **Core, Basic and Premier Plans** for employees who work 700-999 hours, 1,000 to 1,299 hours and 1,300 hours, respectively. Please see the benefit comparison for these plans on page 5.

### What's Inside?

- How do I retrieve excess social security taken from my wages? See page 3.
- Why did I get a W2 for Life Insurance? See page 3.
- How to succeed with your New Year's resolution, See page 6.
- Core, Basic, Premier - What's the difference?, See page 5.
- Delta emerges as HRSA-ILA Dental Provider, See page 4.
- What is a Qualifying Event? See Continuing Coverage on page 7.

*Participants covered by the Core and Basic Plans, take note: Care received at an out-of-network provider will not be covered. Reimbursement for covered services will only apply to in-network treatment.*

- Cigna is switching from the PPO network to the **Open Access Plus Network** and **new ID cards** have been mailed. For any treatment that you receive after January 1 make sure that you verify that your physician participates in the Open Access Plus Network. To find out if your doctor participates go to [www.cigna.com](http://www.cigna.com) or give us a call at 457-7090.
- Cigna is kicking off their award winning "Well Aware" disease management program in

the new year for MILA members. The voluntary program will be targeted towards members with **Diabetes, Coronary Heart Disease or Low Back Pain**, chronic conditions which comprise nearly 20% of MILA's annual claim costs. The program objectives are to improve the quality of care members receive for the conditions, resulting in shorter disability events and decreased utilization thereby reducing costs and improving health outcomes. Members who have been treated for these chronic conditions will be contacted by Cigna.

- **Medicare Part D** is the new prescription program from Medicare, and if you are covered you have the option to subscribe. If you subscribe to a Medicare prescription program you will no longer be covered by the MILA prescription program. The word from MILA is that the MILA prescription program is better than the programs offered by Part D of Medicare, and that retirees need not subscribe to a Medicare drug program.

Continued on next page



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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 Year Changes Continued from page 1

- **CareMark** is the provider for the MILA prescription plan, and members are reminded that maintenance medications must be ordered through CareMark's Mail Order facility after the initial prescription and one refill at a retail pharmacy. Members should also keep in mind that filling a prescription order with a name brand medication where a generic is available will result in a greater co-pay and in some cases an annual deductible must first be met. CareMark's customer service representatives are available by phone 24-hours a day at 866-875-6452 if you need assistance or information. CareMark has also announced the release of generic drugs for ten major medications during 2006. You may view these upcoming generic drug releases at [www.hrsa-ila.com](http://www.hrsa-ila.com). To learn more about CareMark and generic medications visit their website at [www.caremark.com](http://www.caremark.com) or MILA's website at [www.milamhctf.com](http://www.milamhctf.com).

- **ComPsych** has many programs other than behavioral care that will be of interest to members. Several examples from the website: Elder Care, Special Needs and Gifted Children, Estate Planning, Debt & Bankruptcy, and Locating the Best Mortgage Rates. For more information visit

[www.guidanceresources.com](http://www.guidanceresources.com) and use "mila701" as the company ID.

- MILA has announced **benefit suspensions** for Participants who fail to respond to a notice from Primax on possible subrogation, send required documents, or repay monies that are owed. In these cases MILA will suspend benefits of the member and family for non compliance. Please contact the HRSA-ILA Participant Services department if you need assistance in forwarding documents or forms to MILA.

- Members are reminded of the MILA 36-month maximum for Workmen's Compensation Credits or credits from non-occupational disability. If you exceed the 36-month maximum after October 1, 2004 you may apply for a 12-month extension. To obtain a copy of the appeal form give us a call or visit the HRSA-ILA website, [www.hrsa-ila.com](http://www.hrsa-ila.com).

Keep your eye open for mailings from MILA on these programs or from CIGNA, CareMark or ComPsych with more information about these changes. On behalf of the Board of Trustees, I wish each member a Happy New Year. Work safe.

—Lou Cobb

**Get Fit in 2006 - REMEMBER, to maintain your YMCA benefit you must attend at least six times per month!**

If you are injured or an illness prevents you from attending during the month, you need to let Participant Services know. You may be required to document the event that kept you away to prevent termination of the benefit. This HRSA-ILA benefit is a great way to get fit and stay healthy as we enter the New Year. You can include your family as well by upgrading to a family membership for only \$21.00 per month for everyone!

# Tax Tips for Your 2005 Income Filing

## Have You Overpaid Social Security Tax for the Year 2005?

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 \$5,580 for 2005. This amount is equal to a gross income of \$90,000 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 \$90,000, 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 \$90,000 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the \$90,000 by \$10,000. When you

multiply the difference of \$10,000 by the rate of 6.2%, the result is your overpayment of \$620.

### How do you claim the excess social security tax credit?

If you file Form 1040 for the 2005 tax year, enter the excess tax amount over the \$5,580 limit as a credit on line 67. If you file Form 1040A for 2005, 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 \$5,580, 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 and reporting your credit can be found in IRS Publication 17. If unsure about those instructions, you may wish to consult your tax advisor.

## Annuity & Savings 401(k) Plan Maximum Contributions



Want to know more about the **401(k) Plan**? We are planning sessions in conjunction with regular Union meetings this winter, as well as separate sessions here at the Funds building. As we enter 2006, plan now to make an even larger before-tax contribution to your individual account this year. The maximum contribution is now \$15,000, and if you are 50 years of age or older you are eligible to contribute an additional \$5,000 in "catch-up" contributions! Our upcoming educational sessions will bring representatives of Mass Mutual & Wachovia Securities together to answer your questions and help you make progress toward achieving your long-term **RETIREMENT SAVINGS** goals.

## Taxable 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 the spouse. If you or your spouse have life insurance coverage over these limits, the HRSA-ILA Welfare Fund will provide 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 44 of the 2005 IRS Publication 17. Please consult your tax advisor when paying taxes on these premium amounts.

## Dental Benefits Improved



### Delta Dental of Virginia Added to HRSA-ILA Benefits

On January 1<sup>st</sup> Delta Dental became HRSA-ILA's new dental provider. By now you have received your new ID Cards from Delta Dental. Make sure that on your next dental appointment you show the new ID card to your dentist.

Delta has two networks of participating dentists—the Delta Dental PPO Network and the

Delta Dental Premier Network. These two networks include 97% of the dentists that HRSA-ILA Participants have used in the past 12 months.

Your out-of-pocket costs will be less when using the Delta PPO Network. You can check to see if your dentist participates in one of the Delta Networks by visiting Delta's website at [www.deltadentalva.com](http://www.deltadentalva.com), by calling Delta at 800-237-6060, or by contacting the HRSA-ILA Participant Services Department at 757-457-7090 or 1-800-899-3090.

With the addition of Delta Dental to the HRSA-ILA Benefit line up on January 1st, we are pleased to announce improvements in your dental benefits.

- The calendar year maximum benefit has increased to \$1,500 per person.
- The lifetime maximum for orthodontics has increased to \$2,000 per person.

The Board of Trustees chose Delta Dental after reviewing eight proposals that were forwarded by dental providers in response to a request to bid.

### Is it a Stroke?

Sometimes symptoms of a stroke are difficult to identify. The lack of awareness can cause irreversible brain damage to a stroke victim. Even the non-medically trained general public is capable of recognizing the most common signs such as facial weakness, arm weakness, and speech problems. This capability gives us the tools necessary in helping a stroke victim get help.

If you suspect a person is having a stroke, ask them to perform 3 simple tasks:

- **Ask the individual to smile.**
- **Ask him or her to raise both arms.**
- **Ask the person to speak a simple sentence.**

If they have trouble with any of the above tasks, **call 911 immediately** and describe the symptoms to the dispatcher. Do not try to diagnose the problem by yourself. Treatment is available, but only if the stroke is recognized in time.

Other warning signs can be found at [www.strokecenter.org](http://www.strokecenter.org).

**HRSA-ILA Address Designation**  
David D. Aron Scholarship Fund \* Vacation & Holiday Fund \* Annuity Fund \* Container Royalty Fund \* Pension Plan \* Welfare Fund

This authorization hereby cancels and rescinds any previous authorization for the forwarding of my HRSA-ILA correspondence and benefit payments as designated below:

Part Number: \_\_\_\_\_ SSN: \_\_\_\_\_  
Name: \_\_\_\_\_

**Residence Address:**  
(All correspondence including benefit payments will be mailed to this address unless the "Benefit Payment Address" below is filed in.)  
Address: \_\_\_\_\_ State: \_\_\_\_\_  
City: \_\_\_\_\_  
Zip: \_\_\_\_\_

**Payment Address:**  
(All benefit payments including Pension, Short Term Disability, Vacation & Holiday, and Container Royalty will be mailed to this address.)  
Address: \_\_\_\_\_ State: \_\_\_\_\_  
City: \_\_\_\_\_  
Zip: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

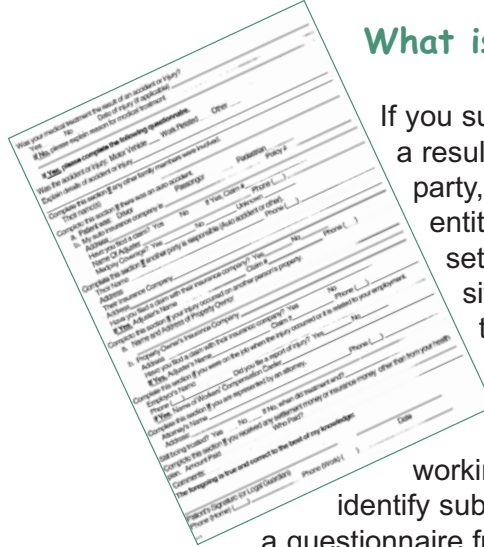
### Does the HRSA-ILA Funds Have Your Current Address?

In order to assure timely communications of benefit news or benefit payments, we need your current address. If you are interested in receiving benefit notices by e-mail, we need your current e-mail address as well. You can print a change of address form by accessing our website at [www.hrsa-ila.com](http://www.hrsa-ila.com) or call the IVR at 423-3090 to request a form be sent to you.

# HRSA-ILA Takes a Look at Cigna's Medical Coverage

## 3 Plans - 3 Levels What's the Difference?

You no longer have to apply for reduced coverage. If you have earned 700 hours during the 2004-2005 contract year, you qualify for the Core Plan under Cigna. If you fall into that category, you should have received notification from MILA describing your coverage. The chart below gives you a plan comparison indicating the credit hours necessary to reach each level of medical benefit. Core and Basic Plan participants must use an in-network provider to receive any benefit.



## What is Primax?

If you suffer injuries and medical costs as a result of an accident caused by a third party, your MILA medical plan may be entitled to reimbursement upon settlement of claims. This type of situation is referred to as subrogation and is necessary in order to keep MILA medical costs at a minimum. Primax Recoveries Incorporated is the company working with CIGNA Healthcare to identify subrogation issues. You may receive a questionnaire from Primax if you are involved in a third party accident. It is important that you respond promptly. If you have any questions about a Primax questionnaire, you may contact them at 1-800-442-2070.

## COMPARISON CHART OF MILA MEDICAL PLANS

	CORE PLAN	BASIC PLAN	PREMIER PLAN	
Features	In-Network Only	In-Network Only	In-Network	Out-of-Network
<b>Calendar Year deductible</b>				
Individual	\$ 750	\$ 400	None	\$ 300
Family	\$ 1,500	\$ 700	None	\$ 600
<b>Annual Out-of-Pocket Maximum</b>				
Individual	\$ 7,500	\$ 5,000	None	\$6,500
Family	\$ 15,000	n/a	None	\$ 13,000
<b>Lifetime Maximum</b>	None	None	None	\$ 500,000 per person
<b>Physician Services</b>				
PCP Visits	\$ 35	\$ 25	\$ 15	None
Specialist visits	\$ 50	\$ 40	\$ 30	None
<b>Preventive Care</b>	\$35 co-pay per visit	\$25 co-pay per visit	\$15 co-pay per visit	These services covered only in-network
<b>Maternity Care</b>	\$35 co-pay once/pregnancy	\$25 co-pay once/pregnancy	\$15 co-pay once/pregnancy	60% of R&C, after deductible
<b>Hospital Inpatient Care</b>	60% of R&C after deductible plus a \$500 per admission co-pay	70% of R&C after deductible, plus a \$350 co-pay once/year	100%	60% of R&C (100% for ambulance) after deductible
<b>Hospital Co-pay</b>	\$500 co-pay per admission	\$350 co-pay once/year	None	None
<b>Hospital Outpatient Care</b>	60% of R&C after deductible	70% of R&C after deductible	100%	60% of R&C after deductible
<b>Emergency Care</b>				
Emergency Room	\$75 co-pay, waived if admitted	\$50 co-pay waived if admitted	\$25 co-pay, waived if admitted	Treated as In-Network
Urgent Care Center	100% after \$50 co-pay	100% after \$25 co-pay	100% after \$25	60% of R&C after deductible

Hours to Qualify

700 - 999

1000 - 1299

1300 +

## Tips from the Edge, The Healthy Edge

### Make 2006 Your Most Healthy New Year!

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

**Welcome to 2006!** If you've made the traditional list of New Year's resolutions, chances are that losing a few pounds, exercising more, or quitting smoking are on your list. These are some of the most popular resolutions. Many people making resolutions have made the same ones before, only to abandon the effort within a short period of time. Difficult resolutions like losing weight, exercising more or stopping smoking have to be carefully planned. The HRSA-ILA has free programs to help you meet your goals. Call 1-800-SENTARA to get more information about smoking cessation, Eating for Life, Walk About, and the Healthy Heart programs.

Below are some tips that can help you be successful with your 2006 New Year's resolutions:

- Start by deciding if you are willing to make the effort to kick a bad habit or start a healthy one.
- When you are ready, develop a plan of action and be committed. Set a clear purpose, like losing 10 pounds by March. Put it in writing.
- Write down your reasons to stick to your plan. Make a list of the benefits of changing. Look at the list every day to refresh your memory why you want to make the change. For example, "Regular exercise will help me live longer, look and feel better."

- When you are making the change, try new things. Take a class on whatever interests you – cooking, furniture making, history, swimming, writing, gardening, computer programming, or interior designing. The best way to keep your brain sharp is to use it.

- Pay attention to your thinking and counter negative ideas like "I'll never succeed" with positive thoughts, like "Today, I made some progress."

*Build positive relationships with your family and friends.  
Think before you speak.  
Practice forgiveness. Always offer encouragement to one another.*

- Get plenty of sleep. When you are trying to quit smoking, exercise more or lose weight, adequate sleep is important.
- Surround yourself with people and situations that encourage you in good habits. Join a support group, get an exercise partner, or spend more time with friends who encourage you to meet your goals.
- Reward yourself for your successes. Pat yourself on the back for progress.
- Don't give up because of temporary failure. Take the process of change one day at a time and persist until you reach your goal. Remember, small changes lead to long-term healthy habits.

### What to quit smoking?

Free individual and group confidential smoking cessation assistance is available for all HRSA-ILA members and their dependents. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. For more information, call 1-800-SENTARA today.

### Want to eat healthier?

"Eating for Life" is a free healthy eating video program that you watch and complete at your own pace. The program is completed in weekly sessions, spaced over six weeks. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your packet today!

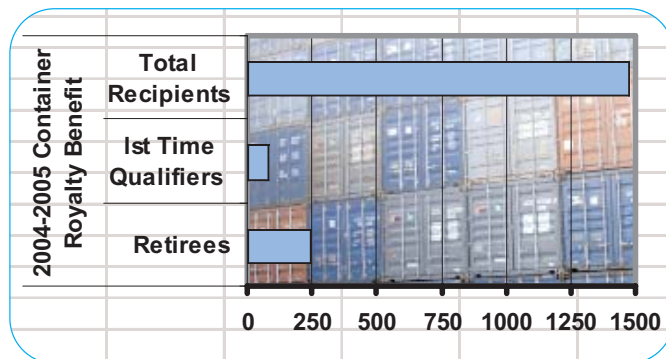
### Want to walk more?

WalkAbout is a new free program for HRSA-ILA members and their dependents to promote walking to increase your physical activity. You will get an easy-to-use pedometer, a journal to record your steps, and stretching and step information. By wearing a pedometer on your waist, you can measure your steps throughout the day with a goal of 10,000 steps. Call 1-800-SENTARA today to get started counting your steps with the WalkAbout program.

### Want to improve your heart health?

Healthy Heart is an integrative program that combines nutrition teaching, stress management skills, and Yoga in a powerful program to help you develop a healthier lifestyle and decrease your risk of heart disease. It is presented on four consecutive Saturday mornings on the Southside and Peninsula. The next class begins the first Saturday in February. Call 1-800-SENTARA now to reserve your space.

## 1,470 Employees Receive Container Royalty



The Container Royalty Benefit for the 2004-2005 Contract year was \$8,430.29 for 1273 employees who entered the industry before October 1, 1996 and \$7,500 for 197 employees who entered the industry after October 1, 1996. Of the 1,470 employees earning the Benefit, 81 were first-time qualifiers and 245 were members who have retired.

This notice was sent by e-mail to participants with an active e-mail address in the HRSA-ILA data base. If you are interested in receiving benefit e-mail notices, send your e-mail address to the [webmaster@hrsa-ila.com](mailto:webmaster@hrsa-ila.com).

## Continuing Health & Welfare Coverage with COBRA

As we enter the new 2006 benefit year, some of our participants, or their dependents will be dealing with the decision to continue their HRSA-ILA Dental & Vision coverage due to a Qualifying Event.

### There are three primary Qualifying Events for Members:

- 1 Reduction of your work hours. For example, you were unable to reach at least 1,000 hours in the 2004-2005 Contract Year.
- 2 Termination of employment (unless due to gross misconduct). This could happen as you choose to pursue another career.
- 3 Service in the uniformed services in compliance with

USERRA. We still see a number of our Participants being called up from reserve status to serve in Iraq or Afghanistan.

Should you have encountered any of these events recently then you should have been notified separately by HRSA-ILA that you have the right to continue your Dental & Vision coverage under COBRA from 18 to 36 months depending on the situation. For continued medical coverage, MILA will be in direct contact.

### There are four primary Qualifying Events for Covered Dependents:

- 1 Your death. Not something we often want to discuss but it's important for your family to be aware of their options.
- 2 Your entitlement (coverage) under Medicare. This would only come into effect later in your career.
- 3 Your divorce, legal separa-

tion or your living apart from your spouse. It is important to notify HRSA-ILA about all "life events" such as these.

4 For a dependent child, ceasing to meet the definition of an eligible dependent. This occurs when your child graduates, leaves school or reaches the maximum age (for HRSA-ILA benefits, age 19 and no longer enrolled in school full time or up to age 25 if they continue to be a full time student and dependent on the Member).

To obtain COBRA coverage **you must notify the HRSA-ILA (and/or MILA) within 60 days** of the Qualifying Event or you will lose the right to continuation of coverage. Also, there is a cost for COBRA coverage and it will be your responsibility to pay the appropriate fees in a timely manner. Contact Participant Services with any questions about COBRA. We're here to help.

# HRSA-ILA FYI

**688 Flu Shots** were given to ILA members and their dependents during this past fall season thanks to the Healthy Edge Program. See inside page 6 for other available Healthy Edge programs.



*Susan Tweed  
administering flu shot to  
Keef Dew*

## Next Health Fair



*Willie Rascoe enjoys the  
benefits offered by the Healthy  
Edge Program.*

Health Fairs will be conducted at the HRSA-ILA building on Terminal Boulevard. Join us to have your blood pressure and total cholesterol and glucose checked, and glaucoma screening, get important health information, have a head, back, and neck massage and find out more information about your HRSA-ILA/YMCA benefit.

The Next Health Fair is scheduled on  
**Friday, March 24, 2006**  
9:00 – 1:00 pm

## HRSA-ILA Funds Participant Services

Phone: (757) 457-7090  
Fax: (757) 423-1227

Visit our website @[www.hrsa-ila.com](http://www.hrsa-ila.com)

## MILA Benefit Providers

### CAREMARK Prescriptions

Participant line 1-866-875-6452  
Direct line for Doctor call in;  
Phone: 1-877-727-7455  
Fax: 1-888-891-6334

CIGNA 1-800-794-7882  
COMPSYCH 1-877-595-5282

## HRSA-ILA Benefit Providers

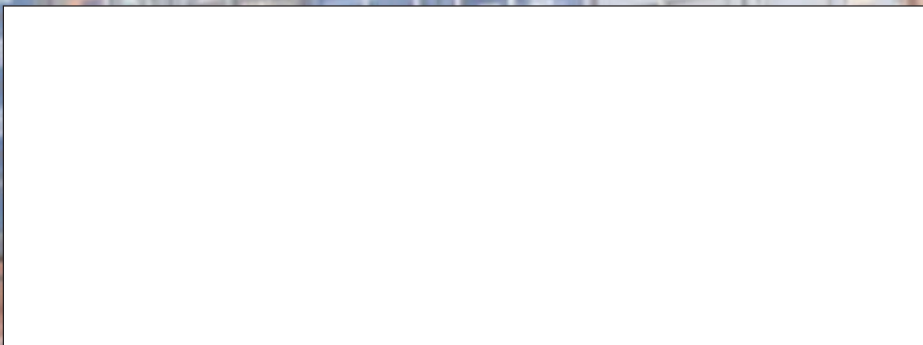
DAVIS VISION 1-800-999-5431  
HEALTHY EDGE 1-800-736-8272  
MASS MUTUAL 1-800-743-5274  
UNUM 1-800-858-6843  
**DELTA DENTAL 1-800-237-6060**

*(Note New Dental Provider)*

Hampton Roads employers and IIA Locals are encouraged to submit information of general interest to the IIA members of the Port.

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# PORT CALL



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## Administrator's Corner

### **"The job's not over 'til the paperwork's done"**

Is your "paperwork" up to date? Is the state inspection on your car current? Have you paid the premium for your homeowner's insurance? Is it time to renew your port security ID? Did you remember to adjust the withholding on your W4 so that you won't have to dig so deep when you file your 2005 taxes?

Our jobs at HRSA-ILA are pretty much governed by paper. Your paper. We call them "source documents." They come from some source - typically you, an employer, an ILA local or a state of

federal agency - and they relate specifically to you, the Participant, and some aspect of the benefits that you are guaranteed by the Collective Bargaining Agreements. A rough estimate for the number of documents that went into the mix for the 2004-05 Contract Year benefit processing is 673,212.

To get a sense of the sorts of paper that relate to you, your time in the industry and the funds, consider these "life events": A member gets a port number, files a W4 for withholding, goes to work for multiple employers, qualifies for HRSA-ILA and MILA benefits, buys a new home, gets married, changes withholding deductions, elects a beneficiary, gets a divorce, moves to a new home, remarries, has children, changes

deductions and beneficiary, authorizes a deduction from the paycheck for the annuity, comes in to retire. Each of these "transactions" has one or more documents that must be implemented by HRSA-ILA or MILA upon receipt.

And now I get to the point of this article, which is that the job is not over until the paper work is done. What life events have you had where you've neglected to make a change at the fund office? Will you be like...

- the member who is paying us for his ex-wife's root canal and crown because he neglected to let the fund know they were no longer residing together?

- the members whose entire families are without medical and prescription benefits because they neglected to respond to MILA's questionnaire or request for documents?

- the member who died a tragic accidental death whose \$200,000 life insurance and accidental death benefit went to his ex-wife rather than his wife and young children?

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## PortCall Publication Team

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**Bob Armbruster**

**Cindy Harrison**

**Sentara - Susan Tweed**

**YMCA - Kelly Linquest**

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Blvd., Suite 204  
Norfolk, Va 23505-1458**

**E-mail  
charrison@hrsa-ila.com**

- the member whose children ended up with a funeral bill they couldn't afford who were shocked when dad's old girlfriend confided that he had left his life insurance to her?

- the member whose own health coverage is on hold while he reimburses MILA for his ex-wife's heart bypass operation?

- the member whose children and brothers fought each other in court for 3 years over who would be responsible for the member's financial affairs and decisions on care?

- the member whose dreams of financial security in retirement were dashed when his ex-wife produced a qualified court order for a significant share of his monthly retirement pay?

- the deceased pensioner who had two wives show up to apply for survivor's benefits?

Whenever my folks tell me and my siblings that they've buried another friend, they tell us that they've cleaned the attic out again so that we won't have to when they're gone. It makes good sense to plan ahead for some life events. A lot of the paperwork we maintain is to allow you to control who has access to your benefits or who can make decisions for you when you no longer can. By not completing a beneficiary form, for example, you give up any say in how your estate will be settled when the time comes. By not sending a copy of a divorce decree, you prevent the funds from performing their obligations under the law.

There is another important reason for all the paperwork. The benefits promised by the contracts are expensive, particularly the health related benefits. Union contracts that extend these benefits to family members with no member premiums are becoming increasingly rare due to the staggering cost of medical care. The Trustees of the Funds have an obligation to see to it that the shrinking benefit dollar goes only to those who are entitled to them under the contracts. They have an obligation to implement measures to insure that benefits don't go to those not entitled to them. And they have an obligation to abide by all Federal and State laws. More paper. More paper and more frequent verifications of eligibility for benefits.

Take a look at your relationship to those close to you and to the benefit funds. Is the paper work done? You will be receiving revised Summary Plan Descriptions in May. The new SPD's can already be found on [www.hrsa-ila.com](http://www.hrsa-ila.com). Forms for various life events are in the back of the SPD and on the website. You can also order a form by calling the IVR 423-3090 and following the prompts. If you need to get a form or document to MILA, stop by and we can image and e-mail it to MILA for you.

The flags on the building are up. Spring, at last! Work safe.

Lou Cobb

## HRSA-ILA Welcomes New Trustees

Recent ILA elections have resulted in changes to the Board of Trustees for the HRSA-ILA Funds. **Ronald L. Allen, Sr.**, President of ILA Local 1970; **Larry Bachtell**, President of ILA Local 1624; and **Robert J. Smith III**, Business Agent to ILA Local 970 were recently elected to the Board by the District Council of the International Longshoremen's Association.

The Hampton Roads Shipping Association has appointed **Joseph P. Ruddy**, General Manager of Virginia Intermodal Management, LLC to replace Tommy Dushantinski, Vice President of P&O Nedlloyd.

Regardless of whether a trustee is appointed from labor or from management, a trustee must act solely in the interest of the plan's participants for the exclusive purpose of providing benefits to the participants and beneficiaries and defraying reasonable costs to operate the plan.

## Medicare/Medicaid

### Are You Eligible for Reimbursement?

You are entitled to **Medicare** benefits if you are at least 65 years of age and are no longer working on a full-time basis or under the age of 65 and disabled. If you have not applied for Medicare through the Social Security Administration, you are encouraged to call or visit your local Social Security Administration to apply for Medicare. The toll-free number to call is 1-800-722-1213.

Under the Management-ILA National Health Care Trust Fund (MILA), MILA health benefits are secondary to those provided by Medicare for all Participants who are eligible for Medicare. To get the maximum reimbursement for your health care costs, Participants should apply for Medicare coverage as soon as they qualify and provide a copy of their card directly to MILA. If you or a loved one has now qualified for Medicaid, then you need to advise MILA and HRSA-ILA right away.

To insure that Hampton Roads' Participants get the best possible health care coverage, the Board of Trustees will reimburse you for the cost of the Medicare "Part B" premium. Retirees and their spouses will be reimbursed for Medicare "Part B" premium on

the date that the "Part B" Medicare coverage is effective, if not covered under another group health plan. **Reimbursement will only begin within the quarter that you qualify** and will end if you become eligible for **Medicaid**. A copy of your Medicare card **must** also be on file with HRSA-ILA Participant Services.

If you are eligible for Medicare and you do not apply, you will have to pay the Medicare portion of a medical claim. MILA will pay claims as if you have Medicare, leaving you to pay what Medicare would have normally paid of a claim. If a spouse is not eligible for Medicare, due to too few quarters of employment, MILA has advised that the member is responsible for paying the portion of the claim that Medicare would have paid, as noted above.

If you have questions or need further assistance, please feel free to contact Participant Services at (757) 423-3090.

Please forward a copy of your red, white and blue Medicare Health Insurance Card to this office so that we can verify that claims are being properly processed by CIGNA and we can begin the Medicare "Part B" premium reimbursement.

May 31<sup>st</sup>

### Dependent Eligibility Re-Qualification Deadline is Approaching

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 2005 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** 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. If no verification is received by May 31st, HRSA-ILA Welfare & MILA medical coverage will be terminated retroactively to the date of the qualifying event.

# Health & Wellness Issues for Your Children

## When Should Your Child Visit the Dentist for the First Time?



Unless a problem is suspected, your dentist would like to see your child 6 months after the first tooth erupts, but no later than 12 months of age. The most important goals of this first visit are to introduce your child to the office surroundings and to develop a trust in the dentist and staff. The dentist views this visit as an icebreaker. If your child is frightened, uncomfortable or uncooperative, the dental staff may have to re-schedule several short visits.

Do not try to explain the first visit yourself. Avoid phrases like "Be brave!" or "Don't be afraid." Don't bribe the child with special treats to get him or her to the office. Instead, be positive and reassuring that the visit will be fun. Present it as something to which the child can look forward.

The appointment should last 15 to 30 minutes and may include x-rays, a gentle, comprehensive examination of the teeth, gums, jaws, bite and oral tissues. The purpose of the examination is both to observe any problems and to establish a baseline so that the dentist

can monitor the child's growth and development. Depending on your child's age and degree of cooperation, the dentist or staff member may also clean and polish his or her teeth and apply a topical fluoride.

Parents should bring any of the child's medical records to the first appointment. The staff will discuss and answer any questions you may have at that time. The dentist's objective is to be gentle and patient so that the child develops a positive attitude toward the dental office and his or her own oral health. The long-term goals are prevention and minimizing any dental problems as the child matures.

*For more articles on Oral Health & Wellness see the Delta Dental website, [www.deltadental.com](http://www.deltadental.com)*

## Computers and Your Children's Eyes

*by Christopher Dechen, Davis Vision*

Computer use will undoubtedly become an innate skill for many (if not all) children in the future. As they grow older, they will surely be able to navigate system applications better than their parents, and will be well prepared for jobs that require computer-based skills. Concurrently however, today's children face the increased risk of something previously less frequent, early myopia or nearsightedness.

Today the average child spends one to three hours per day on the computer - doing homework, chatting with friends or playing games - and as a result more children are complaining of eyestrain. Sitting for hours in front of a computer screen

forces the child's vision to focus more closely and causes eyes to strain much more than for any other task. Also, computer use demands fine coordination skills from your eyes that are not yet fully developed.



## Workstation Setup and Preventative Measures

Indication of nearsightedness are complaints of headaches or eyestrain, squinting or fatigue when looking at objects more than a few feet away. Considering that computer workstations are generally designed for adults, alterations must be made to accommodate a child. The viewing angle should be adjusted so that children may view the screen slightly downward and at a 15-degree angle. The recommended distance between the monitor and a child's eyes is 24" to 28". And to avoid neck, shoulder and back pain, make sure their feet are flat on the floor or a footstool so they can reach the keyboard while holding their arms comfortable at a 90-degree angle, not reaching up.

It is very important for parents to teach their children to take frequent breaks when they are working or playing at the computer.

Extended computer use can cause eyestrain, yet children may assume that what they see is normal even if they are having a problem with their vision. Some indicators that your child may be experiencing problems are redness or frequent rubbing of the eyes, head turns and other unusual postures, or complaints of blurriness or eye fatigue. Avoidance of the computer may also be an indication of discomfort.

Some additional tips on proper computer use:

- minimize glare,
- adjust the brightness of the computer screen,
- periodically look away from the screen,
- blink your eyes more often (this avoids dryness and irritation, which is important since you blink five times less often than normal in front of a computer).

With all of these helpful guidelines, we hope to promote not only better vision but also better prepare your child for the learning opportunities that computers present. Additionally and most importantly, make sure your loved ones get regular eye examinations.

---

### Purchase additional eyewear at significant discounts through the Davis Vision Value Advantage Program

This recent enhancement to the vision benefit is available to all eligible Participants and Dependents. To take advantage of this program and pre-purchase services at any time, simply call 1-800-783-3594. A Davis Vision Member Service Representative will discuss payment options with you, which include VISA, MasterCard, personal check or money order.

Our current benefit allows for a Participant and their eligible spouse & dependents to have a regular Eye Examination, Spectacle Lenses & Frames or Contact Lenses, every 24 months, all with only a small co-payment required In-Network. Now, with the Value Advantage Program, you can obtain additional services either more frequently or get that second pair of glasses right away at a very attractive discount.

Check out the HRSA-ILA website at [www.hrsa-ila.com](http://www.hrsa-ila.com) for more details and link directly to the Davis Vision website at

[www.davisvision.com](http://www.davisvision.com) or call  
**1-800-999-5431**

to find the nearest In-Network provider. Their customer service representatives are available Monday-Friday, 8AM-8PM Eastern Time and on Saturday from 9AM-4PM 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.

## Summary Plan Descriptions, The HRSA-ILA Participant's Guide to Benefit Eligibility

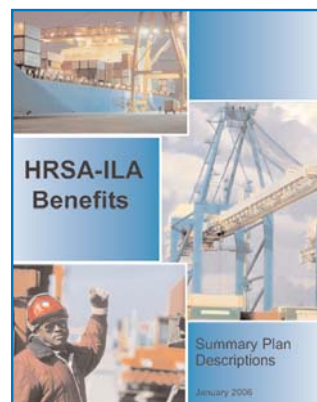
### Benefit Notebooks Take on a New Look

If you are an ILA participant that entered the industry before 2004 you were supplied Summary Plan Descriptions (or SPD's) enclosed in a grey binder with the HRSA-ILA Funds building pictured on front. With new changes resulting from the Collective Bargaining Agreements effective October 1, 2004, the Summary Plan Descriptions are being republished. Instead of the loose leaf binder, we have decided to print the SPD's in a soft bound booklet pictured on the right.

You will find your dental, vision, and wellness benefits within the Welfare section. The SPD for the medical benefits provided by MILA (your Managed Health Care Provider) were sent under separate cover entitled

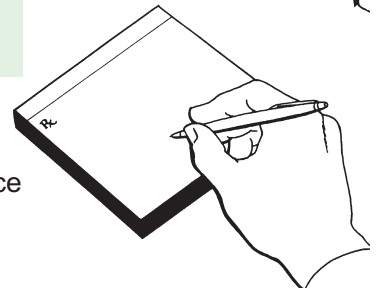
The MILA National Health Plan, a summary of your basic & premier plans. If you only qualify for the core plan under medical, MILA will send you their SPD targeted to that plan.

The SPD's were designed to give participants easy access to benefit information including quick answers to frequently asked questions. You should be receiving your copy in the mail by May. They can also be accessed through our website at [www.HRSA-ILA.com](http://www.HRSA-ILA.com) for viewing or printing.



## Caremark and Your Mail Order Prescriptions

The Caremark Prescription Pharmacy is an important resource for your maintenance prescription needs. You can receive 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 you in ordering your maintenance prescriptions:

- For new maintenance drug medications, ask your doctor for two hand-written prescriptions and then use one to get your initial supply from the local pharmacy and use the second to send to Caremark's Mail Order to get the refill process going right away.
- If your prescription exists at Caremark, your doctor can call in a refill direct to: **1-877-727-7455** or fax the prescription to: **1-888-891-6334**. If you want to call in to order an existing prescription and the prescription has not expired (over 1 year), you may call with a credit card to "**Fast Trak**" **1-877-312-2596**.
- When contacting Caremark's Mail Order by phone or mail, it is important to have your Member identification number or Social Security Number in hand for easy access to your record.
- It is recommended that you contact the Caremark Mail Order once you get within 25 days of the end of your 90 day supply.
- Allow 14 days from the date you mail or call in your request to the expected time to receive your order.
- 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 **Caremark's Mail Order** with any charge cards that expire or are cancelled.

The mailing address for the Caremark Mail Order service is:

Caremark  
P O Box 3223  
Wilkes-Barre PA 18773-3223



## Tips from the Edge, The Healthy Edge

### Protect Your Skin

by Susan Tweed,  
MS, RN

Each year, approximately one million skin cancers are detected. Scientists believe that reducing exposure to the sun's ultraviolet (UV) rays can decrease the risk of skin cancer. How can you protect your skin while still having fun outdoors? Whenever possible, avoid the midday sun when UV rays are the strongest and do the most damage. When you're outdoors, trees, beach umbrellas, or tents are good sources of shade. Not all sun protection comes in a bottle. So it's

smart to use your head when you're out in the sun. Up to 80 percent of skin cancers occur on the head and neck, so a wide-brimmed hat is a great way to shade your face, ears, scalp, and neck from the sun's rays. Shielding your skin with a shirt, beach cover-up, or pants with a tight weave are all good choices for cover. Use a sunscreen with at least an SPF 15 and sunglasses to protect your eyes from harmful UV rays. Sunglasses protect the tender skin around the eyes and reduce the risk of developing cataracts. For maximum protection, look for sunglasses that block both UVA and UVB rays. And try wrap-around lenses, which keep UV rays from sneaking in at the sides.

### Want to begin a Walking program?

"WalkAbout" is a free program for HRSA-ILA members and their dependents to promote walking to increase your physical activity. You will get an easy-to-use pedometer, a journal to record your steps, and stretching and step information. By wearing a pedometer on your waist, you can measure your steps throughout the day with a goal of 10,000 steps.

Call 1-800-SENTARA today to get started counting your steps with the WalkAbout program.

## Guidance Resources Online

### ComPsych is Not Just Another Benefit Provider

After reading the Administrator's Corner, you may want to check out Guidance Resources Online offered to our members as a ComPsych benefit. We have a tendency to just think of ComPsych for counseling help with mental disorders such as depression or substance abuse issues and fail to realize what an excellent resource they provide for nearly every aspect of life. You can download an estate planning checklist to help you get your affairs in order or if you are dealing with an aging parent, resources are available to guide you in conservatorship, guardianship, or designating a power of attorney.

By accessing their website, [www.GuidanceResources.com](http://www.GuidanceResources.com), useful information, daily news and interactive materials and services are available by the click of a mouse at any time and the resources are continuously updated. Some of the topics users find helpful include:

- [Family & Relationships](#).
- [Law & Regulations](#) - guidance offered on family, consumer, criminal and personal-injury law as well as the legal aspects of real estate, tax, insurance and bankruptcy,
- [Work & Education](#),
- [Money & Investments](#) - get the bottom line on personal finance, debt, taxes, and other money matters,
- [Health & Wellness](#) - find information on fitness,

nutrition, physical and mental health, pregnancy and more,

- [Consumer & Leisure](#) - browse information about trip planning, throwing an event, or troubleshooting your computer,
- [Home & Auto](#) - find out what to do before you improve, buy or sell a home, plan a move, or buy or sell your car.

Once entering the website, "First Time Users" will be prompted to register by typing in the MILA **Company ID: MILA701** followed by creating a unique username and password. From then on just logon to ComPsych Guidance Resources for news and online tools related to your concerns just by using your username and password. You can even ask specific questions online through the "Ask the Guidance Expert" feature!

Guidance experts are also available by calling 1-877-595-5282. Confidential help for you and your family is available 24 hours a day, 7 days a week.

### Bothered by Telemarketers?



Contrary to email claims circulating on the Internet, cellphone numbers are not being released to telemarketers and cell phone users are already protected from most telemarketing calls.

You can go a step further in preventing unsolicited calls on your home phone or cellphone by registering your number on a federal "Do Not Call" list. Simply call 1-888-382-1222 from the phone number you want to register. If you prefer to register on line go to the National Registry's Web site, [www.donotcall.gov](http://www.donotcall.gov). You will need an active email address for online registration. After you register you will receive a one-way confirmation email for each number you register. click on the line in each email within 72 hours to complete the registration process. Your number should appear the next day after you have completed the registration process and should remain on the list blocking telemarketers for five years.

## 12th Annual Cookout for the Cure



Be sure to come out and support the Diabetes Institutes Foundation by attending the **12th Annual Cookout for the Cure on Thursday, May 25, 2006 from 4:00 pm till 8:00 pm** at Fleet Recreation Park, Naval Station Norfolk.

Tickets for the event may be obtained at your ILA local, The District Counsel Office, or the Participant Services Department at HRSA-ILA.

*Enjoy good food, good music, and good company all to benefit a good cause.*

## Mark it on Your Calendar!

### Don't Lose Your YMCA Membership Benefit

Be sure to mark your calendar with at least six (6) visits per month for your YMCA workout! Of course you can schedule more but anything less will result in losing a great benefit.

If you are injured or an illness prevents you from attending during the month, **you need to let Participant Services know right away.** You will be required to document the event that kept you away to prevent termination of your benefit.

**ALSO, once a year it's required that you complete and return the Health Risk Appraisal (HRA)** from our Wellness coordinator Sentara. This assessment is an integral part of the YMCA, "Get Fit, Get Healthy," program and failure to do so will result in the termination of your membership.

This HRSA-ILA Welfare benefit is a great way to get fit and stay healthy as summer approaches. You can make it a family activity too by upgrading to a family membership for only \$21.00 per month!

### What to quit smoking?

---

Free individual and group confidential smoking cessation assistance is available. Alverine Mack, M.S. a certified smoking cessation specialist, can help you quit for good. Call 1-800-SENTARA today.

## Next Health Fairs

At the HRSA-ILA building on Terminal Boulevard, join us on

**April 25, 2006, May 25, 2006  
and June 23, 2006  
9:00 – 1:00 pm**

to have your blood pressure, total cholesterol and glucose checked, get important health information and your copy of Healthwise, a self-care guide. Have a head, back, and neck massage and find out more information about your HRSA-ILA/YMCA benefit.

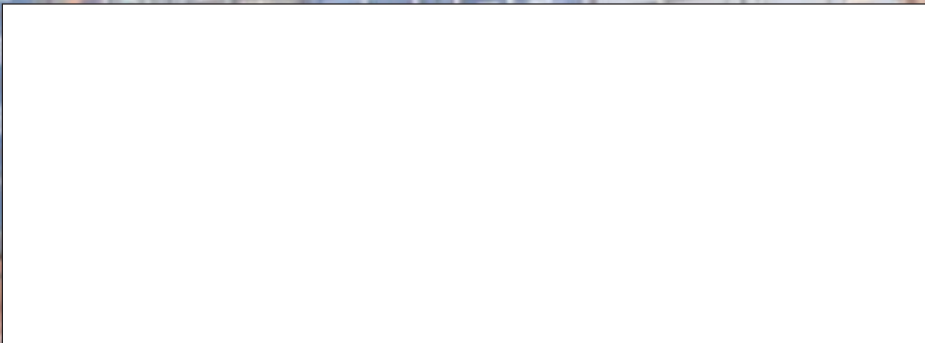
### Want to eat healthier?

"Eating for Life" is a healthy eating video program that you watch and complete at your own pace. The program is completed in weekly sessions, spaced over six weeks. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

Hampton Roads employers and ILA Locals are encouraged to submit information of general interest to the ILA members of the Port.

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# PORT CALL



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July 15, 2006

## Administrator's Corner

### Learn to Swim Month

We live in an area that has water any which way you turn, and each year as the weather warms many Hampton Roads' residents turn towards some form of recreation that is centered around the water.



Let me see a show of hands: How many of you out there participate in some sort of water sport like fishing, swimming, or boating? Good, lots of you. Put your hands down. Those of you who didn't raise your hands and even those who did, ask yourself: Are you uncomfortable around the water because you can't swim? Are there things that you might enjoy doing if you knew how to swim or swim better?

### Why not take swimming lessons?

May was the fiftieth anniversary of "Learn to Swim Month", and 2006 marks the 100<sup>th</sup> anniversary of group swimming

lessons. One hundred years ago, George Corsan, an instructor at the Detroit, Michigan YMCA revolutionized the way people learn to swim, and since then tens of millions of people have learned how to swim at their local Y. The YMCA continues their lead in teaching adults and children how to swim. Here in Hampton Roads there are numerous YMCA branches, most of them with pools and offering day and evening swimming classes for children as well as adults.

### A few sobering statistics:

- Drowning is the second leading cause of injury related death among children under the age of 15.
- In the U.S. in 2000, there were almost 3,500 drowning fatalities and nearly four times that many non-fatal drownings resulting in hospitalization.

## What's Inside?

- Preparing for the season, See the Myan God of the Wind on page 3.
- 2006-07 David D. Alston Scholarship Award Recipients, See page 7.
- Rossie Spence featured in the Healthy Edge, See page 6.
- Safety Basics to Prevent Injury, See page 6
- Why Student Verification is Important, See page 2.
- Port Drug and Alcohol Policy Reviewed, See page 5.
- Delta Dental Adds New Providers, See page 4.

*Continued on next page*



The Port Call Publication team e-mail address is

charrison@hrsa-

### 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.

Portcall is produced by:

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**Layout/Design/Photography:**

Cindy Harrison

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YMCA - Kelly Lindquist

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Cindy Harrison  
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Terminal Blvd., Suite 204  
Norfolk, Va 23505-1458

E-mail  
charrison@hrsa-ila.com

### Why not take swimming lessons?

To get more details on swimming lessons check out the YMCA at their websites at [www.ymcashr.org](http://www.ymcashr.org) or [www.peninsulaymca.org](http://www.peninsulaymca.org) or give us a call for the closest branch. If you have a Y membership, lessons are in the \$35 range. Non-members may sign up for swimming lessons for around \$85.



Happy Birthday, swimming lessons! Work safe.

—Lou Cobb

### Why is Student Verification Important?

#### Is Your High School Graduate Going to College?

Our semi-annual request for verification of student status for Dependents is coming up soon. 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 then the Dependent coverage will be terminated retroactive to June 1st.**

If the appropriate information is provided to the HRSA-ILA office after September 30th, 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 Dependent's status. If you fail to notify HRSA-ILA or MILA within 60 days of a qualifying event, you will not be eligible to make a COBRA election. You will be held financially responsible for any benefits provided to a non-eligible Dependent. Please call Participant Services with any questions about this important requirement.**

# Preparing for the Season

## The Mayan God of Winds, Hunraken

That tropical cyclone characterized by high winds and heavy rain is more commonly known to us as a hurricane and the season is now upon us.

Predictions for the 2006 hurricane season (June through October) according to hurricane experts include 17 named storms and nine hurricanes, 5 being intense hurricanes. The probability for at least one major category hurricane landfall on the East Coast is 64 percent, 33 points over the average for the last century.

We cannot prevent a natural disaster from taking place but we can take steps in preparing for our safety and minimizing damage. Listening to the NOAA weather radio, local radio, or TV stations for up-to-date storm information should be an early warning system for the approach of a storm.

### Protect your home from wind damage

- Bring inside items that are located outdoors like decorations, lawn furniture, trash cans or anything else that can be picked up and tossed by the wind.
- Install hurricane shutters or purchase pre-cut 1/2" outdoor plywood boards for each window of your home. Install anchors for the plywood and

predrill holes in the plywood so that you can put it up quickly.

- Make trees more wind resistant by removing diseased and damaged limbs, then strategically removing branches so that wind can blow through.
- Keep valuable items away from windows.
- Park cars in the garage or on higher ground. Avoid parking under a tree or on a low-lying street.



### Gathering Disaster Supplies

- First aid kit and essential medications.
- Canned food and can opener.
- At least 3 gallons of water per person.
- Battery powered radio, flash light, and extra batteries.
- Protective clothing, rainwear, and bedding or sleeping bags.
- Special items for infants, elderly, or disabled family members.
- Written instructions on how to turn off electricity, gas and water under authority advisement.

### Prepare an Evacuation Plan

- Decide ahead of time where you would go if told to

evacuate (a family member or

friend's home in another town, a motel, or a shelter) and keep their phone numbers and road maps with alternate emergency routes available.

- Listen to NOAA Weather Radio or local radio or TV stations for evacuation instructions.
- Take the following items with you when evacuating:
  - Medical supplies including prescription medications and first aid kit.
  - Bedding and clothing, including sleeping bags and pillows.
  - Bottled water, battery-operated radio, extra batteries, flashlight.
  - Car keys and maps.
  - Documents, including driver's license, social security card, proof of residence, insurance policies, wills, deeds, birth and marriage certificates, tax records and copies of your bank and investment account numbers.

Last but not least, don't forget your pets. If they cannot travel with you, call local animal shelters to see if they provide emergency shelter.

# Delta Dental Expands

## New Dentists Added to the Delta Dental Network

Almost **90%** of the ADA (American Dental Association) licensed dentists in South Hampton Roads participate in your **Delta Dental of Virginia Premier** network. And almost **40%** participate in the **Delta Preferred PPO**. Since the beginning of 2006, Delta has added a total of **26 new providers** throughout the Hampton Roads, Peninsula and Northern Neck areas.

Listed below are 4 of the most recent additions to our networks:



Dr. Trent Conelias,  
Norfolk & Virginia Beach  
Preferred PPO & Premier



Dr. Caroline Webber,  
Virginia Beach  
Premier



Dr. Howard Cobb,  
Chesapeake  
Preferred PPO & Premier



Dr. Randall Kulnis,  
Suffolk  
Preferred PPO & Premier

With two networks to maximize your options for choice and value, the **DeltaPreferred PPO** or **DeltaPremier** plans make it easy for our members to find a dentist they can trust. It's also easy to check if your dentist participates with **Delta** by accessing the website, [www.deltadentalva.com](http://www.deltadentalva.com) or by calling 1-800-237-6060. Your savings are much greater by utilizing a participating dentist so if you need additional help or have any other questions, contact Participant Services at 757-457-7090 or 1-800-899-3090.

## Gas prices are going up - Save time and money by signing up for Direct Deposit

Direct Deposit is available for Pension, Medicare, Container Royalty and Vacation & Holiday Benefit checks. There are Direct Deposit forms in the Personal Section of your recently mailed HRSA-ILA Benefit Summary Plan Description. You can also obtain forms from our Web site at [www.hrsa-ila.com](http://www.hrsa-ila.com), from our Interactive Voice Response system (IVR) by dialing 423-3090 or by calling Participant Services at 457-7090.

With 4 options available to retrieve a form, there is no need to procrastinate. Make your life easier and be a winner like Joanne Price. There will be another gas gift card drawing for anyone signing up in the month of July.



Sign up today!

**Joanne Price**, surviving spouse of Granville Price, Port # 16033, won the gas gift card during a drawing held on May 1st open to any participant that signed up in the month of April for direct deposit of their pension checks.

# Port Drug & Alcohol Policy Reviewed

## "You Can Work or You Can do Drugs, but You Can't do Both"

HRSA-ILA members recently received in the mail a revised copy of the Ports' Drug and Alcohol Policy. The policy is stated in the "**PROTOCOL FOR EMPLOYEES WITH A POSITIVE SUBSTANCE ABUSE TEST**", and all members working under the Hampton Roads ILA Collective Bargaining Agreements should be familiar with the penalties for a positive drug/alcohol test and the requirements that must be met before reemployment is permitted. Here is a brief recap of the major aspects of the Drug and Alcohol Policy, including changes that have been made in the past year:

**First Offense:** You will be suspended from employment for sixty days, and you must successfully complete a rehabilitation program before you can be rehired.

**Second Offense:** You will be suspended from employment for one year. You will be given one final chance for reinstatement provided you apply for reinstatement in writing by certified letter to the Drug and Alcohol Coordinator within sixty days of your suspension. During your suspension you must successfully complete a rehabilitation program, and you must complete twelve (12) consecutive monthly negative

drug/alcohol tests, which must be taken between the 1<sup>st</sup> and 15<sup>th</sup> of each month. These requirements for returning to work following a second offense must be completed within eighteen (18) months of the positive drug/alcohol test.

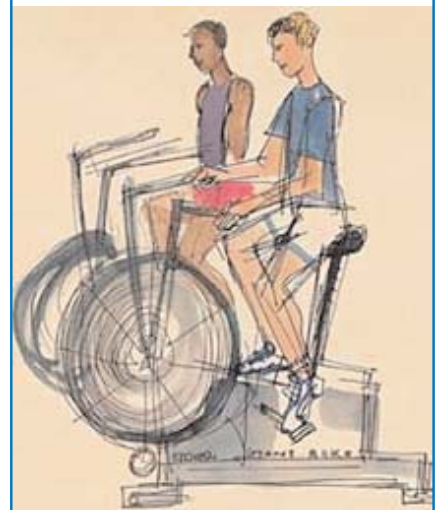
Before reinstatement following a first or second offense, you will be required to pass a drug/alcohol test; and once you have been reinstated you will be subject to six, unannounced follow-up tests. You are required to pay the cost of these follow-up tests as well as tests that are required during your suspension and any retests that are required. A test result of "negative dilute" requires an immediate retest.



**Third Offense:** You will be permanently banned from the industry.

A drug-free workplace is a safer workplace for all. If you did not receive a copy of the Protocol or just wish to review it in more detail, it is available on [www.hrsa-ila.com](http://www.hrsa-ila.com) or you may call the Drug and Alcohol Coordinator at 457-9112 and request a copy.

### YMCA Announcement . . . .



As of July 1st, the monthly fee for a family membership at the YMCA is \$22.00.

## E-Mail Notices

18% of the e-mail addresses HRSA-ILA has on file bounce back as rejections. There are various reasons but the most common cases are closed accounts. When you change your internet provider, your e-mail address is naturally affected. Whenever you have a change in your e-mail address, please be sure to update the HRSA-ILA Participant Services staff or drop an e-mail to the webmaster@hrsa-ila.com. If you do not wish to receive any notices from us via e-mail, let us know that as well so we can delete your address from our database.

### “What you put in your body is just like a bank – it all adds up.”

“If I can be of help to someone, my life would not be in vain.” This is the life’s motto of Rossie Spence. Rossie was 50 years old when he went to a new doctor. After a thorough physical the doctor told him he had to do something about his weight or he was going to “DIE.” Rossie weighed nearly 300 pounds and had high blood pressure. This time he heard what the doctor said and knew he still had a lot left to do here on Earth. The next week he sprung into action and joined Weight Watchers and started using the YMCA to exercise regularly. Although diabetes, obesity, and cardiovascular disease runs in his family, he was determined to do all



he could to lower his health risks.

Making the life-transforming changes wasn’t always easy. “What you put in your body is just like a bank – it all adds up.” Rossie’s changes in his dietary and exercise habits has had a positive effect on his 15 year-old daughter, Shawna, and his wife of 18 years, Sylvia, who is a computer specialist. The whole family doesn’t fry foods anymore nor do they keep cookies and

cakes in the house.

One thing he would like to tell his HRSA-ILA brothers: “Eat right, eat in moderation, eat slowly – it takes 20 minutes for your brain to register that you are full. Obesity and high blood pressure are killing our people and these can be avoided.”

Rossie is a Gospel singer and a member of Mt. Carmel Missionary Baptist Church. He is a craftsman who likes to build tables and bird-houses, and he also likes landscape design. He is thankful to God for all his blessings and likes to give back by helping senior citizens. He is happier than he has been in years and feels like he is only in his teens. In addition, he is almost at his goal of 215 pounds.

## Safety Basics for Preventing Injury

If you follow some basic safety rules, you can prevent many serious injuries.

Here are two checklists to follow to help keep you and your family safe.

### To help protect yourself at home:

- Use smoke detectors. Remember to check the batteries every month. Change the batteries every year. You may want to use a reminder. For example, change the batteries around your birthday or some holiday.
- Lock up guns and ammunition, and store them separately.
- Keep hallways and stairwells well lit.

- Remove or repair things that someone could trip on, such as loose rugs, electrical cords, and toys.

### To help protect yourself away from home:

- Wear seat belts.
- Never drive after drinking alcohol. Always wear a safety helmet while riding a motorcycle or bicycle.
- Be alert for hazards in your workplace.
- Follow workplace safety rules.

Source: “The Pocket Guide to Staying Healthy at 50+,” U.S. Agency for Healthcare Research and Quality, [www.ahrq.gov](http://www.ahrq.gov).

### Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available for all HRSA-ILA members and their dependents. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. For more information, call 1-800-SENTARA today.



### Want to eat healthier?

“Eating for Life” is a free healthy eating video program that you watch and complete at your own pace. The program is completed in weekly sessions, spaced over six weeks. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your packet today!

## 2006-2007 David D. Alston Scholarship

### A Proud Moment for Parents and Students Alike

June 29th marked a celebration at the Town Point Club honoring the current and graduating recipients of the David D. Alston Scholarship Award. The evening was filled with congratulations, well wishes and words of encouragement beginning with panel member Dr. Linda Shifflette, Assistant Superintendent for Secondary Instruction for Hampton City Schools. She described the panel as detectives in search of guilty students. Guilty of what? Guilty of hard work, dedication, and success.

According to Shifflette, "tragedy in life is not reaching your goals but not having a goal to reach".

Parents were referred to as "accomplices" for believing in their children.

Lindsey Lewis, receiving her degree in law, a 7-year recipient of the award, 4 years as an undergraduate and 3 years as a



From left to right back row; Jessica Barnes, Melanie Goss, Jaclyn Sinclair, Tiffany Williams, Jenny Dozier, Samantha Triplett, Amanda Smith, Brittany Gauthier, Erin O'Connor, Crystal Hinton  
From left to right front row; Lindsey Lewis, Tyler Bransford, Roger Crook Jr., Justin Halvorsen, and Jarrod Willie  
2006-2007 Recipients missing from the photo; Jennifer Ashcraft, Markesha Evans, Jennifer Shelburne and Graduate recipient, Kimeche Carmichael

graduate, followed Dr. Shifflette and thanked her parents and the HRSA-ILA as "accomplices" for being there each semester challenging her to reach her goals. Lindsey ended her speech by stating, "the soul of society is passing from one generation to another".

Roger Giesinger, Co-Chairman, President & Chief Labor Negotiator of the HRSA began the presentation of awards by honoring Ed Brown Sr., Co-Chairman and International Vice

President of the ILA. Although he was unable to attend the Banquet this year, Mr. Giesinger felt the students and guests should be aware that this man of vision celebrating 50 years on the waterfront has been instrumental in keeping the scholarship alive and growing.

This year 19 undergraduate students will receive up to \$13,470 for the 2006-2007 school term. One graduate recipient, Kimeche Carmichael will receive up to \$15,120.



Christopher Goss graduated in May with a BA in Fine Arts from Virginia Commonwealth University. He presented HRSA-ILA Administrator Lou Cobb with a heart-felt thanks as a recipient for the past four years and presented one of his own maritime works of art at the 2006 David D. Alston Scholarship Banquet. David D. Alston, in portrait, overlooks Lou Cobb receiving the painting for the Board of Trustees.

Other 2006 graduates include Kellie Brown, Shannon Hunt, Rosalind Vaughan, Rayna Terry, Jessica Weil, and Lindsey Lewis.

# Contacts of Interest & Calendar Events

## Next Health Fair:

At the HRSA-ILA building on Terminal Boulevard, join us on Monday,

**September 25, 2006,  
9:00 - 1:00 pm**

to have your blood pressure and total cholesterol and glucose checked, get important health and benefits information and your copy of Healthwise, a self-care guide. Have a head, back, and neck massage and find out more information about your HRSA-ILA/YMCA benefit.

## Want to begin a Walking program?

"WalkAbout" is a new free program for HRSA-ILA members and their dependents to promote walking to increase your physical activity. You will get an easy-to-use pedometer, a journal to record your steps, and stretching and step information. By wearing a pedometer on your waist, you can measure your steps throughout the day with a goal of 10,000 steps. Call 1-800-SENTARA today to get started counting your steps with the WalkAbout program.



## HRSA-ILA Funds Participant Services

Phone: (757)457-7090  
Fax: (757)423-1227

Visit our website at [www.hrsa-ila.com](http://www.hrsa-ila.com).

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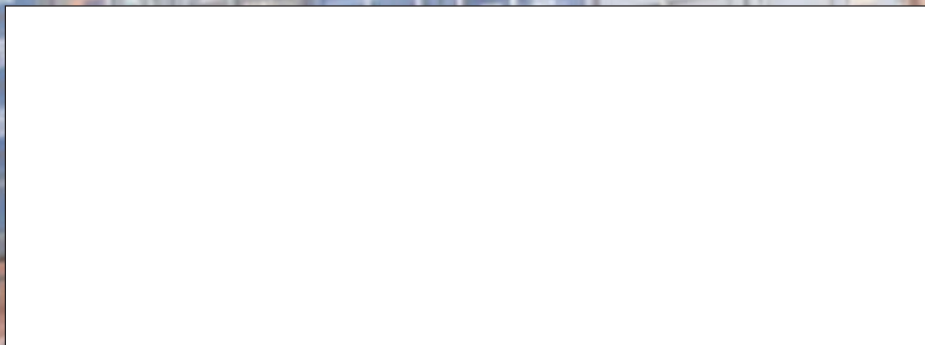
MASS MUTUAL 1-800-743-5274  
UNUM 1-800-858-6843  
DELTA DENTAL 1-800-237-6060



Hampton Roads employers and ILA Locals are encouraged to submit information of general interest to the ILA members of

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# PORT CALL



VOL 14, Number 3 © 2006 HRSA-ILA

OCT 15, 2006 ISSUE

## Administrator's Corner

### Bits and Pieces

by Lou Cobb

On October 1<sup>st</sup>, wage rates increased \$1 per hour for the top two wage tiers and \$2 per hour for the lower wage tiers. HRSA-ILA members should consider upping the contribution to their Annuity & Savings account. Take a look at "What a difference a dollar makes" in this issue of *Port Call*. Contributions made from your paycheck are "before taxes", meaning that the amount of the contribution is deducted from your gross pay before State and Federal taxes are computed.

- - -

We mention Direct Deposit fre-

quently in an attempt to convince active members to enroll for Vacation and Container benefits and retirees for their monthly pension check. Direct Deposit is one of those things that can be called a "win-win," or in our case a "win-win-win". It's a win for the Participant because the funds are in the member's account on the due day, a win for the bank because less handling is required than a paper check, and it's a win for us because of less banking fees, postage costs and less time required to stuff, mail and reconcile the paper checks.

I remember fondly the new retiree from ILA Local 970 who branded direct deposit as a "communist plot" to get into his bank account. Several years later, however, the same member extolled

the virtues of direct deposit, commenting on the convenience of accessing his retirement funds from an ATM in Alaska on the first day of the month where he and his wife were vacationing.

If you are enrolled in direct deposit and you change your bank account, don't forget to complete a new direct deposit form and attach a voided check.

- - -

On Friday, September 1<sup>st</sup> as the tropical storm remnants of hurricane Ernesto blew through Hampton Roads, Norfolk received a record 10 inches of rain. Like many Hampton Roads residents, HRSA-ILA staff members had to navigate through flooded streets and circle flooded underpasses and low lying areas to get to work. Then at 11:30 the power went out. At HRSA-ILA the lights flickered...and stayed on. Added to the pounding of the rain on the roof was the unmistakable thrum of the diesel powering our 300 kW generator which instantly came to life. After the extended power outage following hurricane Isabel, the HRSA-ILA Board of Trustees directed the installation of a generator to

## What's Inside?

- Naming Beneficiaries - #1 Trap to Avoid on inside cover.
- Flu Shot Schedule, See page 4.
- Dentists Find Clues to General Health Disorders, See page 6.
- Seminars Offered for New Benefit Qualifiers, See page 3.
- What a Difference a Dollar Makes, See page 7.
- Benefit Checks - Replacement Policy Changes, See page 5.
- Periodontal Disease Linked to Smoking, See page 6.

Continued on next page



The Port Call Publication team e-mail address is

charrison@hrsa-ila.com

## Port Call Publication Team

Port Call 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.

Port Call is produced by:

**Editors:**

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Cindy Harrison

**Layout/Design/Photography:**

Cindy Harrison

**Staff Writers/Consultants:**

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Lorraine Richardson  
Cathy Garrett  
Bob Armbruster  
Cindy Harrison  
Sentara - Susan Tweed  
Wachovia Securities -  
Gary Alcaraz

Participants are encouraged to submit ideas, questions, photographs, news, etc. to:

Cindy Harrison  
1355 International Terminal  
Blvd., Suite 204  
Norfolk, Va 23505-1458  
E-mail  
charrison@hrsa-ila.com

power the building in able to avoid any disruption to servicing Participant benefits. In our first use of the new generator, a half-day of lost production was avoided.

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Let me see a show of hands from all HRSA-ILA participants who want to name the Commonwealth of Virginia as the beneficiary of their life insurance? Come on; raise 'em high so I can see.

Not one single person raised their hand. Well, hear this: If your beneficiary cannot be located or if you have no heirs and have not completed a beneficiary form,

## Naming Beneficiaries

### Number 1 Trap to Avoid

You have your will in place and feel confident that all your assets will be distributed to your heirs just the way you have intended. That may not be the case.

IRAs, qualified retirement plans, and life insurance proceeds, assets that represent a large portion of your wealth pass outside your will. So if your beneficiary designations for these assets are not made properly you could disinherit loved ones without meaning to!

**What's the catch?** Suppose you choose to leave the proceeds "to my children in equal shares" when filling out beneficiary election forms. If one of your children

then at your death any death benefit or unpaid benefits must be held by the Commonwealth of Virginia pending location of the beneficiary or forfeited if not claimed.

When you complete a beneficiary form, supply the social security number of the beneficiary. With a SSN, your beneficiary can be located even if he or she has moved. To check your beneficiary, call the IVR at 423-3090. To get a beneficiary form, clip it from the back of your Summary Plan Description, download it from HRSA-ILA.com, or call the IVR.

predecease you, only your living children will split the proceeds. If that is your intention then everything is fine. But what about your grandchildren by the deceased child? They receive nothing.

**How to avoid the trap:** Elect to make distributions to child beneficiaries or to their issue "per stirpes", meaning through the roots. When stated in such a way, your grandchildren of a deceased child will receive that child's share.

**Reminder:** There is a separate Beneficiary Election form for your Annuity & Savings benefit. You can find all election forms in the back of your Summary Plan Description book, on the HRSA-ILA website, or by accessing the IVR at 423-3090.

# New Contract Year Began October 1st

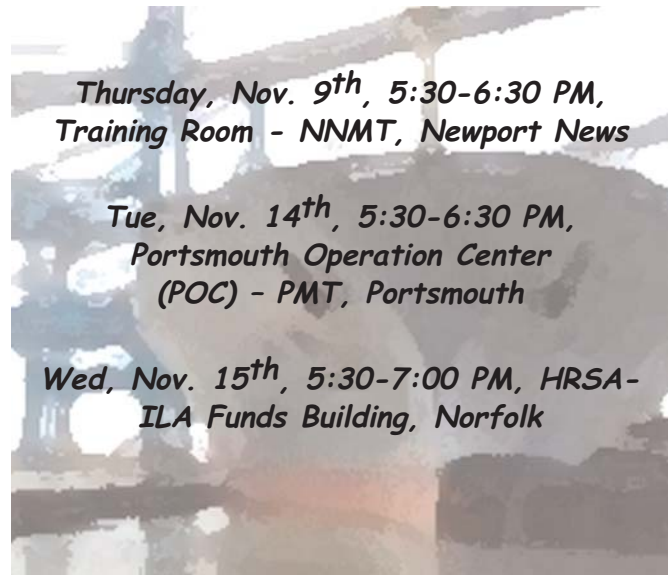
## HRSA-ILA Welcomes 87 New Benefit Qualifiers

### New Participant Seminars Offered in November

Come out and join us to learn important information about your upcoming benefits! All new qualifiers for HRSA-ILA and/or MILA benefits in 2007 are invited to one of our New Participant seminars listed below. We encourage you to bring your Spouses too!

We will review the HRSA-ILA and MILA benefits that you have earned. All Members in attendance will receive their own copy of the HRSA-ILA Summary Plan Description, which describes all your benefits from the HRSA-ILA Funds. Look for your personal invitation in late October.

See you there!



## Did I make It?

### How do I know if I Earned Enough Hours?

Benefits are based on work hours or credits received for the preceding contract year - In this case, October 1, 2005 through September 30, 2006. If you qualify for a benefit you will be receiving an Eligibility Certificate in November.

Up until that time, the most common question on everyone's mind is, "how many work hours do I have?" or "have I qualified for the Container Royalty benefit?" Call 757-423-3090 and let the IVR-Interactive Voice Response system work for you, 24/7!

HRSA-ILA is here to help and there's an easy way for you to get answers to those questions. The IVR can serve you

any time of the day or night, weekdays or weekends, holidays too!

It takes less than a minute from start to finish, whether you're at home or out & about and using your cell phone.

**Here's a shortcut to get your Work hours quick!**  
**Dial 757-423-3090**

**After the initial recording, type in your Social Security number on your keypad, Then type in your four (4) digit PIN,**

**Select #2,  
Select #1, and  
Select #1**

You'll have your work hours for the current contract year and they're updated weekly by close of business on Friday.

If you want to check on your eligibility for the [Container Royalty Benefit](#) while you're on the line then,

**Select the # sign to return to the Main Menu,**

**Select #3,  
Select #1,  
Select #3,  
and  
Select #2**



If you qualify for a Container Royalty Benefit you may want to return to the main menu once again by selecting the # sign.

**Select 6 for Special Announcements**

(The amount of the benefit will be announced November 29th.)

Try the IVR today!

## Flu Season is Coming!

Influenza is a contagious respiratory illness caused by the influenza virus. According to the Centers for Disease Control and Prevention, flu season in the United States can begin as early as October and can last as late as May. The season most often peaks in February or later.

The single best way to protect against the flu is to get vaccinated each fall. The “flu shot”—an inactivated vaccine (containing killed virus) that is given with a needle, usually in the arm. The flu shot is approved for use in people older than 6 months, including healthy people and people with chronic medical conditions.

Each vaccine contains three influenza viruses—one A (H3N2) virus, one A (H1N1) virus, and one B virus. The viruses in the vaccine change each year based on international surveillance and scientists’ estimations about which types and strains of viruses will circulate in a given year. About 2 weeks after vaccination, antibodies that provide protection against influenza virus infection develop in the body.

## Who Should Get Vaccinated

In general, anyone who wants to reduce their chances of getting the flu can get vaccinated. However, it is recommended by ACIP that certain people should get vaccinated each year.

They are either people who are at high risk of having serious flu complications or people who live with or care for those at high risk for serious complications, including:

- Children aged 6–59 months,
- Pregnant women,
- People 50 years of age and older, and
- People of any age with certain chronic medical conditions;
- People who live in nursing homes and other long term care facilities;
- People who live with or care for those at high risk for complications from flu;
- Healthcare workers.

There are some people who should not be vaccinated without first consulting a physician. These include:

- People who have a severe allergy to chicken eggs.
- People who have had a severe reaction to an influenza vaccination in the past.
- People who developed Guillian-Barre syndrome within 6 weeks of getting an influenza vaccine previously.
- Influenza vaccine is not approved for use in children less than 6 months of age.
- People who have a moderate or severe illness with a fever should wait to get vaccinated until their symptoms lessen.

## HRSA-ILA 2006 Flu Campaign (Free for members and dependents over age 18.)

### Local 1248, Local 1819, Local 970 3300 E. Princess Anne Road

November 2, 2006, 6:00 am - 8:00 am  
November 2, 2006, 10:00 am - 12:00 pm  
November 22, 2006, 12:30 pm - 1:30 pm

### HRSA-ILA Building 1355 International Terminal Blvd.

October 25, 2006, 10:00 am - 12:00 pm  
December 1, 2006, 10:00 am - 12:00 pm

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

October 26, 2006, 10:00 am - 1:00 pm

### Local 1458, 419 West 21st Street

November 20, 2006, 6:00 pm - 7:30 pm



## What to Expect

Different side effects can be associated with the flu shot. The viruses in the flu shot are killed (inactivated), so you cannot get the flu from a flu shot. Some minor side effects that could occur are: Soreness, redness, or

swelling where the shot was given, fever (low grade), and aches. If these problems occur, they begin soon after the shot and usually last 1 to 2 days. Almost all people who receive influenza vaccine have no serious problems from it.

The HRSA-ILA is providing free flu shots to members and their dependents over 18 years old at various locations. Look for the listing of times and places on the [www.hrsa-ila.com](http://www.hrsa-ila.com) website.

## Where's My Check?

Due to the protection and privacy of our participants this true recent event is told using a fictitious name.

Mr. Brady receives a quarterly Medicare reimbursement check on a regular basis. When he didn't receive his check around the time he normally expected it, he called the office to get a replacement check. When it comes to replacing checks, there are guidelines as to when those requests can be accepted and how soon a check can be replaced.

After patiently waiting the required 3 business days, Mr. Brady then requested his replacement check only to find his request denied. Why? The bank's records showed the check was already cashed. Mr. Brady was certain that he had never cashed his check. It was later discovered that someone had stolen his check, forged a signature and cashed it at one of those almost a bank cashing centers.

At that point, the only thing HRSA-ILA could do was file a claim with the bank to investigate the forgery. HRSA-ILA could not reissue a new check until the money had been retrieved.

Using Mr. Brady's scenario, imagine the time and inconvenience encompassed by coming to the office, filling out paperwork and then waiting for an investigation to be completed before even the possibility of reimbursement. Now imagine the peace of mind knowing that your money has been safely deposited without you having to make a move. Think about direct deposit. It's simple, safe, and secure.

## Policy Changes Encourage Direct Deposit

### Benefit Check Replacement Policy

Some things we just can't control, like the weather. Nor can HRSA-ILA do much about the time it takes for the mail to be delivered, or the ever-increasing bank fees we all incur. Because of these factors, HRSA-ILA has had to increase the amount of time required before issuing a replacement check.

Beginning October 1, the waiting period for the replacement of a mailed Pension check will be increased from 3 days to 5 days. Checks that are mailed for the Container Royalty, Vacation & Holiday and Medicare Part B reimbursement benefits will be replaced after 7 days.

This is a great time to sign up for Direct Deposit for all your benefit checks. With direct deposit your benefit payment is available in your account by 9AM on the first business day of the month for Pension, or on the due date for Container Royalty, Vacation & Holiday or Medicare Part B.

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 1-800-899-3090. When we're not here you can reach our IVR-Interactive Voice Response system, 24 hours a day/7 days a week, by dialing 757-423-3090.

To get your Direct Deposit form just enter your Social Security number, your PIN, select #5, select #3 and then select #1. That's it!

**Have you changed banks or accounts since your last benefit check was deposited? Be sure to let us know!**







### Periodontal Disease Linked to Smoking

In addition to heart and lung disease, a new study has found evidence of another health hazard for smokers to consider - gum disease. Although a direct correlation between smoking and gum disease is known, this is the first national study to show how serious the problem is, researchers say.

Current smokers were about 4 times more likely than people who never smoked to have gum disease, but ex-smokers who had abstained for 11 years faced no increased risk, according to the findings published in the *Journal of Periodontology*. Overall, nearly 53% of gum disease in the study was attributed to current and former smoking habits.

The study also revealed the following:

-  55% of the study's subjects with periodontitis were Current smokers.
-  22% of the study's subjects with periodontitis were Former smokers.
-  Current smokers of more than 1 1/2 packs of cigarettes a day were nearly 6 times more likely than non-smokers to have periodontitis.
-  Those who smoked less than half a pack daily were almost 3 times more likely to have the disease.

Researchers say tobacco can suppress the body's immune system, reducing its ability to fight infection. Smoking also limits the growth of blood vessels, slowing the healing of damaged gum tissue.

When considering the benefits of non-smoking - improved heart and lung health, money savings, cleanliness, and now, greatly reducing the risk of gum disease - this research reaffirms the necessity of quitting or never starting to smoke tobacco products.

### Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available for all HRSA-ILA members and their dependents. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. For more information, call 1-800-SENTARA today.

### Dentists Find Clues to General Health Disorders

Early detection of serious medical conditions is being made in an unexpected place - the dental office. In increasing numbers, dentists are urging their patients to seek medical tests that seem unrelated to their dental checkups. This is due to the fact that many other diseases can be detected from specific signs and symptoms in and around the mouth and jaw. Dentists can see clues that may point to critical health issues.

"More than 120 disease indications and symptoms can now be detected through a routine oral exam," said George Levicki, DDS, President and CEO, Delta Dental of Virginia. "Regular dental check-ups are more important than ever, not only for oral health, but for general well-being," said Levicki.

People may see their dentist more often than their physician and the dental team is in a position to detect general, as well as, oral health disorders.

Cancers of the mouth, tongue and jaw are usually first discovered during dental examinations and many other illnesses leave clues in the mouth. Some of the conditions include anemia, diabetes, anorexia nervosa and bulimia, kidney failure, and heart disease.

Regular dental check-ups are important to maintain your oral health. If your dentist identifies clues of a more serious illness, he or she will direct you to consult your regular physician.



# Annuity & Savings Plan *by Gary Alcaraz*

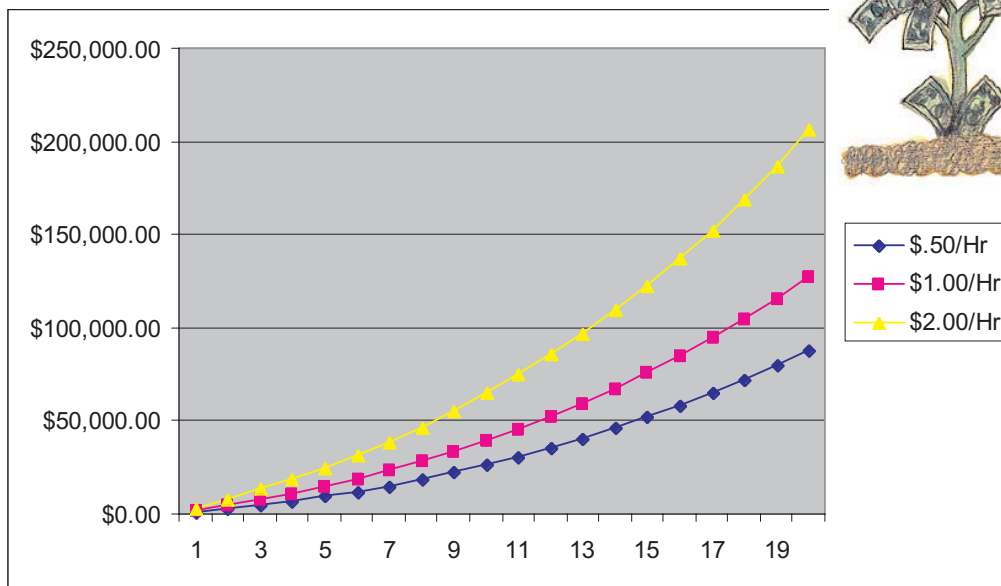
## WOW! What a difference a dollar makes

A dollar doesn't seem like a whole lot of money, does it? It certainly seems easier to spend it than save it.

*But did you know that a \$1.00 per hour increase in your voluntary contribution to the Annuity & Savings Plan could lead to a healthier retirement?*

The chart below illustrates the power of the dollar. When you combine your employer's contribution of \$0.50 or \$0.80 per hour (whichever you qualify for) with an increased voluntary contribution, the difference can be substantial.

So visit or call Participant Services to put that extra dollar to work.



Voluntary Contribution	\$ .50/Hr	\$ 1.00/Hr	\$ 2.00/Hr
End of Year 5	\$9,394.55	\$14,701.97	\$24,976.26
End of Year 10	\$26,554.20	\$39,481.11	\$64,846.01
End of Year 15	\$51,921.28	\$75,786.94	\$122,816.37
End of Year 20	\$88,339.00	\$127,908.65	\$206,040.33

\*Assumes 1700 hours per contract year, 7.5% annual return, employer contributions of \$.50/hr in years 2-5 and \$.80/hr in year 6 and beyond.

## Contacts of Interest & Calendar Events

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At the HRSA-ILA building on Terminal Boulevard, join us on **Wednesday, October 25, 2006 and December 1, 2006, 9:00 – 1:00 pm** to have your blood pressure, total cholesterol and glucose checked, get important health and benefits information and your free copy of Healthwise, a self-care guide. Have a head, back, and neck massage and find out more information about your HRSA-ILA/YMCA benefit.

### Want to eat healthier?

New and Improved! "Eating for Life" is a unique and self-paced DVD about choosing to eat healthy and exercise. The program is based the 2005 Dietary Guidelines for Americans. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

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**Visit our  
website at  
[www.hrsa-ila.com](http://www.hrsa-ila.com).**

### YMCA Announcement . . . .

Kelly Linquest served the HRSA-ILA participants as Membership Director since the Trustees adopted the benefit in 1998. Since Kelly has moved out of the area **Tammy Sisson** has been administering the HRSA-ILA membership group. She can be reached at **546-9622**.

Hampton Roads employers and ILA Locals are encouraged to submit information of general interest to the ILA members of the Port.

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