

# PORT CALL



VOL 15, Number 1 © 2007 HRSA-ILA

JANUARY 15, 2007 ISSUE

## Administrator's Corner

*by Lou Cobb*

### Who Should Manage a Pensioner's Financial and Personal Needs When They are No Longer Able?

A little-known provision in the Pension Plan allows plan officials to suspend a retiree's monthly pension benefit when the retiree is no longer capable of taking care of himself. This provision is in the original version of the pension plan that was signed in October of 1949, and it has been carried forward in each restatement of the plan since. At one time when the participant became incapacitated the plan could send the monthly benefit to a "spouse, a child, a parent, a brother, a sister, or any

other person" who had incurred an expense in the care of the pensioner.

The actual wording of this provision has changed over time, I suppose, because those who came before me found, as I have found, that there are at least two sides to every story and it can be very uncomfortable to be in the middle. I have heard family members all argue convincingly that they, and not the other, should get a pensioner's check because the others would not spend it on the pensioner. I was involved in another case where a pensioner was nearly put out of a nursing home for non-payment because the person appointed by the pensioner to take care of financial matters was only taking care of herself. Now the wording of the provision calls for suspending the monthly

pension if a retired participant or surviving spouse is incapacitated until a "committee, guardian, or conservator is duly appointed and shall become qualified to receive such payment by a court of competent jurisdiction".

This provision is in the plan for your protection. It ensures that if you become unable to take care of your financial affairs your pension will temporarily stop until someone is appointed who will put your interests first. When a committee is appointed, they are required to submit an annual accounting to the court, and they are required to post a bond which guarantees their performance.

There are several methods to grant someone the authority to take care of your affairs, and in many cases you can specify how broad or how limited their authority is to be. An attorney or an estate planner can give you information and assist in preparing the necessary papers. While it may not be pleasant thinking ahead to the time when you need such assistance, it's important to remember that by planning ahead you will be in a position to choose someone that you trust to look out for you.

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## How Does Diabetes Affect Your Eyes?

### How Diabetic Retinopathy Does It's Damage

Diabetic Retinopathy is a general term for all retinal disorders caused by diabetes. Diabetes interferes with the body's ability to use and store sugar. It is this inability that leads to high levels of sugar in the blood which causes damage to the blood vessels. These vascular system alterations may produce microaneurysms, hemorrhages and fluid leakage into the tissues of the eyes, especially the retina.

There are two stages of diabetic retinopathy: background or nonproliferative, and proliferative. Proliferative retinopathy is a more serious form of the disease, and is often asymptomatic. At this stage, the blood vessels of the retina become ineffective due to exudates and leakage. New blood vessels grow - a phenomenon known as neovascularization - in an attempt to replace the useless ones. However, these new blood vessels are fragile and often rupture, leaking blood into the vitreous, the clear liquid that fills the center of the eye. This vitreous hemorrhaging may cause vision to become spotty, hazy or totally obscured due to the leaked blood blocking light from reaching the retina.

### Prevention

It is essential to visit an eye care professional for a full examination on a regular basis, even if you are not diabetic.



For a significant percentage of those with diabetes, their disorder is first diagnosed when their eye doctor discovers signs of retinopathy. If retinopathy is detected and treated early, there is a good chance that blindness may be prevented.

It is important to adhere to the advice of your eye care professional on how frequently check-ups are needed. It is also essential to take any oral medications and eye drops prescribed by your doctor exactly as instructed.

### Risk Management

A critical factor in the development of retinopathy is how well an individual controls his or her diabetes. When blood sugar levels are rigorously maintained near normal levels, the onset of retinopathy is delayed and the progression of the disease is slowed. Strict management of blood sugar levels reduced the risk for developing retinopathy by 76%. Additional risk factors for retinopathy include smoking, high blood pressure, alcohol consumption and pregnancy.

For more information, you can access the full version of this article by Robert Elsas on the Davis Vision Website, [www.davisvision.com](http://www.davisvision.com).

## Are Your Dependents College Bound?



Every year a notice is mailed around February 15th to participants having dependents reaching age 17 announcing the David D. Alston Scholarship Fund. If you meet the eligibility requirements stated in the announcement, follow the instructions for obtaining an application. If you have a qualifying dependent and you do not receive an announcement, contact the Participant Services Department at 457-7090.

# It's That Time Again - Tax Tips for Your 2006 Income Filing

## Improve your retirement in '07!

### A&S 401(k) Plan Maximum Contributions

The HRSA-ILA 401(k) Plan is up to almost **800 voluntary** participants and the total value of the 401(k) plan exceeds \$45 million. Members are realizing the value of contributing an extra amount to their retirement. No matter your age consider getting onboard too and maximize this benefit for your retirement.

In 2007, if you're under age 50, you can voluntarily contribute up to **\$15,500** that will reduce your taxable income significantly. If you're over 50 then you can contribute an additional "catch-up" amount of \$5,000 for a total of **\$20,500!**

Hampton Roads has over 2,200 total members participating in the Plan, through Mandatory and/or Voluntary contributions but only a handful in the 2006 tax year reached their maximum voluntary deferral limit. You have several ways to make a voluntary contribution. You can choose to make an hourly deferral that all your Employers will honor and you can adjust it as you so direct during the year. Or, you can defer a portion of your Quarterly Vacation & Holiday during the year or your Annual Vacation & Holiday and/or Container Royalty benefits later in the year.

MassMutual will be holding educational seminars several times during the year or give Participant Services a call to discuss your options and improve your retirement in '07!

## Retirement Savings Tax Credit

The Economic Growth and Tax Relief Reconciliation Act of 2001 authorized a non-refundable tax credit of up to \$1,000 for eligible individuals who contribute to an employer-sponsored retirement plan. The maximum credit is 50% of retirement contributions up to \$2,000. This credit can reduce the amount of taxes owed, but the tax credit itself is non-refundable. The maximum credit is the lesser of either \$1,000 or the tax that the individual would have owed without the credit. Eligibility is based on the taxpayer's adjusted gross income. Check out the article in its entirety using the following link, <http://benefitslink.com/articles/RS21795.pdf>.

## Have You Overpaid Social Security Tax for the Year 2006?

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 \$5,840.40 for 2006. This amount is equal to a gross income of \$94,200 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 \$94,200, 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
<u>\$100,000 total gross wages</u>

Since you did not earn \$94,200 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the \$94,200 by \$5,800.

When you multiply the difference of \$5,800 by the rate of 6.2%, the result is your overpayment of \$359.60.

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

If you file Form 1040 for the 2006 tax year, enter the excess tax amount over the \$5,840.40 limit as a credit on line 67. If you file Form 1040A for 2006, 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 \$5,840.40, 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.

## Attention Pensioners:

If you would like to change the amount of federal tax withheld from your Pension Check, for 2007, you can request a **W-4P** form from the IVR, Participant Services or the HRSA-ILA web site. Simply fill out the bottom portion, sign and return it to the HRSA-ILA Pension Plan, 1355 International Terminal Boulevard, Norfolk, VA, 23505-1458.

## Continuing Benefit Coverage ....Health...EAP...Dental...Vision.....

### Don't Drop the Ball - Continuing Health Insurance for Your Dependent Children through Student Verification

Twice each year HRSA-ILA is required to request members to 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 **January 31st**. **If verification is not received by that date then the Dependent coverage will be terminated back to the qualifying event**. After that date, when the appropriate information is provided to the HRSA-ILA office, the Dependent child's coverage will become effective again on the date it is received and accepted.

Full-time Student Dependents are covered under the HRSA-ILA Welfare Fund for Dental & Vision benefits until their 25th birthday and Life Insurance until their 21st birthday. The Trustees have also agreed to pay the COBRA premiums for continuation of MILA coverage for Student Dependents up to 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:** 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. Once a change in status is known the HRSA-ILA Welfare & MILA medical coverage's will be terminated retroactively to the date of the qualifying event. Please call Participant Services with any questions about this important requirement.

### Is COBRA Coverage the Answer ?

As we enter the new 2007 eligibility 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 2005-2006 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 and/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.

For Covered **Dependents** there are four primary types of qualifying events:

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 separation 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

## COBRA Con't.

to be a fulltime student and dependent of 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.

### New Cobra Options Offered Through the Management-ILA National Health Care Trust Fund

MILA has just announced new options for continuation of health care coverage under COBRA. A person who is losing coverage in 2007, and in the future, will now have the choice to continue their coverage as noted in the chart below:

Prior Coverage	COBRA Choices
Premier in 2006	Premier, Basic or Core
Basic in 2006	Basic or Core
Core in 2006	Core only

This is applicable to all COBRA eligible persons, Participants and Dependents alike. Be sure to contact MILA directly with your election prior to their deadline.

### Qualified for Medicare or Medicaid - Apply Now

The next general enrollment period is **January 1- March 31, 2007**. 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 office. The toll-free number to call is 1-800-722-1213. If you have applied previously and initially declined Part B (the supplementary medical insurance plan), this is the time to act. A premium surcharge will be applicable.

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 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 had 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 quar-

ters 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 or a loved one have now qualified for **Medicaid**, then you need to advise MILA and HRSA-ILA right away.

**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.**

If you have questions or need further assistance, please feel free to contact Participant Services.

## Tips from the Edge, The Healthy Edge

*"...On your worst days, be good. On your best days, be great.  
And on every other day, get better." — Carmen Mariano*

### Tips for a Healthy 2007!

**Happy New Year!** With the activity and stress of the holidays over it's time to think about those New Year's resolutions. By choosing healthier foods, participating in a regular exercise program, and quitting smoking you can improve your quality of life. The HRSA-ILA has programs to help you be healthier. Whether you want to lose weight or maintain a healthy weight, it's important to understand the connection between the energy your body takes in, through the foods you eat and the beverages you drink, and the energy your body uses, through the activities you do.

To lose weight, you need to use more calories than you take in. To maintain a healthy weight, you need to balance the calories you use with those you take in. No matter which result you want, eating a healthy diet and being physically active can help you reach your goal.

There is a right number of calories you need to eat each day. This number depends on your age, activity level, and whether you are trying to gain, maintain, or lose weight. You could use up the entire amount on a few high-calorie foods, but chances are, you won't get the full range of vitamins and nutrients your body needs to be healthy.

Eating healthy can be challenging. Choose the most nutritionally rich foods you can from



each food group each day – those packed with vitamins, minerals, fiber, and other nutrients, but lower in calories. Pick foods like fruits, vegetables, whole grains, and fat-free or low-fat milk and milk products more often. For more information about making healthy food choices visit the website [mypyramid.com](http://mypyramid.com) or call 1-800-SENTARA for your free copy of "Eating for Life".

Becoming healthier isn't just about eating healthy – it's also about physical activity. Regular physical activity is important for your overall well-being. It also helps you control body weight by balancing the calories you take in with the calories you use each day. The CDC recommends being physically active, at a moderate intensity for at least 30 minutes most days of the week. Increasing the intensity or the amount of time that you are physically active can provide even greater health benefits.

Don't forget about your YMCA benefit. Complete a Health Risk Appraisal and then attend the YMCA at least six times a month. You can even include all your dependents for just \$22 per month. If you can't participate in the YMCA programs, send for your free information about exercise and pedometer with the

### If Your New Year's Resolution is to get More Exercise, The Healthy Edge Program Can Help You Stay on Track.

#### 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 and begin counting your steps with the "WalkAbout" program.

**Two new DVD's** are available to help you increase your physical activity:

#### Healthy Heart Yoga

This DVD is for people who want to maintain their cardiovascular health. It is intended for those who are capable of moderate physical activity. Healthy Heart Yoga can make a real difference in the health of your heart by strengthening your body, relaxing you both mentally and physically, and allowing you to better manage your stress reactions. The regular practice of Yoga can help you create a sense of union of your body, mind, and spirit and bring balance to your life. Call 1-800-SENTARA to obtain your copy.

#### Healthy Heart Chair Yoga

This DVD is intended for people who need stretching and strengthening exercises yet have difficulty getting up and down from the floor. Healthy Heart Chair Yoga can make a real difference in the health of your heart by strengthening your body, relaxing you both mentally and physically, and allowing you to better manage your stress. Call 1-800-SENTARA to obtain your copy.

## Benefit TidBits

**More from the Healthy Edge .... Learn more about high blood pressure, high cholesterol, and other risk factors of cardiovascular disease**

**Healthy Heart Express** is a self-paced program for busy people who find it difficult to attend a class. Healthy Heart Express includes a guide for a healthy heart, a healthy heart yoga booklet and a guided meditation CD. Your Guide to a Healthy Heart tells you what you need to know about heart disease, what your risk factors are, how to talk to your doctor, and how you can take charge of your cardiovascular health. The Healthy Heart Yoga booklet helps you begin stretching and strengthening exercises and the guided meditation CD gives you a technique to deal with the stressors in your life. Call 1-800-SENTARA to obtain your copy.

## Welfare Fund 2006 W2 - Imputed Life Insurance Premiums

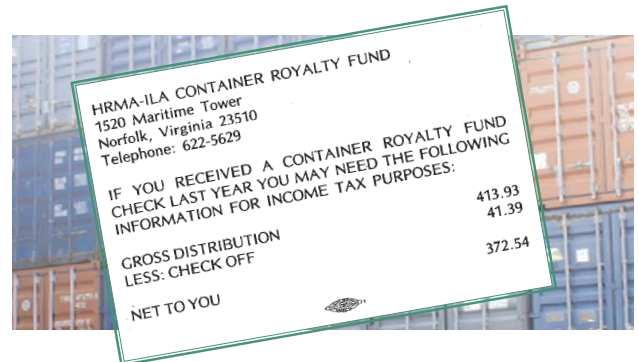
Federal tax laws require participants to pay income taxes and uncollected FICA and Medicare taxes on the value of life insurance in excess of \$50,000 on the participant and in excess of \$2,000 on the spouse. If you or your spouse have life insurance coverage over these limits, the HRSA-ILA Welfare 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 2006 IRS Publication 17. Please consult your tax advisor when paying taxes on these premium amounts.

## Guaranteed Interest Account - 401 (k)

The GIA is still the most popular of the 16 investment choices we have in the HRSA-ILA Annuity & Savings 401(k) account and managed by MassMutual Retirement Services. They have announced that the interest rate for the next semi-annual period, 1/1/2007-6/30/2007 will be **3.25%**.

**Remember When .... The Container Royalty Benefit** had a \$500.00 maximum payout. The notice of payout distribution below was recently discovered in an archive file.



The Container Royalty Benefit for the 2005-06 Contract year was \$9,850.58 for 1109 employees who entered the industry before October 1, 1996 and \$7,500 for 203 employees who entered the industry after October 1, 1996. Of the 1312 employees earning the Benefit, 25 were first-time qualifiers and 118 were members who have retired.

## Annual Timeline for Vacation & Holiday Benefit Payments

October 1, 2006 - September 30, 2007 (06-07 Contract year)



### Annual payment option

Payment for all vacation weeks earned Oct. 1, 2006 thru Sept. 30, 2007

Payment for 16 holidays earned during 06-07 Contract year

**Jan 15, 2006**

If you earned 700 to 899 between Oct. 1, 2006 and Dec. 24, 2006, you will receive your 1st week of vacation as an employee.

**April 15, 2007**

If you earned a total of 900 or more hours by March 25, 2007, you will receive you 2nd week of vacation and 16 holidays.

**July 15, 2007**

If you earned a total of 1100 or more hours by June 24, 2007 and your past service consists of 6 consecutive years with 700 hours in 5 out of the 6, you will receive your 3rd week of vacation.

**Dec 1, 2007**

If you hours allowed you to receive all your vacation as previously stated, you will only receive a check for the differential earned in working job categories paid above the base rate.

**June 1, 2008**

### Quarterly payment option

If you do not fill out a payment election form, you will automatically be assigned to the annual election.

## HRSA-ILA Funds Participant Services

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Fax:  
**(757)423-1227**

Visit our  
website  
at  
[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

## Want to quit smoking?

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

## Want to eat healthier?

Is one of your goals to eat healthier in 2007? The **new and improved "Eating for Life"** is a healthy eating video program that you watch and complete at your own pace. The program will help you learn about fat, fiber, sodium, and sugar and how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

## 2006 Flu Campaign

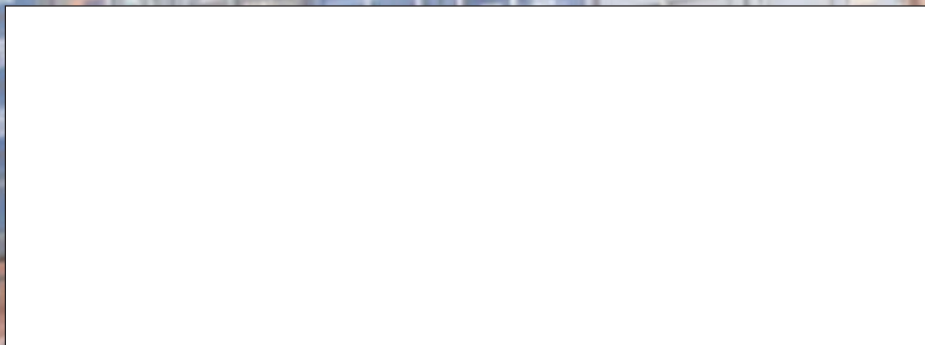
This year the 2006 HRSA-ILA Flu Campaign protected **555** HRSA-ILA members and their dependents against the flu.

**Next Health Fair** - Join us at the HRSA-ILA building on Terminal Boulevard on **March 30, 2007, 10:00 – 1:00 pm** to have your blood pressure and total cholesterol and glucose checked. Important health information is available and you can get your copy of Healthwise, the self-care guide. Come and find out more information about your benefits, including your HRSA-ILA/YMCA benefit.

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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April 15, 2007 ISSUE

## Administrator's Corner

by Lou Cobb

### Your Responsibilities for Documenting Dependents

I was at the counter the other day, and I asked a member if I could help him. He gave me a copy of his tax return that he'd brought in to document that his 19-year old son was his dependent. He grumbled when I passed the copy back for a signature. "Seems like I have to come to the black building six times a year to do this."

Sometimes it does seem like we verify dependent eligibility six times a year, but luckily three times a year is the worst it gets and then just for dependent children 19 and older who are also full time students.

Why is this necessary? The Trustees of the Welfare Fund have the authority to decide who is eligible for benefits from the Fund. And once the decision of who is eligible is made and written into the Plan document, the Trustees have an *obligation* to enforce the policy. It is a legal obligation to preserve the assets of the plan for only those who are entitled to benefits.

The Summary Plan Description on page 19 specifies that a Dependent Child is "your unmarried dependent child under the age of 19 or your unmarried dependent child age 19 through 24 who is a full time student." It goes on to say that "your 'dependent' child means a child who is dependent on you for support, who is not married, including a legally adopted child, a child placed

with you for the purpose of adoption, or a stepchild."

In order to enforce this policy it is necessary for the Fund to request that documents be supplied that prove that the child that you have claimed on your eligibility form is in fact dependent on you for support and, when applicable, is a full time student. For many members, the first request for this documentation is when the child turns 19. If you are separated or divorced from the child's birth father/mother, if you have remarried and have step-children or if you have adopted a child, then the requests for documentation will begin earlier.

The most common document is the tax return: If you claim a child as a dependent for tax purposes, the Fund accepts a signed copy of your tax return. What if you are divorced and your ex-spouse claims the child on his or her return? In this case, you may show that you are supporting the child through cancelled checks or payroll deductions to a child support agency or to the child's birth parent. Since many participants submit their tax form, the request

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- 13th Annual Cookout for the Cure, See page 4.

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charrison@hrsa-ila.com

for proof of support goes out on April 15<sup>th</sup> with a 45-day deadline for the documents to be returned.

After a child turns 19 he or she must still be dependent on you for support *and* be a full time student. The child can be in high school, college, or in a trade school; but the Fund requires documentation completed by the child's school that their attendance is full time, plus you must document that you are supporting them. Since most schools are on a semester basis, we request documentation two times a year. These notices are sent out by the Fund in August and December, and the deadline is set for 45 days. We supply a form for the school to complete; but since most benefit funds have similar requirements many schools have their own form, which is fine.

MILA covers dependent children from birth to age 21, or to age 23 if a child is in school. MILA also requires proof of support and full time school attendance, where applicable. HRSA-ILA images these documents and supplies them to MILA. If you need an electronic copy of any of your documents email us at [participant.services@hrsa-ila.com](mailto:participant.services@hrsa-ila.com).

What happens if you miss the deadline for submitting documents to the Fund? Well for one thing, you'll be in good company. Unfortunately, many members miss the deadline for one reason or another. When this happens we are required to terminate eligibility for Welfare Fund benefits. The eligibility will be restored when dependent proof or the school

attendance verification is submitted, but for many this is not until after service at a provider has been denied.

A word about "qualifying events": In 1986 Congress passed the Consolidated Omnibus Budget Reconciliation Act, thankfully referred to as simply "COBRA", which provides for self-pay continuation rights for health care coverage for those who lose eligibility for coverage. Along with the rights, there are certain responsibilities for disclosure when something—a qualifying event—occurs that affects health care eligibility. For continuation coverage to be offered by the plan, the member is responsible for notifying the Plan within sixty days of the event. If a child ceases to be dependent upon you for support or a full-time student, you are required to notify us within 60 days in order for continuation coverage to be offered.

The other side to failing to notify us of a dependent who no longer qualifies for coverage is plan benefits that have been extended: The Plan is required to seek reimbursement for any expenses paid after the qualifying event. Both HRSA-ILA and MILA will notify you of the charges that must be reimbursed. If not paid, MILA will terminate eligibility for you and any remaining eligible dependents, and HRSA-ILA will recoup the amount from other benefits for which you qualify.

This month HRSA-ILA is sending out requests to verify that children are supported dependents. Responding promptly to requests for documentation will prevent the inconvenience of a loss in benefit eligibility.

# Annuity & Savings Planning adopted from The Meltzer Group Retirement Report

## Are You Saving Enough?

A recent news story states that people are saving at the lowest level since the Great Depression. According to the Commerce Department, the nation's personal savings rate for all of 2006 was a negative 1 percent, the worst it's been in 73 years!

The one percent negative savings rate in 2006 followed a 0.4 percent negative rate in 2005. There have been only four years in history that the savings rate has fallen into negative territory. The other two years were 1932 and 1933 (during the Great Depression). During the Depression, when as many as one in four people were out of work, households were exhausting savings in order to pay the rent and buy food.

for 2007). If you are unable to do this today, increase your deferrals in small amounts every six months, or with every pay increase. Also, rebalance your account often and keep an eye on your asset allocation, or rather, how you invest your money.

The chart below illustrates how much you might need to defer according to your income and age (the sample below assumes you currently have no retirement assets.) If you are not deferring enough, contact Participant Services to find out how you can increase your deferral amount, as well as the dates you are allowed to do so.

### Ask For Help

### Maximize Your 401(k) Deferrals!

To ensure a secure financial future, you should defer the maximum amount to your 401(k) (\$15,500

The great part about saving for your future is that you don't have to have to "go it alone." Talk with a professional financial planner for a strategy that's right for you.

No Retirement Assets	INCOME	AGE									
		20	25	30	35	40	45	50	55	60	65
	25,000	8.1%	10.1%	12.6%	15.9%	20.2%	26.1%	35.0%	50.4%	MAX	MAX
	30,000	8.2%	10.2%	12.8%	16.1%	20.5%	26.6%	35.8%	MAX	MAX	MAX
	35,000	8.3%	10.3%	12.9%	16.3%	20.9%	27.2%	36.8%	MAX	MAX	MAX
	40,000	8.3%	10.3%	12.9%	16.4%	20.9%	27.3%	36.9%	MAX	MAX	MAX
	45,000	8.3%	10.4%	13.1%	16.6%	21.2%	27.7%	MAX	MAX	MAX	MAX
	50,000	8.4%	10.6%	13.3%	16.9%	21.7%	28.4%	MAX	MAX	MAX	MAX
	55,000	8.5%	10.6%	13.4%	17.0%	21.8%	MAX	MAX	MAX	MAX	MAX
	60,000	8.5%	10.6%	13.4%	17.0%	21.8%	MAX	MAX	MAX	MAX	MAX
	70,000	8.5%	10.7%	13.5%	17.2%	MAX	MAX	MAX	MAX	MAX	MAX
	80,000	8.6%	10.8%	13.6%	17.3%	MAX	MAX	MAX	MAX	MAX	MAX
	90,000	8.6%	10.9%	13.7%	MAX	MAX	MAX	MAX	MAX	MAX	MAX
	100,000	8.7%	11.0%	13.9%	MAX	MAX	MAX	MAX	MAX	MAX	MAX
	120,000	8.8%	11.1%	MAX	MAX	MAX	MAX	MAX	MAX	MAX	MAX
	150,000	8.9%	MAX	MAX	MAX	MAX	MAX	MAX	MAX	MAX	MAX

(\*Assumes a 7.5% annual rate of return; inflation at 2.8% and a retirement age of 67. This table is meant as a guideline and is for illustrative purposes; it makes assumptions that may or may not represent the future. "MAX" means you should be deferring the maximum amount.)

## New Rollover Rules for Non-Spouse Beneficiaries

An additional provision within the Pension Protection Act of 2006 (PPA) is the new rollover option for non-spouse beneficiaries. Historically, if the beneficiary was the spouse they had certain options that were not available to other types of beneficiaries. The surviving spouse could rollover the account value into their own

retirement plan, such as a 401(k), just as if they were the original account owner. Additionally, the surviving spouse could do a rollover into their own IRA. With the passing of the PPA, the options for non-spouse beneficiaries were expanded. Effective 1/1/2007, non-spouse beneficiaries can also rollover the account into

their own IRA. While this creates a significant opportunity to defer the tax liability, it would be subject to the distribution rules associated with "Inherited" IRA's. Note that the PPA doesn't allow for rollovers into a non-spouse retirement plan such as a 401(k), it only applies to IRA's.

## Coming Attractions



### 13th Annual Cookout For The Cure Bringing Food and Fun to Fleet Park

On Thursday, May 24, from 4 pm to 8 pm, the Hampton Roads Shipping Association and the International Longshoremen's Association will present the 13th Annual Cookout for the Cure at Fleet Recreation Park at Naval Station Norfolk. The event raises money for the Diabetes Institutes Foundation, the financial supporting arm of the Strelitz Diabetes Institutes of Eastern Virginia Medical School.

Each year the Cookout for the Cure features delicious barbecue grilled by competing teams from organizations throughout Hampton Roads, as well as musical entertainment and children's activities. Specialties include deep-fried turkeys, pulled pork, fried fish and chicken. All side dishes, desserts, and beverages are included in the cost of a ticket. Parking is free.

Proceeds fund research for a cure for diabetes and its life-spoiling complications. Diabetes affects an estimated 20 million

Americans, including approximately 130,000 Hampton Roads citizens. These figures increase each year. With over 55 researchers, clinicians and educators on staff, the Institutes collaborates with scientists and medical professionals both locally and worldwide and help improve the lives of patients each year.

#### Advance purchase tickets:

**\$20.00 Adults**

**\$15.00 Military, Students  
and Seniors (62+)**

**\$15.00 children (4-12)**

All tickets are \$5.00 more at the gate the day of the event. To purchase tickets or for more information, call the Diabetes Institutes Foundation at 446-8420.

### Twenty Scholarship Recipients to be selected for the 2007-08 School Term

April 16 marks the last day of acceptance for David D. Alston Scholarship applications by the

HRSA-ILA. Notifications were mailed to the eligible dependents of members having at least 10 years of vested service in the HRSA-ILA Pension Plan.



A total of twenty scholarships are funded and selections are made from applications to fill scholarships of graduating recipients or those who are no longer eligible. Up to six of the scholarships may be at graduate level. However, the actual number of graduate level recipients selected will be at the discretion of the Panel made up of prominent educators from the Hampton Roads area. Interested graduating undergraduate recipients are required to apply to be considered for a graduate level scholarship and have no preferential treatment over other graduate applicants.

You can look for the announcement of selected recipients to be posted on the HRSA-ILA web site at [www.hrsa-ila.com](http://www.hrsa-ila.com) in June.



Senator Gaylord Nelson, Founder of Earth Day inspired Americans to remember the stewardship of our natural resources as the stewardship of the American Dream. He believed education to be the key to changing people's attitudes about the environment. As a result of his efforts to bring environmental issues and conservation to the political limelight, the first Earth day was held on April 22, 1970.

## Approved Changes in Postal Rates Effective May 14, 2007

The cost to mail a letter via First-Class will be increased to 41 cents for the first ounce. And the good news - As of May 14th an additional ounce will only cost 17 cents as opposed to the current 24 cents. The result is lower postage on heavier letters.

The USPS Governors also approved Shape-based Pricing and a new Forever Stamp. The Forever Stamp would not carry a denomination nor will it expire, but will sell for whatever the first class rate is at the time. What does that mean? No more pesky 1 or 2 cent stamps to purchase every time the price of a letter goes up. If you purchase the new Forever Stamp at 41 cents, it will remain good for mailing a First-Class letter (1st ounce) no matter how much rates go up. Any new Forever Stamps purchased during the next rate hike would cost whatever the first class rate is at that time but those purchased before the change will still be valid to mail a letter at no additional cost.

For more information on Postal Rate Increases, Shape-Based Pricing, and the Forever Stamp, visit the Postal Service web site at [www.usps.com](http://www.usps.com).

Now that we have shared how to save money by purchasing the Forever Stamp when it hits the market, how about helping the HRSA-ILA Funds save postage by making sure that your address stays current in our files. [Notifying the Post Office of a change in residence](#)

does not affect the HRSA-ILA Data Base. Be sure to submit a change of address form to the HRSA-ILA Funds as well. Call our Participant Services Department (457-7090), the Interactive Voice Response system (423-3090), or visit our Web site ([www.hrsa-ila.com](http://www.hrsa-ila.com)) to obtain a form..



## Staying Connected - Join the Retirees Association

**Breaking News:** According to the Data Base held at the HRSA-ILA Funds Office, Local 846 has a member who has been retired for 47 years now. Mr Willie W. Butler is 104 years young.

## One Year Dues Free Membership to New ILA Retirees

The Hampton Roads I.L.A. Retirees Association Local # 1 is open to anyone who receives a check from the HRSA-ILA Pension Plan. We will accept new members to our local who join in the calendar year that they retire FREE of dues until the next calendar year.

You work the best part of your life, and when you retire, you seldom see the people you worked with. When you join our local, the camaraderie is priceless. We serve sandwiches and soft drinks after our regular monthly meetings. We have an annual picnic, free to our members, family and friends. We also have an annual Christmas dinner and dance, free to members. Local # 1 has a sick benefit and a death benefit after you have been a member for one year.

We have had cruises and sight-seeing tours by boat. The majority of members at a regular meeting may vote to have any form of trips or entertainment they want. Come and join us. Help us enjoy retirement.

We meet on the FOURTH WEDNESDAY of each month at 1:00 PM on the third floor of the I.L.A. Local 1248 Building at 3300 E. Princess Anne Road, Norfolk, VA.

Hope to see you soon,  
*Charles B. Campbell, President*

## Tips from the Edge, The Healthy Edge by Susan Tweed, M.S., R.N.

### Prevent Skin Cancer - Protect Your Skin

Skin cancer is the most common of all types of cancer. There are more than 1 million skin cancers diagnosed each year in the United States. That's more than cancers of the prostate, breast, lung, colon, uterus, ovaries, and pancreas combined. The number of cancers has been on the rise for the past few decades. The good news is that there is a lot you can do to protect yourself and your family from skin cancer, or to catch it early enough so that it can be treated effectively.

Skin cancers are one concern from getting too much sun, but there are others as well. The short-term results of unprotected exposure to ultraviolet (UV) rays are sunburn and tanning. The long-term exposure causes prematurely aged skin, wrinkles, loss of skin elasticity, dark patches, and precancerous skin changes. The sun's UV rays also increase the risk of cataracts and certain other eye problems and can suppress the immune system. Although dark-skinned people are generally less likely to get skin cancer than light-skinned people, they can still get cataracts and immune system suppression.

It isn't possible to completely avoid sunlight, and it would be unwise to reduce your level of activity to avoid the outdoors. Small amounts of sunlight also help the body to make vitamin D, which can be important for good health. But too much sunlight can be harmful. There are some precautions that you can take to limit your amount of exposure to UV rays.

#### Limit Direct Sun Exposure During Midday

UV rays are most intense during the middle of the day, usually between the hours of 10 AM and 4 PM. If you are unsure about the sun's intensity, take the shadow test: If your shadow is shorter than you, the sun's rays are the strongest. Plan activities out of the sun during these times. If you must be outdoors, protect your skin.

#### Cover Up

When in the sun, wear clothing to protect as much skin as possible. Long-sleeved shirts, long

pants, or long skirts are the most protective. Dark colors generally provide more protection than light colors. A tightly woven fabric protects better than loosely woven clothing. Dry fabric is generally more protective than wet fabric.

#### Wear a Hat

A hat with at least a 2- to 3-inch brim all around is ideal because it protects areas often exposed to the sun, such as the neck, ears, eyes, forehead, nose, and scalp.



#### Use a Sunscreen With a Sun Protection Factor (SPF) of 30 or Higher

Apply sunscreen to protect your skin from the sun's UV rays. Sunscreens are available as lotions, creams, ointments, gels, and wax sticks. Experts recommend products with an SPF of at least 30. The SPF number represents the level of protection against UVB rays provided by the sunscreen — a higher number means more protection.

#### Wear Sunglasses That Block UV Rays

Research has shown that long hours in the sun without eye protection increases the chances of developing eye disease. UV-blocking sunglasses can help protect your eyes from sun damage.

#### Avoid Tanning Beds and Sunlamps

Many people believe that the UV rays of tanning beds are harmless. This is not true. Tanning lamps give out UVA and frequently UVB rays as well. Both UVA and UVB rays can cause serious long-term skin damage, and both contribute to

## Tips from the Edge Cont'd. from page 6

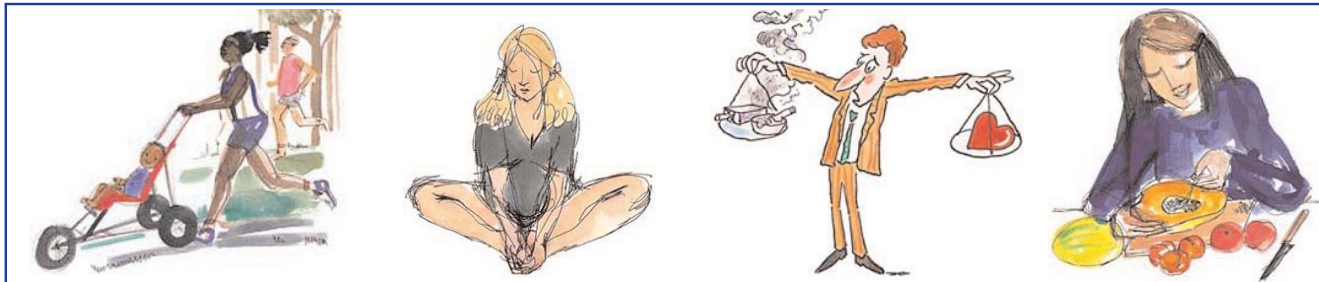
skin cancer. Because of these dangers, many health experts advise people to avoid sunlamps and tanning beds.

Have a happy healthy summer but remember to protect your skin from the harmful effects of the sun's rays.

*Adapted from: American Cancer Society 2007,  
www.cancer.org.*

## U.S. Food & Drug Administration Approves Generic Medication

Ondansetron, the generic equivalent for Zofran is now covered by CareMark, the prescription provider under MILA. This medication is used in the prevention of postoperative nausea and/or vomiting and the prevention of nausea and vomiting associated with chemotherapy and radiotherapy.



### 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.

### Want to Eat Healthier?

“Eating for Life” is a healthy eating program that you watch and learn at your own pace. The program presents information about fat, fiber, sodium, and sugar and you learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

### Want to Begin a Walking Program?

“WalkAbout” is a program for HRSA-ILA members 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.

### Healthy Heart Yoga

One of two DVD's to help increase physical activity, is for people who want to maintain their cardiovascular health. It is intended for those who are capable of moderate physical activity. Healthy Heart Yoga can make a real difference in the health of your heart by strengthening your body, relaxing you both mentally and physically, and allowing you to better manage your stress reactions. The regular practice of Yoga can help you create a sense of union of your body, mind, and spirit and bring balance to your life. Call 1-800-SENTARA to obtain your copy.

### Healthy Heart Chair Yoga

This DVD is intended for people who need stretching and strengthening exercises yet have difficulty getting up and down from the floor. Healthy Heart Chair Yoga can make a real difference in the health of your heart by strengthening your body, relaxing you both mentally and physically, and allowing you to better manage your stress. Call 1-800-SENTARA to obtain your copy.

# HRSA-ILA FYI

## Next Health Fairs:

At the HRSA-ILA building on Terminal Boulevard, join us on **April 25, 2007** and **June 1, 2007 10:00 a.m. – 1:00 p.m.** to have your blood pressure and 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 learn more about high blood pressure, high cholesterol, and other risk factors of cardiovascular disease?

**Healthy Heart Express** is a self-paced program for busy people who find it difficult to attend a class. Healthy Heart Express includes a guide for a healthy heart, a healthy heart yoga booklet and a guided meditation CD. Your Guide to a Healthy Heart tells you what you need to know about heart disease, what your risk factors are, how to talk to your doctor, and how you can take charge of your cardiovascular health. The Healthy Heart Yoga booklet helps you begin stretching and strengthening exercises and the guided meditation CD gives you a technique to deal with the stressors in your life. **Call 1-800-SENTARA to obtain your copy.**

### 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

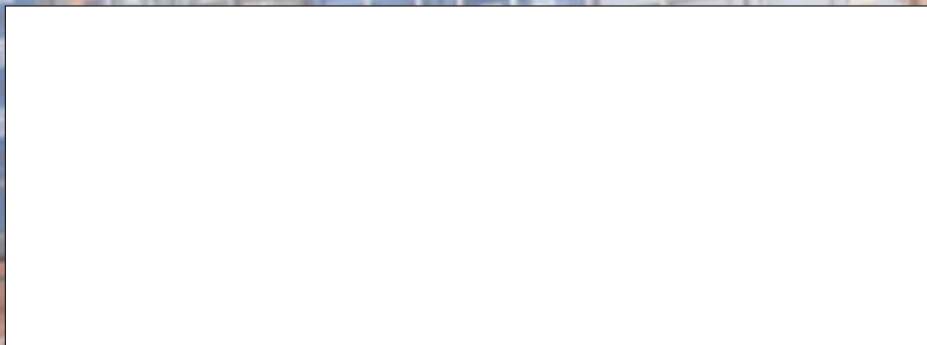
### HRSA-ILA Funds Participant Services

**Phone:** (757)457-7090  
**Fax:** (757)423-1227  
*Visit our website at  
[www.hrsa-ila.com](http://www.hrsa-ila.com)*

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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## The Healthy Edge

by Susan Tweed, R.N.

### **Third generation long-shoreman - One in a million and staying healthy!**

Ricky Epps, son, brother, father, husband and longshoreman is taking better care of his health. Last year Mr. Epps went to one of the **health fairs** at the HRSA-ILA Building. He had his blood pressure, cholesterol, and blood sugar checked. The registered nurse found that his blood sugar was higher than normal and requested he make an appointment with his health care provider. Ricky wondered why he had been feeling so tired and had been drinking a lot of water.

After being diagnosed with diabetes by Dr. Lisa Griffin, Ricky's determined, can-do spirit kicked in and he wanted to learn all he could to stay healthy. At first he went to his doctor every three weeks so he could learn how to manage the disease, about what foods to eat, and how much exercise to get. With what he learned, he maintains his healthy lifestyle choices and now only needs to see his doctor every six months for a check-up.

Mr. Epps likes to watch sports on the television and his favorite team is the Oakland Raiders. He also enjoys singing, and his favorite song is "One in a Million" by Larry Graham. He values his 32 years experience on the water-

front. Ricky says, "There is never a dull moment and I am always learning something different." Now, he wants to stay healthy so he walks every morning and eats



*Ricky Epps, Port #16375, Local 1248*

right kinds of foods to keep his blood sugar within a normal range. He encourages all HRSA-ILA members to go to the health fairs and find out about their blood pressure, cholesterol, and blood glucose numbers.

## **What's Inside?**

- Recipients of the David D. Alston Scholarship Honored at Town Point, See page 4.
- Your Investment Journey, See A&S Tidbits on page 3.
- Lower your risk of Health Disease, See page 7.
- Reaching Age 65 and Your Insurance, See page 6.
- Communicate with Your Lender - See Verification of Employment, page 3

Mr. Epps, born in central Virginia, has been married for 27 years to his wonderful wife, Shelia, who is a teacher. They have two fabulous daughters, Nicole, a graduate of Virginia State and Kimberly, who just graduated from Great Bridge High with honors and is heading to Virginia Commonwealth University in the fall.



The  
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## Healthy Edge Calendar of Events



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

Cindy Harrison  
1355 International  
Terminal Blvd., Suite 204  
Norfolk, Va 23505-1458

### Next Health Fair:

HRSA-ILA building, Terminal Blvd.

**September 25, 2007,  
10:00 – 1:00 pm**

Have your blood pressure and total cholesterol and glucose checked, get important health information including information about your HRSA-ILA/YMCA, dental, and vision benefits.

### Want to Eat Healthier?

“Eating for Life” is a healthy eating program that you watch and learn at your own pace. The program presents information about fat, fiber, sodium, and sugar. 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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**If you have difficulty getting up and down from the floor, try Healthy Heart Chair Yoga**

You can still make a real difference in the health of your heart by strengthening your body, relaxing you both mentally and physically, and allowing you to better manage your stress. Call 1-800-SENTARA to obtain your copy.

## Annuity & Savings Tidbits

### The Stock Market - There will be Bumps in the Road

The stock market has had quite a run since the end of the first quarter. Stocks have been up significantly, even with some minor bumps along the way. While there are still a couple of weeks left in the quarter, most of you are likely to be pleased with your second quarter statements.

As always, though, we do not advise relying on short-term expectations or results to build your investment portfolio. We can never predict the market's volatility. Remember that as investors, you may most effectively pursue your retirement goals by maintaining



a long-term focus with a diversified portfolio. Your 401 (k) offers you plenty of investment options to build a portfolio that fits your individual retirement planning needs.

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**Does the plan offer any type of educational material or advice service to aid a participant in investing?**

The Annuity & Savings Plan is a self-directed account plan. You

alone are responsible for making your investment choices. You are strongly encouraged to discuss your options with an investment advisor of your choice. If you do not wish to select your own investment advisor, the service company has local representatives who may be reached on their toll-free number to assist you in your decisions, 1-800-743-5274.

You may also contact Mass Mutual at [www.massmutual.com](http://www.massmutual.com). Enrolling in the Journey, MassMutual's interactive web site, provides you with a means to monitor your account and take advantage of on-line financial planning tools.

### 2007 Guaranteed Rate

The interest rate on the Plan's Guaranteed Interest Account (GIA) has been 4.00% since January 1, 2007 and will remain at 4.00% through December 31, 2007.

### 2007 Maximum Contribution

The annual elective pre-tax contribution level is limited to \$15,500 for 2007. If you are 50 or older, an additional \$5,000 elective deferral is permitted.

### Verification of Employment



From time to time, an ILA participant will apply for a loan such as a home mortgage. A

verification of employment is one of the documents frequently requested to approve the loan or mortgage. Problems occur when the mortgage or loan company waits until the day of closing to verify your employment.

Help us help you by requesting that your lender fax your employment verification early in the loan application process to (757) 423-1205.

### IMPORTANT NOTICE - New Ruling for D&A Penalties

The Drug and Alcohol Committee ruled at its recent meeting that sixty-day and one-year **no-work penalties** imposed for a drug or alcohol offense will not go into effect until short term disability payments are no longer being received. This ruling becomes effective June 14, 2007.

# David D. Alston Scholarship Fund



From left to right back row: Kellie Brown, Jennifer Ashcraft, Jenny Dozier, Tiffany Williams, Rochelle Norris, Edward L. Brown, Sr. (Co-Chairman, HRSA-ILA Trustee), Melanie Goss, Jennifer Shelburne, Samatha Triplet, Racheal Dent, Alisha Anthony, Ray Newlon (Trustee), Jaclyn Sinclair, Rebecca Sinclair  
 From left to right front row: Curtis Brown, James Wuth, Sederick Green, Dante' Walston, Jarrod Willie, Roger Crook  
 Missing from photo: Jessica Barnes and Erin O'Connor



## Twenty Students Honored

An Awards Banquet was held June 27th at the Town Point Club in honor of twenty students selected by a panel of educators to receive the David D. Alston Scholarship for the 2007-2008 school year. In addition to the twenty, the four most recent graduates were also honored. Kimeche Carmichael graduated from the University of Central Florida with a Master of Fine Arts. Brittany Gauthier graduated from Old Dominion University with a BS in Psychology. Crystal Hinton graduated from Norfolk State University, also with a BS in Psychology. Paul Wilson graduated from Old Dominion University with a BS in Biological Sciences.

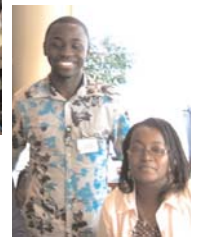
The Scholarship Fund began in 1983 awarding four students with \$1,250.00 to help fund their education. Since then 122 students have earned the scholarship which has now increased to \$14,375 per undergraduate and \$16,175 per graduate.

Vance E. Tysor, III was one of the 122. He received the scholarship for a total of seven years, four as an undergraduate and three as a graduate. Currently working with Vandeventer Black, LLP, Vance



Vance E. Tysor, III

comes from a family of longshoremen. He has been in the workforce for several years but remembers the privilege and sense of heightened responsibility that comes from being an award recipient. His advice to the group of 2007-2008 scholarship recipients, "Stay appreciative, stay focused, and work hard. That is the key to keeping your goals tangible."



**2007-2008  
David D. Alston  
Scholarship Recipients**

- Alisha Anthony**  
Virginia Tech
- Jennifer Ashcraft** - ODU
- Jessica Barnes** - ODU
- Curtis Brown**  
Virginia Tech
- Roger Crook**  
Virginia Tech
- Racheal Dent**  
North Carolina A&T State
- Jenny Dozier** - ODU
- Melanie Goss** - Longwood
- Sederick Green**  
Virginia State
- Rochelle Norris** - ODU
- Erin O'Connor**  
Michigan State
- Jennifer Shelburne** - JMU
- Jaclyn Sinclair**  
Penn State
- Rebecca Sinclair**  
Indiana Univ of PA
- Samantha Triplett** - ODU
- Dante' Walston** - NSU
- Jarrold Willie**  
Hampton Univ
- Tiffany Williams**  
College of William & Mary
- James Wuth**  
Virginia Tech
- Graduate Scholarship:**  
**Kellie Brown** - JMU

## Disability Annual Physical

Summertime and the Annual Disability Physicals are being scheduled. To confirm that you are still disabled, the Board of Trustees requires that members who retired early due to disability receive an annual physical examination from a specialist until age 62. There is no cost to you for the physical examination.

These appointments are scheduled during the months of June, July and August. You will be notified by letter two weeks prior to your appointment date. If you



cannot report the doctor's office for your examination and need to cancel or to reschedule, please call this office at (757) 457-7090. The Fund cannot pay any charges for missed appointments.

## Hampton Roads Supporting Research for Diabetes

At last report, \$45,000 has been raised to further research in diabetes care and cure as a result of the 13th Annual Cookout for the Cure. On May 24th, 800 people attended the cookout at Fleet Park unified for a worthy cause. The evening was full of entertainment, a friendly competition between grill masters, and alot of full bellies. The People's Choice Award went to the United Steelworkers Local 8888 but Hampton Roads Shipping Association seemed to walk off with the majority of awards; best beef, best sauce, and best gourmet. Other award winners included ILA Local 1624 for best poultry and best side, ILA Local 1736 for best pork, James Hicks for best dessert, and Norfolk State University for best fish. The Strelitz Diabetes Institutes offers gratitude to each of the sponsors donating and participating in the annual event.

## Stop Elder Abuse

Elder abuse or adult abuse means the mistreatment of frail or disabled persons who may not be able to protect themselves from harm. It includes;

- physical abuse,
- neglect,
- financial exploitation and
- self neglect where the person is not able to provide for his or her food, shelter, medical care or financial management.

According to the AARP more than two-thirds of adult abuse perpetrators are family members. To report suspected financial exploitation or other kinds of abuse of the elderly or adults with a disability, call the Virginia Adult Protective Services Hotline at **1-888-832-3858**. Your report can be anonymous.

## Welfare News

### Reaching Age 65 Makes All things New With Insurance And Medicare

by Myrna Brown

Reaching the age of 65 does make all things new when it comes to insurance coverage and Medicare. The following are a few tips we want to share with you to smooth your transition from CIGNA Open Access to Medicare Parts A & B and CIGNA Indemnity coverage:

Sometime just before your 65<sup>th</sup> birthday, you may receive a questionnaire from Social Security Medicare seeking information to help establish your Medicare benefits and coordination of Medicare benefits with your current medical coverage, which is CIGNA. You will be asked if you want Medicare Part B with the premium to be deducted from your monthly Social Security check (Medicare Part A is free). **If you do not accept the Medicare Part B, CIGNA will only pay the part of your claim that would be paid if you had Medicare.**



About one month prior to your 65<sup>th</sup> birthday, you will receive your “red, white and blue” Medicare Card from the Social Security Administration showing your Medicare A & B

effective dates. If you do not receive your Medicare card, please visit your local Social Security Administration or call: 1-800-552-3423.

#### Now you are covered by Medicare. This is when “all things become new.”

Medicare becomes the primary payer for all your medical claims. (Medicare pays 80% of the allowable charge, and CIGNA pays 80% of the 20% remaining.) When you are seen by a medical provider, a primary doctor, specialist or hospital, for example, please present your Medicare Card and your new CIGNA Indemnity card. If you do not receive your new CIGNA Indemnity card, you should call CIGNA at 1-800-794-7882 and request a card.

Bring or mail a copy of your Medicare Card to the HRSA-ILA Welfare Fund to be set up for your quarterly Medicare Part B reimbursement. You must have enrolled in Part B to receive this reimbursement.

There are times when coordination of benefits does not work, especially when claims are filed and you receive a bill showing that CIGNA has not paid, or a bill showing that Medicare has paid their portion but the CIGNA payment was applied to a deductible. There is an annual \$150 deductible with CIGNA which has to be met before CIGNA will pay the 80%



of the 20% remaining. If you have a problem with a claim, contact your provider. Ask if the claim was filed with Medicare primary and then to CIGNA. If not, ask the provider to file the claim accordingly.

As always, the HRSA-ILA Welfare Fund’s Participant Services staff is here to assist you if you cannot resolve the problem yourself. Call us at 757-457-7090.

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### The Hampton Roads I.L.A. Retirees Association Local # 1

Meetings held on the  
FOURTH WEDNESDAY  
of each month:  
1:00 pm  
on the third floor of the  
I.L.A. Local 1248 Building  
3300 E. Princess Anne Road,  
Norfolk, VA

We invite you to stay  
connected and join.

## Tips from the Edge

### Lower Your Risk of Health Disease

Here are some tips to help you lower your risk of health disease. Remember to attend the HRSA-ILA health fairs so you will know your cholesterol, blood pressure, and glucose measures. Get involved in programs that help you lower your risk of heart disease.

- **Prevent and control high blood cholesterol** - High blood cholesterol is a major risk factor for heart disease. Preventing and treating high blood cholesterol includes eating a diet low in saturated fat and cholesterol and high in fiber, keeping a healthy weight, and getting regular exercise. All adults should have their cholesterol levels checked once every five years. If yours is high, start making lifestyle changes and your doctor may prescribe medicines to help lower it.
- **Prevent and control high blood pressure** Lifestyle actions such as healthy diet, regular physical activity, not smoking, and healthy weight will help you to keep normal blood pressure levels. All adults should have their blood pressure checked on a regular basis. It is easy to get checked. If your blood pressure is high, start making lifestyle changes and work with your doctor to bring it down to the normal range. A high blood pressure can usually be controlled with lifestyle changes and with medicines when needed.
- **Prevent and control diabetes** - People with diabetes have an increased risk of heart disease but can reduce their risk by making healthy lifestyle choices. Begin by losing weight and engaging in regular physical activity.
- **No tobacco** - Smoking increases the risk of high blood pressure, heart disease, and stroke. Quitting smoking will also help lower

a person's risk of heart disease. The risk of heart attack decreases soon after quitting. If you smoke, there are many programs to help you quit smoking.

- **Moderate alcohol use** - Excessive alcohol use increases the risk of high blood pressure, heart attack, and stroke. People who drink should do so only in moderation and always responsibly.
- **Maintain a healthy weight** - Healthy weight in adults is usually assessed by using weight and height to compute a number called the "body mass index" (BMI). BMI usually indicates the amount of body fat. An adult who has a BMI of 30 or higher is considered obese. Overweight is a BMI between 25 and 29.9. Normal weight is a BMI of 18 to 24.9. Maintaining a healthy diet and regular physical activity can help to maintain a healthy weight.
- **Regular physical activity** - Most adults should engage in moderate level physical activities for at least 30 minutes on most days of the week. Find things that are active and you like and do them – ride a bike, go for a walk with a friend, work in the garden, play ball, go to the YMCA.
- **Diet and nutrition** - Along with healthy weight and regular physical activity, an overall healthy diet can help to lower blood pressure and cholesterol levels and prevent obesity, diabetes, heart disease, and stroke. This includes eating lots of fresh fruits and vegetables, whole grains, lowering or cutting out added salt or sodium, and eating less saturated fat and cholesterol.

You can access the Centers for Disease Control and Prevention for more information at [www.cdc.gov](http://www.cdc.gov).

# Important Contact Information

## HRSA-ILA Funds - Participant Services

Phone:(757)457-7090

IVR: (757)423-3090

Fax:(757)423-1227

### MILA Benefit Providers

#### CAREMARK Prescriptions:

Participant line 1-866-875-6452

Hearing Impaired TTY 1-800-231-4403

Direct line for Doctor call in;

Phone: 1-877-727-7455

Fax: 1-888-891-6334

[www.caremark.com](http://www.caremark.com)

**CIGNA** 1-800-794-7882

[www.cigna.com](http://www.cigna.com)

**COMPSYCH** 1-877-595-5282

[www.guidanceonline.com](http://www.guidanceonline.com)

### HRSA-ILA Benefit Providers

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

**HEALTHY EDGE** 1-800-736-8272

**MASS MUTUAL** 1-800-743-5274  
[www.massmutual.com](http://www.massmutual.com)

**UNUM** 1-800-858-6843

**DELTA DENTAL** 1-800-237-6060  
[www.deltadentalva.com](http://www.deltadentalva.com)

## Congratulations to the Biggest Loser

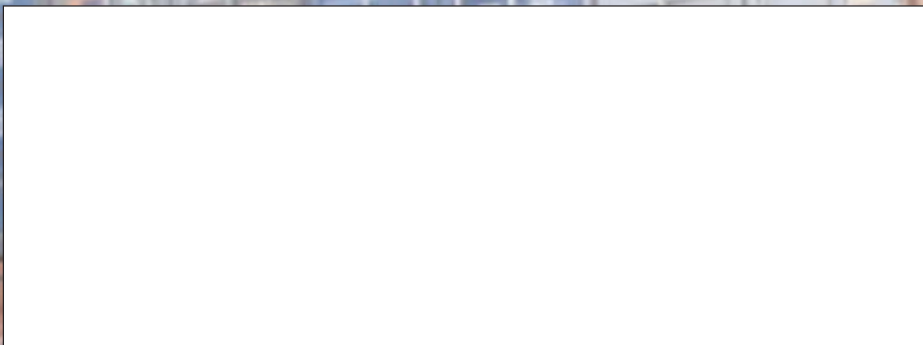
Local 1248 has taken the initiative to challenge its members to lose weight and get healthy. Eight members participated. The Biggest Loser Award goes to Tim Davis Sr. After shedding 47 pounds, Tim looks and feels great.

For more information about the Summer Weight Loss Challenge, call Chris Faulk at 857-6727.

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 15, Number 4 © 2007 HRSA-ILA

October 15, 2007

## Administrator's Corner

*Lou Cobb*

### **Do You Have a Power of Attorney in Place?**

The three calls came in nearly simultaneously, and I listened as the receptionis, Crystal, transferred them to clerks in the Participant Services Department. "Pat, Green Pastures Nursing Home is calling on line 1 about Roger Jensen. Juanita, Roger Jensen's sister Ella is on line 2. Theresa, Thomas Jensen is on line 4, calling about his dad Roger."

Roger Jensen was being discharged from a short stay in Norfolk General. Green Pastures Nursing Home was refusing to take him back because of a

\$3,700 unpaid balance. His sister was on the line because she had just been told by Norfolk General that Jensen had been discharged and that she was to go pick him up since the nursing home wouldn't. The son Thomas was calling because he wanted to know if he was his dad's beneficiary.

To each of the three callers, the "black building" was the bad guy because the Pension Plan had suspended Roger Jensen's pension benefit several months earlier. This had been done when we received a call from the Norfolk Adult Protective Services that Mr. Jensen was a victim of "financial abuse", that his caretaker who had access to his funds was not pay-

ing his bills and was nowhere to be found. The nursing home and the social worker wanted the Pension Plan to send the pension checks to the nursing home to cover the charges.

What the plan requires—in the case of a participant who is not capable of making basic decisions and when no durable Power of Attorney has been established — is

See "What is a Durable Power of Attorney?" on page 3 by Geoffrey Hemphill.

that the pension payment be suspended. This keeps the Plan from having to play a role for which it is not suited: Playing Solomon and deciding between the competing interests of the nursing home, one or more family members and with an occasional caretaker, girlfriend or ex-wife tossed in for good measure.

When no durable Power of Attorney is in place (a durable POA continues after disability) and the pension suspended, a court must appoint an attorney who will represent the disabled individual. This *guardian ad litem*, along with those with competing interests, present their cases; and a judge

## **What's Inside?**

- What are the Consequences of Filing the Wrong Tax Status?, See page 5
- Health Risk Appraisal Form - Notice to YMCA Members, See page 6.
- Flu Shots are Back, See page 4.
- What are the Qualification Requirements for Container Royalty Benefits?, See page 7.
- Are School Eye Screenings Enough?, See page 2.
- What is a Durable Power of Attorney?, See page 3.

*Cont'd. on inside cover.*



The  
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## PortCall 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.

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September 3, 2007

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E-mail

charrison@hrsa-ila.com

Cont'd. from page 1

decides who will become the guardian for the disabled individual. This process takes time and it takes money, even for the person whose willingness to care for the financial house of the disabled individual is honest and sincere.

Do you have a Power of Attorney in place? Imagining a time when I won't be capable of making decisions for myself is not easy and it's certainly not pleasant, but after careful thought I chose among family and friends to appoint an "agent" to serve in my

stead if and when something should happen to me. Over the years I've seen many examples of anger and heartbreak that would have been prevented by the forethought of drawing up a Power of Attorney. The last time *Port Call* covered the subject of Powers of Attorneys, Mr. Jensen was "of sound mind and body" as they say, and I suppose it's a mixed blessing that he was unable to comprehend the arguments that surrounded him during his final days. (He died quietly a few days later leaving no will, but that's a whole new subject)

Happy New Year! Work safe.

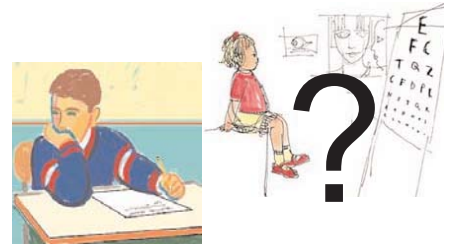


## Are School Screenings Enough?

Vision problems affect one in four children between the ages of five and twelve. Considering visual disorders can be detected in children as young as six months, it is never too early to schedule an eye exam. Ideally, well-child eye examinations should begin at age three and continue regularly thereafter to ensure there is no evidence of eye disease. Treatment for visual development or eye health problems will be most effective when introduced at the earliest stages.

### Vision Impacts Learning

If you rely on the vision screenings offered in schools or by pediatricians, problems of eye muscle coordination, eye disease, peripheral vision or shortcomings in near/distance vision may be



overlooked. Since 80% of all learning in the first 12 years takes place visually, visual impairment can significantly handicap a child's intellectual and emotional growth, as well as social development.

If your child receives a diagnosis requiring the use of glasses, keep in mind that a child's facial anatomy grows at a rapid pace requiring eyewear replacement needs higher than that of adults.

### And What About Safety?

Serious eye injuries occur in more than 17,000 children 14 years and under each year. Children should wear a sturdy frame with the most impact-resistant polycarbonate lenses providing protection against both eye injury and breakage.

## Did You Know . . .

### What is a Durable Power of Attorney?

*Geoffrey Hemphill*

A "Power of Attorney" is a legal document that is used by one person to delegate legal authority to another person. The person who signs the document is called the "Principal." The person to whom the authority is given is called the "Agent" or "Attorney-in-Fact." Once the Power of Attorney document is signed, the Attorney-in-Fact can sign contracts, write checks and generally act on behalf of the Principal. Actions of the Agent taken in accord with the Power of Attorney will be legally binding.

The Principal can give the Agent broad legal authority to perform a wide variety of actions (a "General Power of Attorney"), or can limit the authority to a specific action or acts (a "Special Power of Attorney"). For instance, if a person will be traveling overseas, but is buying a house, they can sign a "Special Power of Attorney" form granting an Agent authority to sign all of the necessary closing documents.

### What Makes the Power of Attorney "Durable"?

The "Durable" General Power of Attorney is often used in estate planning to give the Agent authority when the Principal becomes legally incapacitated. For example, if a Principal becomes injured or ill and is hospitalized and incapable of making decisions for himself, the Durable General Power of Attorney will allow the Agent to

make decisions on his behalf.

A Power of Attorney, whether durable or not, is effective upon the signing of the instrument unless language is added to make it a "Springing" Power of Attorney. A power of attorney is "springing" if it does not take effect until a specific event (i.e. date of closing on a transaction, or when the Principal is determined to be incapacitated.)



A Durable Power of Attorney can be a very helpful document and an important part of your overall estate plan. It can also create huge problems if given to the wrong person. Consult an attorney to learn more about these versatile documents and decide whether you and your family would benefit from having a Durable Power of Attorney.

Geoffrey Hemphill is an attorney practicing at Vandeventer Black, LLC, Co-Counsel for the HRSA-ILA Pension Plan.



### Celebrating 30 years of Service

August 2007 marked thirty years of service for **Ken Orr**, HRSA-ILA Programmer. Ken began his tenure with Hampton Roads Maritime Association in 1977 transferring to the HRSA-ILA

### Important Changes to Short Term Disability Benefit

At the August meeting of the Board of Trustees changes were enacted to the Short Term Disability (STD) program that will become effective January 1, 2008:

Eligibility to receive weekly STD payments end on the date that an employee is prohibited from working in the industry under the Collective Bargaining Agreement. The termination of eligibility for STD payments applies even if the employee remains eligible for other Welfare Fund benefits.

An employee who files a claim for STD benefits for a disability that relates to substance abuse must be seen by a medical provider who participates in ComPsych, the MILA Member Assistance Program. STD benefits will terminate if an employee receiving benefits for a substance abuse-related disability does not adhere to a prescribed course of therapy by the treating medical professional.

Funds in 1980 as one of three computer operators and has since moved into programming. Ken's dedicated service has been an asset to his co-workers as well as the participants by providing an accurate and expedient means of monitoring benefits. In fact, if you have received a benefit check of any kind, whether it be pension, medicare, vacation, holiday or container royalty, you can be sure Ken was a vital team member in that process.

# HRSA-ILA Wellness Program Prepares for Flu Season

## Flu Shots are Coming!

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

Flu season is just around the corner, which means it's time to think about protecting you and your family from the flu by getting a flu shot. Your wellness program, Healthy Edge, is offering free shots at various locations to HRSA-ILA members and their dependents over 18 years old.

The flu virus is spread through the air, and is as contagious as the common cold. It is much more serious than a cold. Symptoms can be severe, including body aches, exhaustion, high fever, respiratory inflammation, congestion, cough, and more. If you

contract the flu, you will be unable to work and maintain your daily activities for a week or more. For some people the consequences of getting the flu may even be fatal, especially for people over 65, anyone with a chronic medical condition who lives in a nursing home, or anyone with heart disease, diabetes, kidney disorder, blood disorder, or an impaired immune system.

Flu vaccine is made from a "killed" virus so you can not get the flu from a flu shot. The vaccine causes your body to produce antibodies that protect you from the flu bug. Even if you received a flu shot last year, you still need to receive another one this year to

remain protected. That's because each year the flu strain changes, and during the course of the year your body slowly loses its immunity to the flu.

Anyone with a hypersensitivity to eggs should not receive a flu shot. As with any vaccine, vaccination may not protect 100%. The most common side effect is soreness of the arm lasting up to two days.

Now is the best time to get your flu shot, before the flu season peaks. So if you want to stay healthy, call your doctor today, or attend one of the sites of the HRSA-ILA Healthy Edge 2007 Flu Campaign for your free flu vaccination!

**Free flu shots available to all HRSA-ILA members and their dependents over age 18.**

## 2007 Vaccination Schedule

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**HRSA-ILA Building (During Health Fairs)  
1355 International Terminal Blvd.**

**October 25, 2007, 10:00 am - 12:00 pm  
December 3, 2007, 10:00 am - 12:00 pm**

**Local 1458, 419 West 21st Street**

**October 15, 2007, 6:00 pm - 7:00 pm**

**Local 1248, Local 970, and  
Retiree's Local #1  
3300 E. Princess Anne Rd.**

**November 1, 2007, 6:00 am - 8:00 am  
November 1, 2007, 10:00 am - 12:00 noon  
November 28, 2007, 12:30 noon - 1:30 pm**

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

**November 8, 2007, 10:00 am - 1:00 pm**

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## Next Health Fairs

Get more than a Flu Shot. Have your blood pressure and 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 at the HRSA-ILA building on Terminal Boulevard.

**October 25, 2007 and  
December 3, 2007  
10:00 – 1:00**

## What to Quit Smoking?

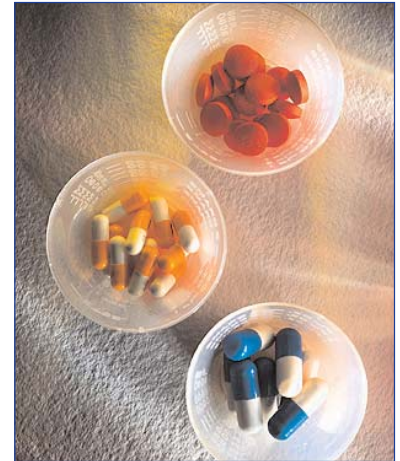
Free individual and group confidential smoking cessation assistance is available. Alverine Mack, M.S. a certified smoking cessation specialist, can help you quit for good.  
Call 1-800-SENTARA today.

## Changes in Co-Payments . . .

### MILA Announces the Changing Costs of 4 Medications

Effective October 1, 2007, the medications listed below will be changed from a tier 2 co-pay to a tier 3. Caremark will be sending letters to participants who are taking these medications. See Chart B for the assigned co-payments.

Drug Name	Current Status	Status Effective 10/1/07
Bravelle	Tier 2	Tier 3
Necon	Tier 2	Tier 3
Ortho-Novum	Tier 2	Tier 3
Repronex	Tier 2	Tier 3



**Special Note:** There is a \$500.00 calendar year deductible per individual on all Brand-Name Drugs. It does not apply to Generics.

Drug Status	Retail Co-payment (up to 30-day supply)	Mail Co-payment (up to 90-day supply)
<b>Tier 1 - Generic Drugs</b>	<b>\$10</b>	<b>\$20</b>
<b>Tier 2 - Brand-Name Drugs (Preferred)</b>	<b>\$20</b>	<b>\$50</b>
<b>Tier 3 - Brand-Name Drugs (Non-Preferred)</b>	<b>\$50</b>	<b>\$125</b>

## Tax Filing Status - Head of Household or Other Status

### Consequences of Filing Incorrectly

*Cathy Garrett*

If a participant files as head of household with the IRS, and is later found to be married or otherwise ineligible for such status, negative consequences could occur such as the assessment of additional taxes and penalties by the IRS. If the error is found to be intentional, the IRS could also consider the return fraudulent. The HRSA-ILA uses participant tax returns as evidence of marital status and dependents for HRSA-ILA benefits. A participant who files

as “head of household”, which means unmarried, cannot also enjoy the benefits of a “married” status and enroll a spouse for Welfare Fund coverage.

### Correct Status

Page 20 of [IRS Pub. 17](#) advises “you must determine your filing status before you can determine your filing requirements, standard deduction, and correct tax. You also use your filing status in determining whether you are eligible to claim certain deductions and credits.”

Married individuals generally must file as “married filing jointly”

or “married filing separately.” In order to qualify to file as “head of household”, which has a favorable deduction and tax rate, “you must be either unmarried or considered unmarried on the last day of the year”.

IRS rules can have exceptions or be confusing for participants with special situations. It is advisable to read all of Chapter 2 of [IRS Publication 17](#) in order to review all of the rules regarding filing status. We also suggest consulting a tax advisor or the IRS if the rules seem unclear.

## Preparing for Your Future

### Borrowing Not a Feature of Annuity & Savings Plan

Making pre-tax contributions from payroll into your Annuity and Savings Plan account is a wise idea, but don't forget to save a little nest egg in a credit union or bank savings account for emergencies.

The HRSA-ILA Annuity & Savings Plan is a qualified retirement plan. Despite the "Savings" in the fund name, it is not a savings plan in the sense that your contributions may be withdrawn when you need extra cash. The "Savings" in the name means "saving for retirement". When the Board of Trustees established the policies of the plan when it was created in 1996, they decided against including plan features that would permit a member to borrow against their account for such things as hardship, a college loan or a home down payment. In rejecting these features, the Trustees were committed to craft the Plan as a retirement plan with distributions from the Plan only at retirement age.

While it is important to save all that you are able for your retirement, do not neglect to put money aside for unexpected emergencies. Financial experts generally agree that it is prudent to set aside three to six months of your household expenses into a personal savings account for emergencies.



### Important Pension Notice

Pension service earned after September 30, 2007 will be paid at \$100 per full credit per month at retirement. Pension Service earned as of September 30, 2007 will remain at \$114 per full credit per month at retirement. If you have a Break in Service at the time of your retirement, your monthly benefit for service as of September, 2007 may be less than \$114 per full credit. Pension service earned after September 30, 2005 is not included in calculating the 25% Lump Sum option.

### Can't Go to the YMCA? Increase Your Activity at Home through Sentara's Healthy Edge Program

**"WalkAbout"** is a program for HRSA-ILA members 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.

### How About Yoga?

Healthy Heart or Healthy Heart Chair Yoga DVD's are available just by calling 1-800-SENTARA and requesting a copy. The regular practice of Yoga can help you create a sense of union of body, mind, and spirit while bringing balance to your life.

### Notice to all HRSA-ILA YMCA members

The 2008 Health Risk Appraisal (HRA) forms were mailed to your home in October. Along with attending the YMCA six times a month, the HRA form must be completed every year to maintain your YMCA benefit. Fill in the information completely and mail it immediately back to Sentara to maintain your space.

For the 2008 calendar year, entry into the YMCA program will be in January and June only. Those that fill out an application after January 1, 2008 will be placed on a waiting list and notified of their acceptance into the program in May.

Keep making healthy choices and attend the YMCA at least six times a month!

# Container Royalty Fund

## Qualification Requirements

The new contracts that became effective on October 1, 2004 changed some of the requirements for qualifying for the Container Royalty benefit and for staying qualified once you have earned it.

In a nutshell, you must work six consecutive years before you earn a Container Royalty check. In five of the six years you must

have worked a minimum of 1000 hours (700-hour years before 10/1/04 count towards the five-year requirement). Once you qualify for Container Royalty, you will receive it each year that you work 1000 hours unless, beginning 10/1/04, you fail to qualify for three years in a row. As a retiree you qualify for three annual royalty checks after your last "active" check if you qualified for the benefit in the year of or the year

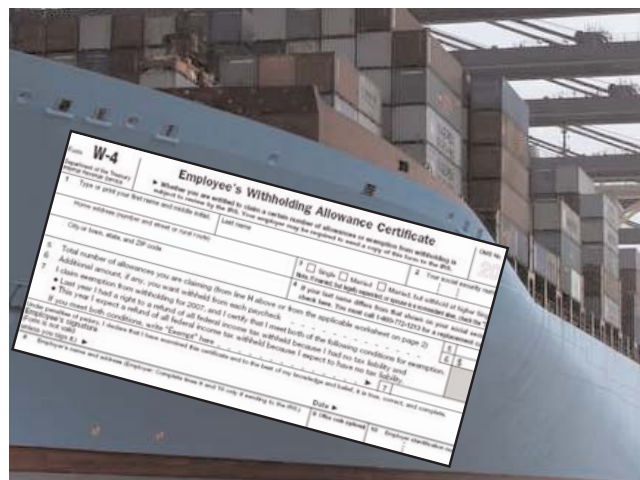
before your retirement. The Container Royalty benefit for members who entered the industry after October 1, 1996 is capped at \$7,500.

The royalty is paid between December 1 and December 5th by check or direct deposit. Forms may be completed for direct deposit or to contribute a portion of the benefit on a pre-tax basis to your Annuity & Savings Plan Account.

## Benefit or Liability

### Think You'd Like to Avoid Paying Taxes on Your Container Benefit? Think Again .....

The amounts withheld from your Container benefit are designed by the IRS to help you meet your estimated tax liability for the year. The following table shows the 2006 Container payout and the amount in federal taxes (not including state or FICA taxes) due on those benefits by the end of the 2006 tax year for longshoremen in the following common tax brackets:



2006 Container Payout Gross \$8,799	
Federal Tax Bracket	Federal taxes due
25%	\$2,199.75
28%	\$2,463.72
33%	\$2,903.67

but you can't hide from the IRS. If no tax or not enough tax is withheld from your benefits, you may have to pay estimated taxes during the year or a tax penalty at the end of the year or you could be like any of the 209 of your fellow participants who are paying delinquent taxes, interest, and fines through a levy against their Fund benefits. You may wish to discuss your tax withholding election with your tax advisor.

You can run from your estimated tax withholdings,

## Change of Exemption Policy for W-4 Forms

The HRSA-ILA will accept W-4 forms claiming the number of exemptions no greater than the following formula: The participant, plus the number of verified dependents, plus an additional allowance of 2 extra exemptions. If

the total exemptions are over this number, the form will be denied on the basis that it does not appear to be accurate. However, any participant who feels a W-4 form was denied in error may submit the prior year's tax return to support the number of exemptions claimed.

Please also note that longshoremen who work enough hours to qualify for HRSA-ILA benefits

earn in excess of the IRS limit for complete tax exemption.

**HRSA-ILA Welcomes  
the new APM Terminal  
to the Port of  
Hampton Roads.**

## More from the Healthy Edge

### Learn more about the Risk Factors of Cardiovascular Disease?

**Healthy Heart Express** is a self-paced program for busy people who find it difficult to attend a class. Healthy Heart Express includes a guide for a healthy heart, a healthy heart yoga booklet and a guided meditation CD. Your Guide to a Healthy Heart tells you what you need to know about heart disease, what your risk factors are, how to talk to your doctor, and how you can take charge of your cardiovascular health. The Healthy Heart Yoga booklet

helps you begin stretching and strengthening exercises and the guided meditation CD gives you a technique to deal with the stressors in your life. Call 1-800-SENTARA to obtain your copy.

### Want to Eat Healthier?

“Eating for Life” is a healthy eating program that you watch and learn at your own pace. The program presents information about fat, fiber, sodium, and sugar. You will learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

## MILA Benefit Providers

### CAREMARK Prescriptions:

Participant line 1-866-875-6452  
Hearing Impaired TTY 1-800-231-4403  
Direct line for Doctor call in;  
Phone: 1-877-727-7455  
Fax: 1-888-891-6334  
[www.caremark.com](http://www.caremark.com)

**CIGNA** 1-800-794-7882  
[www.cigna.com](http://www.cigna.com)

**COMP SYCH** 1-877-595-5282  
[www.guidanceonline.com](http://www.guidanceonline.com)

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

## HRSA-ILA Benefit Providers

**HEALTHY EDGE** 1-800-736-8272  
**MASS MUTUAL** 1-800-743-5274  
[www.massmutual.com](http://www.massmutual.com)

**UNUM** 1-800-858-6843  
**DELTA DENTAL** 1-800-237-6060  
[www.deltadentalva.com](http://www.deltadentalva.com)

## HRSA-ILA Funds - Participant Services

Phone:(757)457-7090

IVR: (757)423-3090

Fax:(757)423-1227

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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