

# PORTCALL



VOL 17, Number 1 © 2009 HRSA-ILA

JAN 15, 2009 ISSUE

## The State of the Port

### The Impact on Labor and their Employers

*by Roger Giesinger*

The Hampton Roads Shipping Association hosts the Port Wide Meeting annually to keep the ILA Members and their spouses abreast of issues that concern the labor force. On November 6, 2008, Roger Giesinger, President of HRSA opened the meeting at Norfolk State University welcoming the 236 ILA members and 55 spouses in attendance.

Mr. Edward Brown, Sr. remarked, "I know that after talking with so many of our members accustomed to working 50, 60, and even 70 hours a week, they are experiencing fewer work hours through this modern day depression. We've come together this evening, the top people

in management and the people in the ILA, to get an idea of what is possible for our Port and what is on the horizon for next year. The ILA needs to continue to provide services that attract customers to our Port. So many people don't have good health insurance. We are happy to report the ILA has health insurance that is second-to-none. I encourage the ILA members to use this time to learn more about the benefits provided by MILA."

Joe Dorto, President and CEO of Virginia International Terminals, stated that although business is down now, the projection is that the port will double its volume in ten years. History proves this theory. Volumes in 2006 were twice the volume as 1996 and 1996 doubled the volumes of 1986. He stated that liner services fell 23% in 2008, bringing down container volumes as well due to the decline in the economy. Dorto believes this downward

trend will remain for a little while. All excess revenue generated at VIT reverts to terminal improvements. VIT is working on a variety of projects including a shuttle carrier expressway, a central railyard, new equipment, northrail interchange zone, SNIT Area 6/7, SNIT Area 8, and beltline rail switch. PMT regained property on the waterfront and they are investing \$21 million for improving that terminal. NNMT will have \$16 million in renovations and will house new warehouses. In 2008, VIT was certified for ISO 14001, EPA awarded VPA with its Environmental Achievement Award and they implemented a "no litter" policy at all of their terminals.

Joe Dorto recognized three ILA Members, Rudy Rayner, Local 1248, Andy Martin, Local 970, and Antoine Hilliard, Local 1248, for recognizing potential damage to equipment and stopping operations before an incident occurred.

Ed McCarthy, Terminal Director for APM Terminals Virginia, stated that APM Terminal was designed for safety. Drivers enter shuttle trucks through a catwalk from the marine breakroom, translifters reduce the potential for trips and falls, landside booths take drivers out of harms way, fencing around

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The Port Call Publication team e-mail address is

charrison@hrsa-ila.com

## 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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### State of the Port Cont'd from Front Cover

stacks separate people from equipment, reefer racks are reinforced to provide protection, equipment operators are inside the terminal operations building, and gate clerks and mechanics perform inspections and interchanges from their desks. Also, all employees and vendors are given safety briefings. The Lost Time Accident rate improved 34% at the new terminal.

David White, Vice President of Virginia Maritime Association, updated the members on the TWIC

cards. APM will accept TWIC cards on December 15 and VPA will implement them on January 13, 2009. All workers must have a TWIC card to access the terminals.

For further information on the Transportation Workers Identification Credential (TWIC) or to find the local enrollment sites, call the TWIC Help Desk at **1-866-347-8942** or visit [www.tsa.gov/twic](http://www.tsa.gov/twic) or [www.vamaritime.com](http://www.vamaritime.com)

## Financial Recovery 2009

by Gene Griffin

After all of the financial uncertainty that everyone across the country from California to Virginia has experienced during the last 12 to 24 months, HRSA-ILA realizes the average working person has suffered on several financial fronts.

We all have lost money that was set aside for retirement and many have spent from our emergency savings to make ends meet. With banks raising credit standards to loan money and spending cutbacks by businesses, the status of the country's economic picture has forced us all to do more with less.

One thing is for sure and that is we all could use sound professional financial advise on how to recover from financial losses, how to rebuild credit ratings and how to prepare to buy the things we need most, like homes.

Starting this year HRSA-ILA will introduce a financial workshop series built around the principal of helping longshore workers and their families to regain their solid financial footing. These workshops

will occur on the same days that our health fairs are scheduled.

The first of the workshop series begins on March 26th with;

- **“Understanding Medicare Benefits”** at 11 am.
- **“To your Credit”** at noon giving insight on how to obtain copies of credit reports, how to read credit reports, and building and repairing credit history.

These workshops will last for twenty to thirty minutes each and will be given by a certified professional in their field. Please mark your calendars with these health fair dates and make arrangements to not only get your physical health checked, but to also get your financial health checked.

**2009 Health Fairs** are scheduled for the following dates:

- March 26,
- May 21,
- August 20,
- October 15, and
- December 4.

# Annual Timeline for Vacation & Holiday Benefit Payments

October 1, 2008 - September 30, 2009 (2008-09 Contract year)

**Changes to your address, your direct deposit, or your Annuity & Savings contributions will be processed until seven days before the benefit pay dates.**

## Annual Payment Option

Payment for all vacation weeks earned Oct. 1, 2008 through Sept. 30, 2009.

Payment for 16 holidays earned during 2008-09 Contract year.

Jan 15, 2009

April 15, 2009

July 15, 2009

Dec 1, 2009

June 1, 2010

If you earned 700 to 899 between Oct.1, 2008 and Dec. 21, 2008, you will receive your 1st week of vacation pay.

If you earn a total of 900 or more hours by March 22, 2009, you will receive your 2nd week of vacation (or more weeks if qualified) and 16 holidays.

Based upon work hours as of June 21, 2009, you will receive any vacation or holiday benefits that haven't already been paid.

If you have already received all your vacation pay for hours through September 30, you will receive a check for differentials paid in working job categories above the base rate.

## Quarterly Payment Option

# Understanding Social Security and Your Medicare Benefits

## Medicare Part A and B Benefits

One of the important things we can do at HRSA-ILA is to help you understand your 2009 Medicare benefits. Here is a brief description of the items you will need to do and be aware of in order to help make this transition easier for the processing of your benefits through HRSA-ILA.



If you are receiving Medicare A and B and have not made Participant Services aware of your eligibility, please send a copy of your Red, White and Blue Medicare Card to HRSA-ILA.

### What you need to know:

- If you fail to accept Medicare Part B when it is offered to you by the Social Security Administration, you are and will be penalized by the SSA and MILA.
- If you do not accept Medicare B when it is offered, you will not be able to enroll in Medicare B again until the Social Security Administration offers an open enrollment period at a much later date.

- Medicare is provided at age 65 by the Social Security Administration however, if you are disabled before the age of 65, you may still be eligible for this benefit.
- As your spouse becomes eligible for the Medicare Part A & B benefits, you should also provide those documents to participant services.
- As the Social Security Administration increases your part B deductions, HRSA-ILA will increase your quarterly reimbursement.

### Mark your calendar



For further information concerning Medicare mark your calendar to attend the HRSA-ILA opening health fair of the 2009 season on March 26th at 11 am where you will have the opportunity to discuss your social security benefits and hear the latest news coming from the administration during a twenty minute briefing from a Virginia Social Security Administration regional expert.

As always Participant Services office is here to assist you with your questions from the hours of 8:30 am to 5:00 pm Monday through Friday, 757 457- 7090.

# Accounting Spotlight - Filing Taxes for the 2008 Tax Year

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

### Are You Using the Correct Tax Status

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.” The IRS publication has five “tests” and those who meet all five are eligible for the head of household status.

### Consequences of Filing Incorrectly

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 may 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 for HRSA-ILA benefits.

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.

## Social Security - Excess Recoupment

In this industry it is not uncommon for an employee to work for several employers during the year. Each employer is required to withhold social security tax from your gross wages at a rate of 6.2%; discontinuing the withholding after you reach the maximum tax limit of \$6,324 for 2008. This amount is equal to a gross income of \$102,000 from a single employer. There is no limit on the amount of wages subject to Medicare tax.

It is possible to exceed the social security tax limit if your combined gross income from multiple employers exceeds \$102,000. In such cases you may be entitled to a refund of excess social security tax.

For instance, if you earned a gross of:

\$75,000 from employer 1
<u>\$32,300 from employer 2</u>
\$107,300 total gross wages

Since you did not earn \$102,000 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the \$102,000 by \$5,300. When you multiply the difference of \$5,300 by the rate of 6.2%, the result is your overpayment of \$328.60.

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

If you file Form 1040 for the 2008 tax year, enter the excess tax amount over the \$6,324 limit as a credit on line 65. If you file Form 1040A for 2008, 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 \$6,324 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.

IRS Publication 17 offers complete instructions. If unsure about the instructions, you may wish to consult your tax advisor.

## Exemption Policy for Forms W-4

The HRSA-ILA will accept Forms W-4 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 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 Form W-4 was denied in error may submit the prior year’s tax return to support the number of exemptions claimed.

**Please also note that longshoremembers who work enough hours to qualify for HRSA-ILA benefits earn in excess of the IRS limit for complete tax exemption.**

## Tips from the Edge, The Healthy Edge



Susan Tweed administers a flu shot to retiree, George Wyatt.

Retirees are the first to line up kicking off the 2008 Flu Shot Campaign.



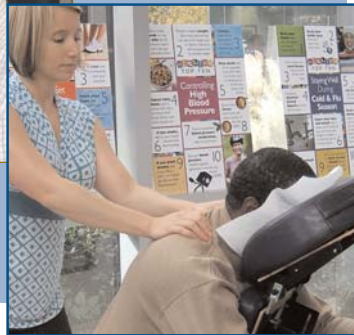
**540** free flu inoculations were administered during the 2008 fall season to ILA members and their dependents.

### Next Health Fairs

Mark your calendar and join us at the HRSA-ILA Funds building at 1355 Terminal Boulevard.

**March 26th and May 21st, 2009**  
**9:00 a.m – 1:00 p.m.**

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



### Happy New Year! Make 2009 your best year ever.

*Susan A. Tweed, Ph.D., R.N.*

The start of a new year often means the start of new habits. A healthy diet and regular physical activity can be achieved by choosing to make conscious decisions.

**Start your New Year with committing to a New You.** Begin with balancing the calories you consume with the calories you burn. Here are some ways to help jump start your New Year's resolutions.

1. If you're heading out to a party, eat a light healthy snack before you go. Take a low-fat dish to the party. Broth-based soups, cereal with skim milk, or just plain fruit are all good options. This will help curb your hunger and decrease your visits to the buffet table.

2. Modify recipes to reduce the amount of fat and calories. For example, when making lasagna, use part-skim ricotta cheese instead of whole-milk ricotta cheese. Substitute shredded vegetables, such as carrots, zucchini, and spinach for some of the ground meat in lasagna.

3. When eating or snacking in front of the TV, put the amount that you plan to eat into a bowl or container instead of eating straight from the

package. It's easy to overeat when your attention is focused on something else.

4. Choose water, diet, or low-calorie beverages instead of high-calorie sugar-sweetened beverages. For a quick, easy, and inexpensive thirst-quencher, carry a water bottle and refill it throughout the day. Limit your alcoholic beverage intake. Alcoholic drinks can have many calories, limit your alcohol calories by drinking more water.

5. Find a friend and make a goal to meet most days of the week and exercise for at least 30 minutes. Sign up for a 5K walk or run to keep your mind focused on your physical activity goals. Find fun, creative ways your friends and family can spend time being active instead of eating.

### Be Happy, Healthy & Active!

Being active is often on the top of many people's list, but it's easy for these new expectations to become overwhelming. Set realistic goals for yourself this year! A healthy diet and regular physical activity can easily be achieved by making some of these easy, conscious decisions:

**Eat breakfast every day.** When you don't eat breakfast, you are likely to make up for the calories you saved by eating more later on in the day. Choose a quick, healthy breakfast option such as yogurt with fruit or toast with sliced banana and a bit of peanut butter. Many people who maintain long-term weight loss eat breakfast daily.

**Drink water.** Make water more appealing by keeping it cold in the fridge or adding a slice of fruit for flavor. Choosing water keeps you from drinking something else that may be loaded with calories and sugar. People who drink sugar-sweetened beverages tend to consume more calories.

**Eat smaller food portions.** When eating out, save some of your meal and take it home to make another meal or split one meal between two people. At home, try putting only the amount you want to eat in a small bowl and don't go back for more. People eat more when confronted with larger portion sizes.

**Prepare a healthy lunch at home and take it to work.** Taking your lunch to work helps you avoid last-minute lunch choices, which often result in selecting high-fat and high-calorie options. Think about healthy lunches before your next trip to the grocery store, and stock up on healthy food items so that making your lunch will be easy.

## Administrator's Corner

### YMCA Membership Requires Monthly Attendance

by Lou Cobb

January 1<sup>st</sup> begins a new YMCA membership period. All members who completed the Health Risk Appraisal and forwarded it to Sentara have been sent their YMCA welcome letter. The next enrollment period for the YMCA will be in May for June membership. If you missed the January enrollment and want to enroll in June, request a Health Risk Appraisal from Participant Services and upon receipt by Sentara you will be placed on the waiting list for June. No June enrollment will be required for current members who maintain the monthly attendance requirements.

Research has shown that people who engage in regular exercise are healthier and happier—they have fewer doctor visits, better management of weight and chronic disease, and they suffer fewer accidents. A healthier workforce is a more productive workforce, and thus good for the port. Members who upgrade to a Family Membership at the YMCA have the added benefit of time spent with family.

Besides completing the Health Risk Appraisal, the free YMCA membership requires that you attend the YMCA at least six times per month. Members who check-in to the YMCA less than six times in a month are sent a warning postcard reminder of the attendance requirement. If less than six YMCA visits are recorded the following month, the membership is terminated.

**Beginning in January a new policy has been placed in effect for members who are unable to maintain the six required monthly visits for health reasons.**

If you are unable to attend the YMCA because of illness or injury, you must notify Tammy Sisson at the YMCA (757-546-9622, extension 111) or the HRSA-ILA Participant Services Department (457-7090) that you must temporarily discontinue the membership. Later, upon submission of your release to resume normal activities by your medical provider, your membership will immediately be resumed. Your

membership will not be restored if you fail to notify of a medical condition and you are suspended for lack of attendance. Members are asked to understand that the Fund cannot pay for memberships to the YMCA that are not being used.

**YMCA Notice:** There are 29 full service facilities in South Hampton Roads and the Peninsula available to the HRSA-ILA YMCA members. Unfortunately, Daily Use Fees will be charged to South Hampton Roads YMCA members using the Churchland Facility beginning January 1, 2009.

### Student Notification



Do not expect to see an application notice for the David D. Alston Scholarship in your mailbox this February. The Board of Trustees has reduced the number of scholarships awarded from the current twenty to ten. As a result, there will not be any new applications accepted for the 2009 - 2010 school year or until openings become available.

Current recipients will keep their scholarships provided they maintain the required 3.0 cumulative GPA and full time enrollment status.

### Twenty-five years of Service

Wilma Sherburne started with the Funds in 1984 at the age of 18 as a key-punch operator. With twenty-five years of service, Wilma's skills and expertise have grown along with the rapidly advancing technology and she serves the Funds today keeping our computers running at optimum capacity. She is a vital part of the team working at HRSA-ILA in making sure the members of the ILA receive their benefits. We thank Wilma for her dedication to the Funds and their members.



### Changed your bank account???

Taking advantage of direct deposit? Make sure your benefits are applied to the right account by keeping the Funds updated as changes occur.

# Retirement Saving: Plan for the Long-Term

## Dollar Cost Averaging

If only we had a crystal ball that showed future investment returns. Then, we would know how much to save and if we were on track to meet our retirement goals.

The ups and downs of the stock market can tempt us to change or modify our investment and savings strategies. But looking at yearly returns may not be the best way to assess our savings strategy, especially when we experience periodic downturns in the market. Time and time again the experts encourage us to remain focused on long-term goals, be well diversified, and sit tight during short-term market fluctuations.

## Looking long

When the market is down, it's easy to say, "I'll start saving and investing when the market turns around." However, you may miss a chance to get

greater value for your money. For example, you can buy more shares of an investment when its value is down. And since it's virtually impossible to time the market perfectly, you can't expect to start buying at the exact moment the market has hit its lowest point.

Consider investing on a steady basis to reduce the risk of fluctuating prices. Instead of investing in a certain portfolio all at once, invest the same dollar amount at regular intervals in a given investment. This approach,

called dollar cost averaging, means the average cost of a given investment over time will be somewhere between its highest and lowest prices.

However you choose to save, it's important to develop a strategy and stick with it for the long term. MassMutual's web site, The Journey<sup>SM</sup>, can help. Log on at [www.massmutual.com/retire](http://www.massmutual.com/retire) and use the planning tools to develop a personal retirement savings strategy. For account information you also can call 1-800-74-FLASHSM (35274).

## S&P 500 Index average annual return (%)

Period of Investing	5-Year 12/31/02 - 12/31-07	10-Year 12/31/97 - 12/31-07
Staying In	12.7%	5.8%
Missed top 10 days	6.5%	1.1%
Missed top 20 days	2.0%	-2.6%
Missed top 30 days	-1.7%	-5.7%

Source: NedDavis Research, Inc.

## IRS Announces Pension Plan Limitations for 2009

Your Annuity & Savings Plan benefit is based on your account balance; generally made up of your pre-tax election contributions, after-tax contributions, employer contributions, rollover contributions, and investment gains or losses on the account. You are subject to an annual maximum pre-tax contribution level of \$16,500 for the 2009 tax year with an additional \$5,500 elective catch-up contribution if you are aged fifty or older.

## 2009 Guaranteed Interest Rates

While the Credit Crisis concerns are likely to continue into the near future, the current quality and liquidity of MassMutual's General Investment Account (GIA) remains strong.

**For the first six-months of 2009, your guaranteed interest rate will be 3.10%. The next semi-annual period 7/1/2009 - 12/31/2009 will not fall below the minimum rate of 3.00%**

GIA Highlights:

- Capital resources as of June 30, 2008 shows a surplus of \$7.8 billion, down 2% from December 31st
- As of June 30, 2008, the largest corporate bond issuer exposure was \$96 million, only one tenth of one percent of total invested assets.

## Important Contact Information

### HRSA-ILA Funds - Participant Services

Phone:(757)457-7090 IVR: (757)423-3090

Fax:(757)423-1227

### HRSA-ILA Benefit Providers

DAVIS VISION	1-800-999-5431
www.davisvision.com	
HEALTHY EDGE	1-800-736-8272
MASS MUTUAL	1-800-743-5274
www.massmutual.com	
UNUM	1-800-858-6843
DELTA DENTAL	1-800-237-6060
www.deltadentalva.com	

### MILA Benefit Providers

CAREMARK Prescriptions:	
Participant line	1-866-875-6452
Direct line for Doctor call in;	
Phone:	1-800-378-5697
Fax:	1-800-378-0323
www.caremark.com	
CIGNA	1-800-794-7882
www.cigna.com	
COMPSYCH	1-877-595-5282
www.guidanceonline.com	

### Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. Call 1-800-SENTARA today for the free tobacco cessation program, "Get Off Your Butt: Stay Smokeless for Life."

### Want to learn to eat healthier?

Do you want to eat healthier? "Eating for Life" is a healthy eating DVD program you complete at your own pace. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and types of foods. Call 1-800-SENTARA for your free packet today!

### Want to begin a Walking program?

"WalkAbout" is a new free program for HRSA-ILA members and their dependents to encourage walking and 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.

A cough, fever, new diagnosis, pain that's getting worse ... Get answers from a CIGNA nurse. Day, night, weekends, we're here when you need us. Call **1-800-564-9286**. Learn more about a health related topic or new diagnosis at **www.MyCIGNA.com**.

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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Permit No. 2193

# PORT CALL



VOL 17, Number 2 © 2009 HRSA-ILA

APRIL 15, 2009 ISSUE

## Administrator's Corner

### Caremark's Automatic Prescription Refill Program

by Lou Cobb

I'm a procrastinator, I admit it. I put things off. I delay filing my taxes until I have to file for an extension. I neglect getting my car inspected or renewing the tags until I get a ticket. I put off emptying the dishwasher until dirty dishes overtake all the counter space in my kitchen. I am forever putting off reordering my prescription until the pill bottle is empty.

It was last November when MILA sent out the details on the "Automatic Prescription Refill and Renewal Program." What a

great idea, I thought, meaning to call the number and enroll. I didn't get around to it until last week when I heard a fellow staff member mention how easy and quick it was to sign up for the automatic refill program. By this time not only was my prescription all used up, but the date for refills had come and gone. "Not only will they send a new 90-day supply when it's time," the staffer told me, "but they will call your doctor when the prescription must be renewed." So, putting off further delay I decided last week that it was time to give it a try.

There are two different ways to sign up, one using the telephone and the other using the internet. I opted for the internet and typed "[www.caremark.com](http://www.caremark.com)"

into my browser. It took only a few moments to register and pick a password. A web page came up which listed my prescriptions, the prescription numbers and dates they were last filled. With the click of my mouse button on the prescription I put a checkmark in a box labeled "Auto Refill" and one in a box marked



"Auto Renew". After typing in my credit card number, I was finished. Caremark notified me by email when the prescription shipped, although I could have chosen an automated phone call or a text message. From start to stop, enrolling in these two time-saving programs took less than 10 minutes. Four days later the prescription was in my mailbox.

It's just as easy to sign up for either the Automatic Refill or the

## What's Inside?

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- Eye Safety in the Workplace, See page 4.
- Taxes and Retirement, See page 7.
- Dependent Proof of Support, See page 5.

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*Automatic Refill Cont'd from Front Cover*

Automatic Prescription Renewal program (or both) by calling 1-866-875-6452, the number on the back of your Caremark ID card. When Caremark's Interactive Voice Response answers your

call you need not wait for all the menu options. Say "**representative**" to be connected directly to a CVS Caremark Customer Care representative for assistance.

**Rather go directly to a Pharmacy?**

Your ninety day maintenance prescriptions can also be filled at a CVS Pharmacy. Unfortunately, Smithfield is currently the closest location to the Hampton Roads area but we anticipate the coming of CVS to Virginia Beach in the near future. The ground has been cleared and preparations are underway for the new pharmacy location at the corner of Laskin Road and First Colonial Road known as the Hilltop area.



As a participant eligible for MILA benefits, you may have received a CVS discount card in the mail from Caremark. So hold on, it's coming.

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:

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Cindy Harrison

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Lorraine Richardson  
Gene Griffin  
Cindy Harrison  
Sentara - Susan Tweed

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

E-mail  
charrison@hrsa-ila.com

**Mark your calendar for May 21, 2009, 9:00 am - 1:00 pm**



Join us at the HRSA-ILA Funds building on Terminal Boulevard to have your blood pressure, total cholesterol and glucose checked at the next HRSA-ILA Health Fair.

**More Health Fairs Scheduled:**

- **May 21st (9:00 to 1:00)**  
12:00 pm - "Living Wills" workshop
- **August 20th (9:00 to 1:00)**
- **October 4th (9:00 to 1:00)**

Important health information and your copy of a Healthwise Handbook, a comprehensive self-care guide will also be available. Drop by for a quick head, back, and neck massage and find out more information about your excellent benefits for HRSA-ILA/YMCA, Dental and Vision plans.

**HRSA-ILA Trivia Question**



The oldest ILA member is a member of which local?

**Mr. Willie W. Butler, now 106** years young, is a pensioned member of **Local 846**. Born in October of 1902, Mr. Butler retired from the ILA in September of 1971. Mr. Butler now resides in South Carolina.

## Tips from the Edge, The Healthy Edge

### Plan Ahead and Travel Safe

*Susan A. Tweed, Ph.D., R.N.*

When planning a trip out of the United States there are many things to consider. One important thing to do is to check what immunizations are required for the country you will be visiting. Which vaccinations you need will depend on your travel destination, the length of your stay, and whether or not you are already protected from particular diseases.

Your doctor can help you decide which vaccines and medications you need to protect you from illness while you are traveling. The best thing to do is check with your physician at least four to six weeks before you are planning to leave. Although most vaccines can be administered on short notice, time gives your body a chance to build immunity to protect you from diseases.



Planning ahead is especially important if your travel destination includes tropical areas or developing countries. In these areas, immunizations against diseases such as hepatitis, typhoid, and cholera, as well as drugs that protect you against malaria are essential. Even though vaccines provide protection, they are not a substitute for good personal

hygiene, mosquito precautions, and careful selection of food and water sources.

If you are traveling to an area where malaria is prevalent, you will need to purchase a sufficient supply of anti-malarial drugs before you leave the U.S. Most of these drugs you must begin one week before departure, take for the duration of your visit, and continue taking four weeks after leaving the malarial area. The actual medication prescribed will depend on the particular strain of malaria present in the country you are visiting. Moreover, it is important that you take personal protective measures to reduce the risk of mosquito bites.

Immigration officials in some countries may ask you for immunization certification as proof that you have had vaccines against cholera and yellow fever; you may also have to prove that you have had your childhood vaccinations, such as those for chicken pox, measles, and polio. A health professional can help you assess your personal travel immunization and preventative medication needs, taking into account your physical health condition, previous immunization history, and travel itinerary. A wealth of information about what immunizations and other things you may need while traveling out of the country is available on

<http://wwwn.cdc.gov/travel/>.

Check it out while you are planning your trip abroad. Happy traveling!

### Make A Splash this Summer at the **YMCA!**

If you have taken advantage of your YMCA membership benefit, there is no better time to also take advantage of our aquatics programs. Everyone looks forward to summer, the warm weather, longer days, and vacations. With the balmy breezes come pool openings, water park visits and days at the beach. Your South Hampton Roads YMCA's want to ensure that you and your family are ready to swim and can safely partake in these fun and exciting water activities.

**The  
YMCA  
offers  
swim  
lessons  
for every  
member**



**of your family that focus on water safety and stroke development.** Swim lessons are available at a variety of times and days throughout the year and members pay only \$39 for eight half hour lessons. Lessons are also available to non-members for \$91 per eight lessons. Private lessons are also available.

In a community that is surrounded by water, making sure that your family members are safe and "water-ready" is a great idea. Drowning remains the second leading cause of death in children ages 1-14. Keep your family safe this summer by ensuring that they all know how to swim. Call your local YMCA, visit the Member Service Desk or log on to [www.ymcashr.org](http://www.ymcashr.org) to sign up for swim lessons.

## Protect Your Vision on the Job

*article provided by Davis Vision*

In the workplace, most of us are thinking primarily about accomplishing our job-related tasks each day, not about eye safety. But every day in the U.S., about 2,000 workers sustain job-related eye injuries that require medical treatment, according to the National Institute for Occupational Safety and Health (NIOSH). Flying objects, air-blown and wind-blown particles, tools, chemicals, harmful radiation and explosives can damage eyes when least expected.

### Protective Eyewear

Any employee who works outdoors or with electricity, tools, chemicals, machinery, construction materials or explosives needs eye protection. With the proper eyewear, up to 90% of all eye injuries can be avoided.

OSHA's Web site ([www.osha.gov](http://www.osha.gov)) provides guidance on which type of safety eyewear is appropriate for different job positions. The most popular and effective are safety eye-glasses and goggles both of which provide impact protection. Goggles go a step further by adding dust and chemical splash protection. Moreover, they provide a secure shield around the entire eye, guarding it from all directions. To ensure adequate protection, the eyeglasses and goggles must fit properly and comfortably. Proper maintenance is

also important. Scratched and dirty eyewear may hamper vision, cause glare and contribute to accidents. For extra protection, scratch-resistant and glare-reducing lenses are available. You can also purchase safety eyeglasses with prescription lenses.

### Impact Resistance

Even riskier than not wearing safety eyewear in a hazardous environment is wearing the wrong kind of eyewear. For instance, regular eyeglasses or sunglasses may shatter on impact. Safety eyeglasses with polycarbonate lenses do not. Although safety eyeglasses may appear similar to normal dress eyewear, they are designed to provide significantly more eye protection. Lenses and frames must be much stronger than regular eyeglasses to meet requirements set by the American National Standards Institute (ANSI) and mandated by OSHA. To pass the ANSI shatter test, a non-prescription lens must not crack, chip, break or dislodge when a quarter-inch diameter steel ball is shot at the lens at 150 feet per second.

### Protection from UV Exposure

A major concern for outdoor workers is UV exposure from the sun, which can cause benign and cancerous growths on the eyelids and eye surface. The more they are exposed over time to bright light, the greater the risk. The American Academy of Ophthalmology recommends selecting sunglasses that block 97 to 100 percent of UV-A and UV-B rays. Keep in mind that the ability to block UV light is not dependent on the darkness of the lens or the price tag. Ideally, sunglasses should wrap around from temple to temple so that solar radiation is entirely blocked.

Your eyesight is priceless. Regardless of whether you need prescription or non-prescription safety eyewear, the investment made for eye protection will pay dividends, reducing or preventing the risk of a sight-threatening injury on the job.

For more information on vision health and wellness, visit the Davis Vision web site at [www.davisvision.com](http://www.davisvision.com).



**Davis Vision offers impact-resistant polycarbonate safety eyeglasses for use wherever there are eye-injury hazards, whether on the job, at home or outdoors playing sports. Scratch-resistant and glare-reducing properties are available through your Davis Vision plan for significantly less than average retail prices.**



## Win Win Situation - Good Food, Great Cause

Another year has rolled around and the commitment to find a cure for diabetes is still strong. Traditionally the ILA has supported the Diabetes Center Foundation in an annual cookout and this year is no exception. On June 25th at Fleet Recreation Park you will find grill team competitions, entertainment, and people serving their community while enjoying the best pork, the best beef, the best poultry, or the best seafood. Be sure you support diabetes research by purchasing a ticket for the

### 15th Annual Cookout for the Cure June 25th

**Ticket Prices** (includes food and beverages)

#### Advance Purchase:

Adults	\$20
Military, Students and Senior Citizens (62+)	\$15
Children (4-10)	\$10

#### Day of Event:

Adults	\$25
Military, Students and Senior Citizens (62+)	\$20
Children (4-10)	\$15

Find out more about what's being done to cure and to prevent diabetes by visiting the Diabetes Center Foundation website at <http://dcf.evms.edu>.

## Dependent Eligibility - May 31st deadline

### Maintaining Benefits for Your Dependents

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.

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. Your 'dependent' child includes 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 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 for proof of support is mailed out on April 15 with a 45-day deadline for the documents to be returned.

#### Note:

**It is the responsibility of the member to notify the HRSA-ILA whenever a life event occurs that would change your or your dependents' status. If verification is not received by May 31st, HRSA-ILA Welfare and MILA medical coverage will be terminated retroactively to the date of the qualifying event.**

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).

# Money Matters

## New Provision Added to the HRSA-ILA Annuity & Savings Plan

The **Annuity & Savings Plan** has been amended to include a provision for a **hardship distribution** whereby a member may withdraw from the contributions that he or she has made to their account. A member will be permitted a hardship distribution if he or she documents an “immediate and heavy financial need” that falls within the IRS “safe harbor standard” for early distribution from a defined contribution pension plan.

The safe harbor financial hardships defined in IRS regulations are:

- Payment of un-reimbursed medical expenses incurred by the Participant, his/her spouse or dependent children, not covered by an Employee Welfare Plan, governmental plan or other third party funding.
- Payment of tuition and related educational fees, and room and board expenses, for the next twelve months of post-secondary education for the Participant or the Participant’s spouse or dependent.
- Payment necessary to prevent foreclosure on a mortgage on the Participant’s principal residence or eviction from the Participant’s primary residence.
- The purchase of a primary residence.
- Funeral expenses of an immediate family member, (spouse, child or parent) of the Participant.
- Repair expenses for damages to principal residence incurred as a result of sudden catastrophic events (i.e, hurricanes, floods) that qualify as a casualty loss under IRS rules.

For a more detailed description of the six financial hardships visit the HRSA-ILA website at [www.hrsa-ila.com](http://www.hrsa-ila.com), call the IVR phone system at 757-423-3090 or call Participant Services at 757-457-7090 and

request a hardship distribution summary. Please understand that a hardship distribution can only be made from your voluntary contributions—also called “elective deferrals” or “**voluntary elective contributions**”. A member who has not made voluntary contributions is not eligible for a hardship withdrawal.

In the long term, a Financial Hardship Distribution will affect the value of your retirement account. For example, a \$14,500 withdrawal at age 35 will reduce your projected retirement benefit by \$46,500. This assumes an annual return of 6% for 20 years.

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## Guarantee Access to Your Benefit Payment

Everyone else has their benefit check. I signed up for Direct Deposit so I should receive my money before those receiving paper checks. Right? Absolutely, so what went wrong?

Perhaps you changed bank accounts and neglected to notify the HRSA-ILA Participant Services Department. If you failed to take care of that one little detail, your payment would have been deposited in the last account HRSA-ILA has on file.

Take advantage of Direct Deposit. It’s safe and it’s easy. And your money will be applied to the right account as long as you keep us updated as changes occur.

To contact Participant Services for a direct deposit form, just call 757-457-7090 or the Interactive Voice Response System at 757-423-3090. Be sure to file a Direct Deposit Cancellation Form to stop deposits to your old account as well. Forms can also be printed from our website at [www.hrsa-ila.com](http://www.hrsa-ila.com)

## Taxes after Retirement

### Am I subject to taxes when I retire under a Disability?

by Cathy Garrett

Participants who have retired under the "Disability" provisions of the HRSA-ILA Pension Plan must have an annual physical to substantiate his or her ongoing inability to work in the longshore industry. At the close of each year, a Form 1099-R is issued to the participant with the total amount of pension benefits paid. This tax form is coded with a "3" which stands for "Disability Pension." And while these disability pension payments may qualify for exemption from Virginia income taxes under certain conditions, the benefits are still subject to federal income taxes.

When a participant turns age 62, his pension becomes a regular pension. This means the pension is no longer paid to the participant because he is disabled; rather, the pension is paid to the participant because he has reached 62, or the normal retirement age. Under the terms of the Plan Document, the participant is no longer required to undergo an annual physical or substantiate ongoing disability. At the close of each year after turning age 62, a Form 1099-R is issued to the participant with a code "7" which stands for "Normal Pension."



### Flag Day

Flag Day, celebrated on June 14th, commemorates the adoption of the flag of the United States on that day by the Second Continental Congress in 1777.

Did you know that you can purchase a U.S. Flag that has flown over the United States Capitol Building? To do so, write to

**Senator Mark Warner,**  
Dirksen Senate Office  
Building, Washington, DC,  
20510 or to

**Senator Jim Webb,**  
Russell Senate Office  
Building, Washington, DC,  
20510.



## American Flags Honored in Retirement Ceremony

by Brad Stevens, Eagle Scout, Troop 97

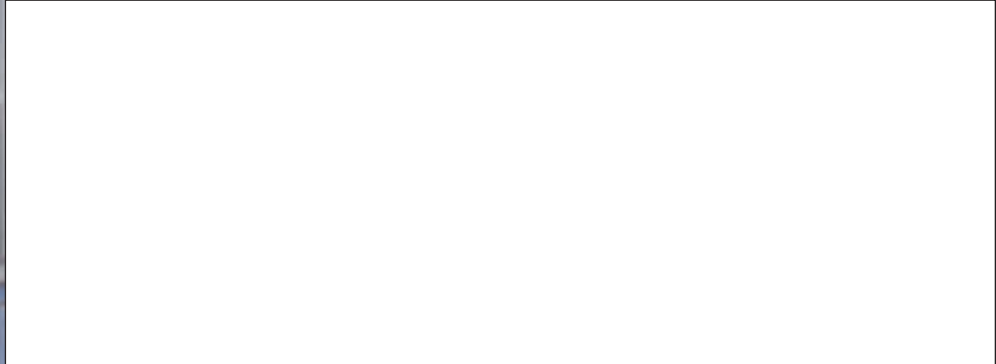
Throughout history the American Flag has served as a symbol of hope, honor, integrity, bravery, and of course freedom to not only our soldiers, but to all of us as a nation. The Flag was carefully designed to depict this matter in its colors as white represents purity and innocence, red depicts valor and bravery, and blue expresses vigilance, perseverance, and justice for all while the stars symbolize the divine heavens and goals of citizens in all fifty states. It is clear why so many people in the USA proudly fly this flag as a form of expression to thank and honor those who fight for our country and its beliefs as well as those who

have given their lives to protect that for which our flag stands.

However, when your American flag becomes old and tattered, what do you do with it? Government regulations state that the American Flag shall never be shown disrespect of any sort, which is why our flag is ceremoniously retired. Currently, government agencies and the Boy Scouts of America are the only two groups authorized to perform a flag retirement ceremony. We are asking for flag donations. If you have an old flag that needs to be retired, please take it to the HRSA-ILA Building and leave it with the receptionist and it will be given to Boy Scout Troop 97 for retirement.

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NORFOLK VA 23505-1458

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

## Important Contact Information

### HRSA-ILA Funds - Participant Services

Phone:(757)457-7090 IVR: (757)423-3090  
Fax:(757)423-1227

### HRSA-ILA Benefit Providers

DAVIS VISION	1-800-999-5431
<a href="http://www.davisvision.com">www.davisvision.com</a>	
HEALTHY EDGE	1-800-736-8272
MASS MUTUAL	1-800-743-5274
<a href="http://www.massmutual.com">www.massmutual.com</a>	
UNUM	1-800-858-6843
DELTA DENTAL	1-800-237-6060
<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>	

### MILA Benefit Providers

CVS/CAREMARK Prescriptions:	
Participant line	1-866-875-6452
Direct line for Doctor call in:	
Phone:	1-800-378-5697
Fax:	1-800-378-0323
<a href="http://www.caremark.com">www.caremark.com</a>	
CIGNA	1-800-794-7882
<a href="http://www.cigna.com">www.cigna.com</a>	
COMPSYCH	1-877-595-5282
<a href="http://www.guidanceonline.com">www.guidanceonline.com</a>	

### 10K Steps, Anyone?

“WalkAbout” is a free program for HRSA-ILA members and their dependents to encourage walking and 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.

### Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. Call 1-800-SENTARA today for the free tobacco cessation program, “Get Off Your Butt: Stay Smokeless for Life.”

### Want to learn to eat healthier?

Do you want to eat healthier? “Eating for Life” is a healthy eating DVD program you complete at your own pace. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and types of foods. Call 1-800-SENTARA for your free packet today!

A cough, fever, new diagnosis, pain that's getting worse ... Get answers from a CIGNA nurse. Day, night, weekends, we're here when you need us. Call **1-800-564-9286**. Learn more about a health related topic or new diagnosis at [www.MyCIGNA.com](http://www.MyCIGNA.com).



# PORT CALL



VOL 17, Number 3 © 2009 HRSA-ILA

JULY 15, 2009 ISSUE

## Annuity & Savings Plan

### New Default Investment Option

by Gary Alcaraz

We are pleased to announce that effective July 1st there will be two new investment options in two new asset classes in your Annuity & Savings Plan: Van Kampen Small Cap Value Fund and Thornburg International Value Fund. In addition, we have made a change to the Plan's default fund investment.

The **Guaranteed Income Fund** will be replaced as the default investment option by the **Moderate Journey Fund**.

This fund invests approximately 60% of its assets in stocks, and 40% in bonds. The Moderate Journey Fund meets the criteria to be the Plan's Qualified Default Investment Alternative (QDIA).

If your investment selection is in the **Guaranteed Income Fund**, you will not be moved to the **Moderate Journey Fund**.

If you have not made a selection choice both your voluntary and mandatory contributions as of August 1st will default to the

Moderate Journey Fund going forward. Likewise, any new participants not selecting an investment option will default to the Moderate Journey. Look for more information on these new funds from Mass Mutual.



The stock market has rebounded nicely off its March lows and is up over 35% since March 6th! While the market is still off quite a bit from its highs in late 2007, remember that you can only participate in a rebound if you are not sitting on the sidelines. And don't forget if you have any questions to call Gary Alcaraz at 431-6333.

*Also read the Administrators Corner on Rumors and Regulations of the Plan.*

## What's Inside?

- EyeMed Selected As New Vision Care Provider, See page 4.
- Annuity & Savings; Rumors and Regulations, See page 7.
- Controlling Obesity, Well Aware or Y Change, See page 5.
- Where's my check?, See page 6.
- Protecting Yourself From The Sun, See page 3.
- Storm Preparation, See page 2.
- Your Eyes Can Be Victim to Skin Cancer Too, See page 4.
- Thirteen students Continue with Scholarship, See page 6.
- Donate Old Glasses, See page 5.



The  
Port Call  
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charrison@hrsa-ila.com

## Storm Preparation

### Being Prepared Can Make the Difference

The Atlantic hurricane season officially opened June 1st. Lasting from June to November, the peak season is typically mid-August to late October. While tropical storms are classified by wind speed, central pressure and damage potential, forecasters warn that storm intensity is only one key determinant of risk of property damage or loss of life. Another key factor would be the number of people that live in harms way and how well they prepare.

To prevent major loss, modify your home to strengthen it against storms and keep enough supplies on hand to sustain you through the storm and after effects.

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:

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Cindy Harrison

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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

E-mail

charrison@hrsa-ila.com

#### Develop a Family Plan

- Discuss the type of hazards that could affect your family and know your home's vulnerability to storm surge, flooding, and wind.
- Locate a safe area in your home or within your community for each hurricane hazard.
- Determine escape routes from your home and places to meet.
- Have an out-of-state friend as a family contact, so all your family members have a single point of contact.
- Make a plan for what to do with your pets if you need to evacuate.
- Post emergency telephone numbers by your phones and make sure your children know how and when to call 911.
- Check your insurance coverage - flood damage is not usually covered by homeowners insurance.

#### Create a Disaster Supply Kit

- At least one gallon of water daily per person for 3 to 7 days
- Food to last for 3 to 7 days
- Toiletries, blankets and pillows
- Seasonal clothing, rain gear and sturdy shoes
- First aid kit and any necessary medications
- Special items for babies and the elderly
- Tools, keys, flashlights and extra batteries
- Battery operated NOAA weather radio
- Cash, since banks and ATMs may not be open or available for extended periods
- Important documents sealed in a waterproof container
- Toys, books, and games
- Pet care items

Refer to the HRSA-ILA website ([www.hrsa-ila.com](http://www.hrsa-ila.com)) for more information provided by ComPsych concerning storm preparation. You can also refer to the Federal Emergency Management Agency (FEMA) site at [www.fema.gov](http://www.fema.gov).

# Tips from the Edge, The Healthy Edge

## Protect Yourself from the Sun

Susan A. Tweed, Ph.D., R.N.

Summer is here and a great time to have outdoor fun. Along with the increased activity, it is also time to take precautions to avoid sunburn, which can increase your risk of skin cancer. Skin cancer is the most common form of cancer in the United States. Exposure to the sun's ultraviolet (UV) rays appears to be the most important environmental factor involved with developing skin cancer. UV radiation tends to be greater in the summer months. To help prevent skin cancer use sun protective practices such as;



**Seek shade**, especially during midday hours (10 a.m. – 4 p.m.), when UV rays are strongest and do the most damage.



**Cover up** with clothing to protect exposed skin. A long-sleeved cotton shirt and long pants with a tight weave are best.



**Wear a hat** with a wide brim to shade the face, head, ears, and neck.



**Wear sunglasses** that wrap around and block as close to 100% of both UVA and UVB rays as possible.



**Apply sunscreen** with sun protective factor (SPF) 15 or higher, and both UVA and UVB protection before you go out in the sun.

It's always wise to choose more than one way to cover up when you're in the sun. Use sunscreen and put on a shirt... Seek shade and grab your sunglasses... Wear a hat, and rub on sunscreen too. Combining these sun protective actions helps protect your skin from the sun's damaging UV rays. UV rays reach you on cloudy and hazy days, as well as bright and sunny days. UV rays will also reflect off any surface like water, cement, sand, and snow.

Also, UV rays from artificial sources of light, like tanning beds, cause skin cancer and should be avoided. Although most forms of skin cancer can be cured, the best way to avoid skin cancer is prevention by protecting your skin from the sun. Remember, when in the sun, seek shade, cover up,

get a hat, wear sunglasses, and use sunscreen!

For more information go to [http://www.cdc.gov/cancer/skin/basic\\_info/howto.htm](http://www.cdc.gov/cancer/skin/basic_info/howto.htm)

## Next Health Fair

Join us at the HRSA-ILA Funds building on Terminal Boulevard.

**August 20, 2009, from 9:00 – 1:00 pm**

Take advantage of the following workshops:

11:00 am **"Healthy Eating"**

12:00 pm **"Saving Money During Difficult Economic Times"**



James Wade, port # 10427 and wife Sadie are regular attendees of the Health Fair.

Have your blood pressure, total cholesterol and glucose checked, get important health information and your copy of Healthwise Handbook, a comprehensive self-care guide. Drop by for a quick head, back, and neck massage. Find out more information about your excellent benefits for HRSA-ILA/YMCA, Dental and Vision plans.



**CVS Caremark Corporation Continues growth in the Hampton Roads Area**

Convenient CVS pharmacy locations enable participants to fill their 3 month maintenance prescriptions locally without the wait so often experienced through mail order. With plans for at least seven more locations, the first Virginia Beach pharmacy at Independence Boulevard and Pleasure House Road is now open. Another store in Virginia Beach at Laskin and First Colonial is scheduled to open in August and the first Chesapeake location at Kempsville Road and Volvo Parkway is set to open early next year.

### Wellness Advisory Council (WAC)

Do you have ideas that could help HRSA-ILA members be healthier? We want your thoughts! We are looking for a few good people to create a Wellness Advisory Council. The WAC will meet to brainstorm ideas that can help members choose to build and maintain a healthier lifestyle. So, if you are an inspiration to others and want to share your time and talents building a healthier workplace, call Susan Tweed at (757) 552-7297 or e-mail at [SATWEED@sentara.com](mailto:SATWEED@sentara.com).

## Promoting Vision Wellness



### The Board of Trustees select New Vision Care Provider

Effective June 1, 2009, EyeMed replaced Davis Vision as your vision wellness program. The most noticeable difference is in the increase and convenience of providers. You now have the option of selecting optical retail affiliated providers or private practice doctors within the network. EyeMed's web site, [www.eyemed-visioncare.com](http://www.eyemed-visioncare.com) includes more

information about providers as well as a provider locator so you can see what network locations are near you. You should have received from EyeMed Vision Care ID card and a summary of vision care services. You can also go to the HRSA-ILA Website for a copy of this summary specific to the HRSA-ILA Welfare Fund at [www.hrsa-ila.com](http://www.hrsa-ila.com).



*Participant Services staff, Juanita Browne, Pat Lynn, Myma Brown, Gene Griffin and HRSA-ILA Administrator, Lou Cobb are indoctrinated by EyeMed representative, Barbara Berger.*

### EyeMed Makes Eye Exams as Easy as 1,2,3.

#### Step 1

Locate a provider. With EyeMed, you can choose from private practice and optical retail providers in your area. At [www.eyemedvision.com](http://www.eyemedvision.com) you can search a large and diverse network of ophthalmologists, optometrists and opticians.

#### Step 2

Schedule an appointment with a simple phone call or stop by one of the providers that accept walk-in visits.

#### Step 3

Present your ID card when you arrive to identify yourself as an EyeMed Vision Care member.

LENSCRAFTERS

PEARLE VISION

Sears  
optical

OPTICAL



### Skin Cancer Awareness: Eyes at Risk for Skin Cancer, Too

When you think of skin cancer, you probably don't immediately think of your eyes. Yet increased sun exposure can cause cancerous growths both in and around the eyes. Though rare, carcinoma and melanoma can cause vision loss, disfigured eyelids and even death, if not treated. Early intervention offers the best opportunity for successful outcomes.

Intraocular melanoma, in which cancer cells form in the

tissues of the eye, is the most common form of eye cancer in adults. Like other sun-related cancers, lifestyle changes can reduce the likelihood of developing intraocular melanoma. The most obvious method of prevention is wearing sunglasses. The American Cancer Society recommends sunglasses that block 99% to 100% of ultraviolet A rays.

Intraocular melanoma is often found during a comprehensive eye exam. Symptoms include a dark spot on the iris (colored part of the eye), blurred vision, a change in pupil shape or a change in vision. Intraocular

melanoma is highly treatable if caught early, but can cause glaucoma and even blindness if untreated.

When putting on your sunscreen before a day outside, don't forget to protect your eyes, too!

#### Risk Factors for Melanoma in the Eye

- Older age
- White/Caucasian ancestry
- Fair complexion
- Blue or green eye color

Sources: National Cancer Institute, American Cancer Society

## Donate Unneeded Glasses to the Lions Club

The HRSA-ILA has joined with the Little Creek Lions Club of Tidewater to provide unused eyewear to those in need.

**In 1925, Helen Keller challenged Lions to become “knights of the blind in the crusade against darkness”.**

Today, sight programs remain one of the Lion’s defining causes. By placing a collection box in the HRSA-ILA Participant Services Department, HRSA-ILA has given you the opportunity to join the Lion’s Club in giving the gift of sight. Just by depositing your old unused prescription eyewear into the Lion’s Club drop box you can help enrich the lives and eyesight of others in your community. The Lions Club in turn will distribute, at no cost to the recipient, the donated eyewear to others less fortunate in their ability to purchase prescription eyewear for themselves.



Currently, the club provides service to 205 countries, in hospitals, senior centers, in regions battered by natural disaster, in schools and in eyeglass recycling centers. Because they are local, they serve the needs of the communities we live in and because they are global, they can address challenges that go beyond our borders. For more information on the Lion’s club go to [www.lionsclub.org](http://www.lionsclub.org).

## Wellness Resources

### Turn Weight Complications Into Resolutions

*by Cindy Harrison*

Obesity is a multi-faceted problem. It can put you at risk for a number of health issues while also impacting your job performance, your stamina, and your quality of life making it hard to do the things you love. There are several programs available through your ILA benefits to guide and encourage you in obtaining a healthier life style, but ultimately it is up to you to commit to making that choice.



managing a weight complication, you can call the Well Aware team at their toll-free number, **1-877-888-3091** and request to be manually enrolled in the program.

#### What resources will you receive through the program?

- Access by phone to nurses who specialize in weight complications, 24 hours a day, 7 days a week.
- Personalized plan designed to help you improve your health.
- Workbook with valuable information and charts to help you track you progress.
- Other mailed materials based on your discussions with the nurse.
- Healthy Heart and Healthy Eating questionnaires.
- Additional support from other specialists, including nutritionists.
- A quarterly newsletter featuring articles on weight-related topics.

### **Change**

Free to members, the YMCA has a great six week support program in which participants meet several times a week with a counselor/trainer to talk about healthier food choices, workout options and stumbling blocks. To find out more about the Y Change program call Tammy Sisson at 546-9622.

### **Well Aware**

CIGNA has made a commitment to providing support for chronic health conditions called “Well Aware for Better Health”. If you have had medical claims resulting from weight related health risks you may have received a letter from CIGNA in an effort to help you manage your condition. Receipt of such letters indicate an automatic confidential pre-enrollment in the Well Aware program for personalized support.

If you have had no such claims or letters but feel you need help in

For more information call 1-877-888-3091 or visit CIGNA’s website at [www.CIGNA.com/betterhealth](http://www.CIGNA.com/betterhealth). You can also register with [myCIGNA.com](http://myCIGNA.com) where you can access Healthy Rewards discount coupons through for a variety of health and wellness products and services.

## Status Quo

### Where is my check?

by Gene Griffin

I will never forget the very first payout that I observed as participant services manager. I can remember it very clearly. Tuesday morning, at the beginning of April, the retired longshoreman called Participant Services in an uproar. "I failed to get my pension check today. Where's my check?" the pensioner exclaimed. The Participant Services clerk did the very best she could to calm the member while she searched to locate the problem. Soon after that, other pensioners called with the same question, "Where is my check!?"

Not too long after April 1st came another payout, the April 15th quarterly vacation payout. There had to have been at least half-dozen active longshoremen who all shared the same problem: No checks had been delivered to the members' mailboxes. I could not believe what I was hearing over and over, "Where's my check?"

After listening to each member tell their tale of woe, a staff member at HRSA-ILA tracked down the problem. We discovered that all of the callers shared the

same problem — each had failed to update their address. Fortunately, we were able to get the members' benefit payments to them, but only after the checks had been returned to us by the post office.

A point that escapes some members is that, while HRSA-ILA is charged with the timely delivery of promised benefits, you, too, have a responsibility of keeping certain personal information up to date. You won't receive your check if we don't know where you live. Your direct deposit will fail if you've changed banks. Coverage verification won't occur for your newborn's well baby check-up if you haven't reported the blessed event. The best advice HRSA-ILA can offer you, the member, is to keep us abreast of any changes to you or your family that will affect any aspect of your HRSA-ILA or MILA benefits. Forms are available 24/7 online at [www.hrsa-ila.com](http://www.hrsa-ila.com) or on the interactive voice system at 757-423-3090, or you may stop by the office on Terminal Blvd. You are HRSA-ILA's most important job, but we need your efforts to make sure that we have your most up-to-date personal and family information.

The April 2009 issue of Port Call reported Mr. Wille W. Butler at 106 years of age as the oldest living ILA member from the Port of Hampton Roads. Regretfully, we now have to report that Mr. Butler passed away March 29, 2009 shortly after the newsletter went to print. Willie Butler was a pensioned member of local 846. Our condolences go out to his friends and family.

### Reduction Through Attrition Affects New Qualifiers



Thirteen students will continue their education in the 2009-2010 school year aided by the David D. Alston Scholarship Fund. Since the number of recipient awards has been reduced to ten, new applications were not distributed for the upcoming school year.

The following students have maintained the 3.0 GPA full time status required to keep their scholarship:

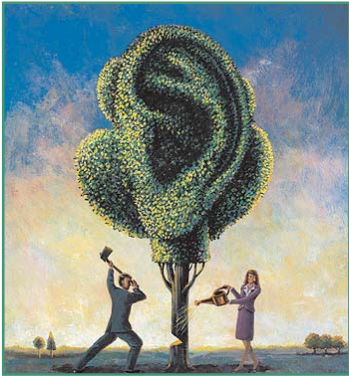
Jennifer Ashcraft  
Kanisha Belt  
Kevin Bransford  
Curtis Brown  
Roger Crook Jr  
Racheal Dent  
Shantoya Evans  
James C. King III  
Rochelle Norris  
Erin O'Connor  
Mark Simpson  
Rebecca Sinclair  
James Wuth

As current recipients graduate or fail to meet the requirements, new opportunities will open. Students, stay focused on your education and look for a notice of scholarship availability in February of 2010.

## Administrator's Corner

### Annuity & Savings Plan: Rumors and Regulations

When the Trustees of the Annuity & Savings Plan agreed to implement a hardship feature, a rumor started going around the waterfront that if you don't get your money out it will be gone.



A piece of advice: Don't get caught up in that rumor. The truth of the matter is that if you do take your money out, it will be gone. Taking a hardship distribution from the Plan should be your very last resort. If you are experiencing one of the hardships covered by the provision and you have made contributions to the Plan and you have no other means to solve your financial crisis; then thank heavens that it is available to you. Please, however, don't be like a few members we have seen with some creative paperwork and a yen for cash, because you are only shorting yourself when you retire. If you were smart enough to have made the decision to put part of your pay into your account, then stay with that plan and save your money for your retirement years.

Those of you who have been on the waterfront for a few years have seen it before: The hours go up and the hours go down. This is nothing new, and it is just like the stock market with its up years and its down years. While experts disagree on whether the bottom has been reached or when we will recover, they all agree that one must be invested in the market to benefit from the recovery that will come. Here's a rough example: \$10,000 properly invested to take advantage of the approximate 35% market rebound in the last 90 days has earned \$875. How about that same \$10,000 withdrawn from the

Annuity & Savings Plan as a hardship distribution? Not only was the opportunity to earn the \$875 gone, but likely a \$1,000 early withdrawal tax penalty was imposed by the IRS.

Remember, you can change your past or your future contributions (or both) at any time by calling MassMutual at 800-743-5274 or by completing an Investment Transfer Form available online at [HRSA-ILA.com](http://HRSA-ILA.com), by calling the IVR at 423-3090, or by requesting the form from the Participant Services Department.

Work safe.

—Lou Cobb

### No Selection Chosen?

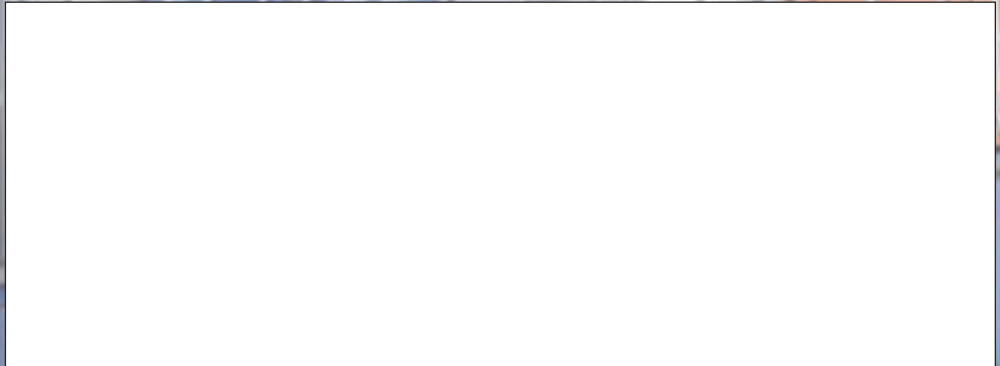


Stay tuned for a notice to be sent out by MassMutual, the service provider for the Annuity & Savings Plan. Under a host of regulations coming out of Washington in the last several years, the Annuity & Savings Plan is required to change the "default investment". The default investment is where a member's contributions are invested if the member has never selected a fund, either by calling MassMutual or by completing an election form at the fund office.

Beginning August 1st, 2009 the default investment will become the "**Moderate Journey**," a diversified mix of stocks and bonds. All contributions on or after August 1st for any member who has never made an investment selection will be invested in the Moderate Journey option. No contributions made before August 1st will be moved to the new fund. This only applies to those who have never made an election. If you have made an investment election before this does not apply to you.

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

## Important Contact Information

### HRSA-ILA Funds - Participant Services

Phone: (757) 457-7090 IVR: (757) 423-3090  
Fax: (757) 423-1227

### HRSA-ILA Benefit Providers

<b>EYEMED</b>	<b>1-866-723-0514</b>
<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	
<b>HEALTHY EDGE</b>	<b>1-800-736-8272</b>
<b>MASS MUTUAL</b>	<b>1-800-743-5274</b>
<a href="http://www.massmutual.com">www.massmutual.com</a>	
<b>UNUM</b>	<b>1-800-858-6843</b>
<b>DELTA DENTAL</b>	<b>1-800-237-6060</b>
<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>	

### MILA Benefit Providers

CVS\CAREMARK Prescriptions:	
Participant line	1-866-875-6452
Direct line for Doctor call in:	
Phone:	1-800-378-5697
Fax:	1-800-378-0323
<a href="http://www.caremark.com">www.caremark.com</a>	
<b>CIGNA</b>	<b>1-800-794-7882</b>
<a href="http://www.cigna.com">www.cigna.com</a>	
<b>COMPSYCH</b>	<b>1-877-595-5282</b>
<a href="http://www.guidanceonline.com">www.guidanceonline.com</a>	

### 10K Steps, Anyone?

"WalkAbout" is a free program for HRSA-ILA members and their dependents to encourage walking and 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.

### Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available. Alverine Mack, M.S., R.N., a certified smoking cessation specialist, can help you quit for good. Call 1-800-SENTARA today for the free tobacco cessation program, "Get Off Your Butt: Stay Smokeless for Life."

### Want to learn to eat healthier?

Do you want to eat healthier? "Eating for Life" is a healthy eating DVD program you complete at your own pace. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and types of foods. Call 1-800-SENTARA for your free packet today!

A cough, fever, new diagnosis, pain that's getting worse ... Get answers from a CIGNA nurse. Day, night, weekends, we're here when you need us. Call 1-800-564-9286. Learn more about a health related topic or new diagnosis at [www.MyCIGNA.com](http://www.MyCIGNA.com).

