

Administrator's Corner **End-of Life Decisions**

Anyone who has been near a television set or a radio these last few months has heard the ongoing national discussion on a universal health care plan. One aspect of the discussion has focused on “end-of-life” issues—whether or not doctors should be reimbursed for this discussion with a patient and whether the government should have any involvement at all in what are very private matters.

These are indeed very private matters. No two people who have given them any thought will have the same answers as to whether they wish extraordinary measures taken to prolong their life in an illness or whether they wish to delegate the authority to make these and other decisions to someone else. It's natural to avoid thinking—and talking—

about dying, and as a result many people do not make their wishes clear to family members and medical providers.

For myself, I would just as soon maintain some semblance of control and not pass away in a hospital bed with a dozen monitors beeping. But what if I had to make medical decisions about my mom or my dad? What if my sisters and brother and I could not agree?

My parents have solved this potential dilemma for my siblings and me by completing “advanced directives”. Advanced directives are legal documents that allow you to specify your decisions about financial and health matters, especially end-of-life care. A recent article by the American Association of Retired Persons notes that people 65 years and older who talked with their families or physicians about their preferences for end-of-life care had

less fear and anxiety and they felt that they had more ability to influence and direct their medical care.

Types of advance directives worth considering include a “living will”, a “durable power of attorney” and a “do-not-resuscitate” order.

A living will is a formal legal document that describes the kinds of medical treatments you want or do not want if you become incapacitated. A durable power of attorney is a document that lets you designate a person to make treatment or financial decisions if you are unable to make those decisions. A do-not-resuscitate order is a document that directs what measures you wish to be taken or not taken on your behalf in events such as a cardiac or respiratory arrest.

Over the years I have seen many squabbles among the surviving family members of a declining or a deceased ILA member that could have been avoided by a durable power of attorney placed on file with HRSA-ILA. Other potential problems can be eliminated by filing a beneficiary form or keeping the beneficiary

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Cont'd from Front Cover

information up to date. And if you want to make your wishes known about how aggressively medical personnel will work to prolong your life in critical care situations, you are encouraged to discuss these with your family doctor the next time you see him or her.

You can get additional information on these subjects at your library, over the internet by googling any of the terms used in this article, from an attorney or financial planner, or by discussing them with your doctor.

Work safe.

- Lou Cobb

dized 50% survivor annuity”, meaning that upon the death of the married member, the eligible spouse received a survivor’s benefit of one-half of the member’s benefit with no reduction in the member’s benefit at retirement to fund the survivor’s benefit.

The new optional form of survivor annuity for a member and spouse who choose it is a 75% Survivor Annuity. Unlike the 50% Joint and Survivor Option, the 75% survivor option requires a reduction from the member’s benefit to fund the increased benefit that will be paid to the spouse upon the member’s death. Married members who apply to retire on or after October 1, 2009 will be provided an estimate of their retirement benefits under the 50% and the 75% survivor options. The member and the spouse will be required to sign an election form in which they choose the retirement benefit option, the 50% Joint and Survivor option or the 75% Joint and Survivor option.

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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Qualified Optional Survivor Annuity

Effective October 1, 2009 the Pension Plan is required to offer a “Qualified Optional Survivor Annuity” (QOSA) to married members upon retirement. Before October 1st, the survivor annuity was a “fully subsidi-

Your Container Benefit and Taxes

Think you would like to avoid paying taxes on your Container benefit check? You may want to 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 2008 Container payout and the amount in federal taxes (not including state or FICA taxes) due on those benefits by the end of the 2008 tax year for longshoremen in the following common tax brackets:

2008 Container Payout Gross	Federal Tax Bracket	Federal taxes due
\$10,275.82	25%	\$2,568.96
	28%	\$2,877.23
	33%	\$3,391.02
	35%	\$3,596.54

You can run from your estimated tax withholding, 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, a tax penalty at the end of the year, or you may join your fellow ILA members who have an IRS Levy against their wages and benefits. You may wish to discuss your tax withholding election with your tax advisor.

Tips from the Edge, The Healthy Edge

Protect Yourself From Seasonal Flu

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

Get the Flu Shot

Mark your calendar to get your flu shot! The Centers for Disease Control and Prevention (CDC) recommends a yearly seasonal flu vaccine as the first and most important step in protecting yourself against seasonal flu.

While there are many different flu viruses, the seasonal flu vaccine protects against the three flu viruses research indicates will be most common. The vaccine can protect you from getting sick from these three viruses or it can make your illness milder if you get a flu virus that is related to those in the vaccine. Your wellness program, Healthy Edge, has set up six sites you and your dependents, over 18 years old, can get the seasonal vaccine at no cost. See page 7 for vaccine schedule.



Doug Redmon receives his flu vaccine during the 2008 HRSA-ILA Flu Campaign.

Use Preventive Measures

Below are some preventive measures you can take to minimize your risk of getting the flu.

- Wash hands frequently with soap and water for at least 20 seconds. If hands are not visibly soiled, hand sanitizers containing at least 60 percent alcohol are effective.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Teach children good cough and hand hygiene etiquette. This includes covering coughs and sneezes with tissues, coughing and sneezing into the inside of the elbow and properly discarding used tissues. Avoid close contact with sick people.

- If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone, except to get medical care or for other necessities. A fever is defined as 100° Fahrenheit.
- While you are sick, limit contact with others to keep from infecting them.
- Stay informed. Monitor the CDC Web site (<http://www.cdc.gov/h1n1flu/>) and the Virginia Department of Health (<http://www.vdh.virginia.gov>) for additional resources and the most current recommendations.

H1N1 Vaccine

Although a seasonal vaccine will not protect you against the new H1N1 Swine flu virus, a vaccine against the new H1N1 virus is being produced and may become available in October. The initial supply of H1N1 vaccines might not be enough to meet the demand. For this reason, CDC's Advisory Committee on Immunization Practices (ACIP) recommends that certain groups at highest risk for infection should be the first to get the vaccine. Those in most need are pregnant women, persons who live with or provide care for infants less than 6 months of age, health-care and emergency medical services personnel, children and young adults aged 6 months—24 years, and persons aged 25—64 years who have medical conditions that put them at higher risk for influenza-related complications. Talk to your health care provider about getting the vaccine.

Take Antiviral Drugs

If you get seasonal or new H1N1 flu, antiviral drugs can be used for treatment. Antiviral drugs are prescription medicines (pills, liquid or an inhaled powder) that fight against the flu by keeping flu viruses from reproducing in your body. Antiviral drugs can make your illness milder and make you feel better faster. They may also prevent serious flu complications. For maximum effectiveness, antiviral drugs should be taken as soon as possible after symptoms begin.

Deadlines ... Timelines Your Benefit Trail

October 1, 2009

The contract year for benefit eligibility begins October 1st and runs through September 30th of any given year.



October 9, 2009

Deadline for submission of Worker Compensation hours or Military Service hours.



November 2, 2009

Eligibility Certificates mailed to active participants earning at least 500 hours in the October 2008 through September 2009 contract year.

Have you made an investment selection for your annuity contributions? As of August 1, 2009, the default selection is the Moderate Journey Fund.

If you earned 700 hours in the 08-09 contract year, you are eligible for a Vac/Hol benefit. If you wish to receive quarterly payments, submit an election form.

The effective date of your life insurance begins October 1st if you earned 1000 hours or more in the previous contract year.

Have you filed a signed beneficiary form for HRSA-ILA Benefits or an Annuity Distribution?

July 2010 to September 30, 2010

Last quarter to earn benefits for the 2010 - 2011 benefit year.



Eligibility Certificates Tell the Story

All Participants who earned 500 hours or more during the 2008-2009 Contract Year will be receiving a certificate of benefit eligibility during the first week in November. This certificate represents a compilation of work hours and credits that you earned towards your HRSA-ILA and MILA benefits. Upon receipt it should be carefully reviewed for accuracy. If you are in question, the best way to compare your work record with what has been reported to us is through a Detail Work History. This detail of work history shows each day that you worked, the employer, job category and reported hours. It will also show the days on which Worker's

Compensation or Short Term Disability benefits were received. Requesting a Detail Work History can be done as easily as calling the Interactive Voice Response System (IVR) at 423-3090, e-mailing participant.services@hrsa-ila.com or calling Participant Services at 457-7090.

For members qualifying for container royalty, annual vacation or 4th quarter vacation and holiday benefits, these are scheduled to be mailed on Tuesday, December 1st. Direct Deposit request forms, address changes, tax withholding elections, and or voluntary elections to your Annuity & Savings account taken from you benefit checks all need documentation submitted prior to November 16, 2009. Bank account changes that will effect your direct

November 16, 2009

Last day to accept personal data changes affecting benefit payments.

- Tax elections
- Address changes
- Direct Deposit Forms
- Annuity & Savings deduction to be applied to either Vacation/Holiday or Container Royalty benefit check(s)

December 1, 2009

Benefit checks mailed to qualifying participants.

- 4th quarter vacation with remaining holidays, if any, and differential pay
- Annual vacation including differential
- Container Royalty
- Last Pension Check for 2009

January 1, 2010

Health care coverage begins for participants and their dependents varying levels upon earned hours in 2008-2009 contract year.

March 31, 2010

Benefit Statements mailed to active participants with a summary of benefits received in the 2008-2009 contract year.

June 1, 2010

Holiday benefit checks for the contract year October 1, 2008 to September 30, 2009 mailed to qualifying participants selecting the annual payment method.

May 31, 2010

Deadline for Dependent Proof of Support.

deposit must also be received by then.

The most common reason for a missing benefit payment is a direct deposit to a closed account.

Where are you on the Benefit Trail?

To simplify, HRSA-ILA has provided several methods for obtaining the forms you may need. Many of them can be printed directly off the HRSA-ILA website (www.hrsa-ila.com) by clicking on the link to Forms. Links to the Social Security site

(www.ssa.gov) and the State of Virginia site (vdh.state.va.us/vital_records) can also be accessed through the HRSA-ILA website should you need to request birth certificates or social security cards.

If you prefer to request HRSA-ILA forms by phone, you can call the Interactive Voice Response System (IVR) at 423-3090, selecting 5 to have a form mailed to you or by calling the Participant Services Department at 457-7090. First time users of the IVR will be prompted to enter their social security number and birth date. After the system verifies the information, you will be asked to create a PIN for yourself. For those of you that have forgotten your PIN, you may call Participant Services to have your PIN reset.

Maintaining Health Care

Understanding COBRA and What it Means to You and Your Dependents

There is no question that 2009 has presented the largest reduction of work hours since my first coming to work as a longshoreman. As a result, several hundred longshoremen will not be qualifying for the same level of medical insurance coverage that they had in years past. When you receive your eligibility certificate in November it will show the benefits you earned based on your final credited hours earned in the 2008-09 contract year.

ENTITLEMENT		
Total Hours		
760.5	Medical Benefits	2010
760.5	Welfare Benefits	
760.5	Life Insurance	
760.5	Short Term Disability	\$175.00
760.5	Pension Benefit	.5
760.5	Container Benefits	
760.5	Annual V&H Benefits	1 Week(s) and 0 Holidays
	Tax Election for Container Royalty: Flat Tax	

Snapshot section of eligibility certificate showing benefits earned with a total of 760.5 credit hours.

Welfare benefits (dental and vision coverage) require a minimum of 1000 hours. If you did not reach that limit, your certificate will not have an entry on the Welfare Benefit line (see top illustration) and you will receive notification from HRSA-ILA offering dental and vision COBRA insurance for you and your covered dependents. If you wish to elect COBRA, you must return your election to our

offices within 60 days. The election notification you receive will contain the COBRA cost you must pay by the first of each month in order to continue coverage for you and your covered dependents. Again, this will continue only your dental and vision coverage.

MILA provides medical and prescription coverage for each qualifying member. MILA offers three different levels of coverage depending on the total amount of work hours earned during a contract year. 1300 hours or more qualifies a member for Premier Plan coverage, 1000 to 1,299 hours qualifies for

Basic Plan coverage and 700 to 999 hours qualifies a member for the Core Plan coverage. A member must earn the necessary work hours to maintain that same level of insurance coverage from the preceding year. When a member qualifies for a higher level of coverage than the previous year, MILA automatically places the member and the member's covered dependents in the appropriate

level of coverage on January 1st. Only the year of entitlement coverage, not the level, will be printed on your eligibility certificate.

When a member's total work hours for a contract year are reported to MILA and that member did not earn enough work hours during a contract year to maintain the same level of coverage as the previous year, MILA will provide the member with notification that a COBRA election is available. If you choose COBRA, you must return your selection to MILA within 60 days. Failure to return your selections to MILA or HRSA-ILA within 60 days will automatically disqualify the member and the members covered dependents from medical and prescription through MILA and dental and vision coverage through HRSA-ILA. The first payment, which is called the initial payment, is due no later than 45 days after your election to receive COBRA coverage. The rates charged for COBRA coverage are determined and released annually by the trustees for COBRA and are included with COBRA notifications. If you have questions concerning COBRA or any benefit offered through HRSA-ILA, contact the

Participant Services Department
between 8:30 a.m. - 5:00 p.m.
Monday through Friday at
(757) 457-7090 or 1-800-899-3090. By IVR at (757) 423-3090 or by our website at www.hrsa-ila.com.

2009 HRSA-ILA Flu Campaign

Free seasonal flu shots will be available at the following locations to ILA members and their dependents over 18 years old.

HRSA-ILA building
1355 International Terminal Blvd.

October 15, 2009, 10:00 am - 1:00 pm
December 4, 2009, 10:00 am – 1:00 pm



*See your
Health Care
Provider
for the
H1N1 Swine
Flu vaccine.*

Locals 1248, 1624, 1970 & 970
3300 E. Princess Anne Rd.

October 21, 2009, 12:30 pm – 1:30 pm
October 29, 2009, 6:00 am – 8:00 am
October 29, 2009, 9:00 am – 11:00 am

Local 1736 and Local 846
1911 Ivy Avenue, Newport News
October 22, 2009, 10:00 am – 12:00 pm

Mobile Mammography Screening



Sentara's Mobile Mammography Unit will be at the HRSA-ILA Funds Building on October 15, 2009

The American Cancer Society recommends scheduling your first or baseline mammogram by age 40 and every year thereafter. To make an appointment with Sentara's mobile unit, call 455-7500 or 1-800-Sentara.

Mark your calendar

and join us at the HRSA-ILA Funds Building on Terminal Boulevard.

Health Fair

October 15, 2009 (9:00 am - 1:00 pm)

Day Events:

9:00 am - 1:00 pm • Blood pressure, cholesterol, and glucose screenings
• Head, back, and neck massage
• Get important health information and your copy of Healthwise Handbook, a comprehensive self-care guide.

9:00 am Sentara's Mobile Mammography Unit on site (mammograms by appointment)

10:00 am - 1:00 pm Flu shots administered

12:00 pm Speaker Laurie Jesz, RN, BSN, BHS from Sentara Leigh Comprehensive Breast Center; "Leading Industry Mammography Research & Awareness"

Find out more information about your excellent benefits for HRSA-ILA/YMCA, Dental and Vision plans.

**Next HRSA-ILA Health Fair is scheduled for
December 4, 2009 from 9:00 am until 1:00 pm**

Live 24-hour Service Offered by CIGNA

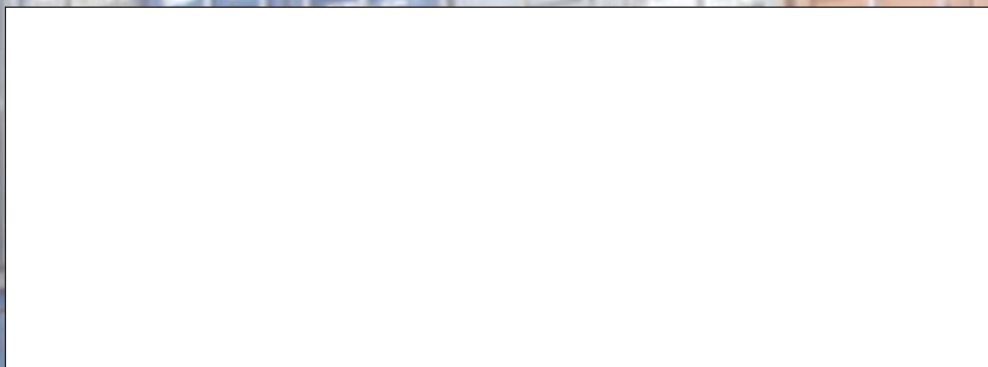
Can your questions wait until normal business hours? CIGNA realizes that normal business hours do not always fit varying work schedules. Perhaps you have a health care question that can't wait or you wish to discuss a claim in the privacy of your own home instead of in the workplace.

For those reasons CIGNA has chosen to expand their customer service hours to include weekends, holidays, and overnight hours to answer questions concerning your medical or pharmacy plans.

CIGNA's Taft-Hartley & Federal Business Segment takes pride in being the first and only health care company to offer this enhancement, live 24-hour service.

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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

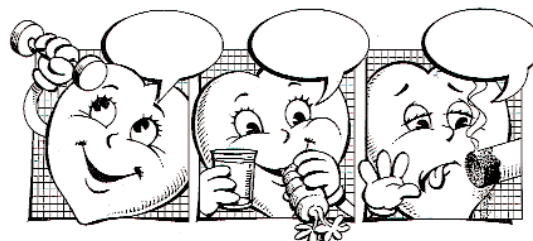
EYEMED	1-866-723-0514
www.eyemedvisioncare.com	
HEALTHY EDGE	1-800-736-8272
MASS MUTUAL	1-800-743-5274
www.massmutual.com	
UNUM	1-800-858-6843
DELTA DENTAL	1-800-237-6060
www.deltadentalva.com	

MILA Benefit Providers

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
www.caremark.com	
CIGNA	1-800-794-7882
www.cigna.com	
COMPSYCH	1-877-595-5282
www.guidanceonline.com	

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!