

# Michigan Conference of Teamsters Welfare



Fall

# Messenger



VOLUME 26, ISSUE 4

FALL 2008

## Message from MCTWF's Executive Director

Dear Teamster Families,

The scene in Grant Park was a lot different 40 years earlier when I joined thousands of other righteous feeling but naive anti-war demonstrators, teeming with outrage and frustration, confronting Richard Daley's police force and the Illinois National Guard and getting a taste of the kind of violent suppression that black civil rights protesters had been constant victims of earlier in the decade. But now, on November 4th, my family and I watched a Grant Park glistening with smiles and tears of joy, swaying and embracing, triumphant, at peace, aglow with pride and the inspiration to join together in the building of a far better future. Perhaps we really have found a political leader with the ethical grounding, the vision, the talent, and the fortitude to help us get there.

Yes, hope springs eternal, but meanwhile, it's pretty frightening out there. The nation is punch-drunk. Banks won't lend, businesses can't function, incredible numbers of people have lost their jobs, can't find new ones, lost their savings, can't sell their homes, can't pay their mortgages, can't hold their families together - they're drowning - and most of the rest of us are watching helplessly, with sympathy and with dread, fully expecting far more devastation, while still believing that somehow the world's governments can and will end this crisis quickly. And when it does end and we set upon the task of rebuilding and healing, hopefully we will do so with the prudence born of lessons hard learned.

Still, the Michigan Conference of Teamsters Welfare Fund remains financially strong and focused on its mission of service to you, as it has since 1949. Our benefit plans are well designed and underwritten, our invested assets are well diversified and managed, our administration is professional and dedicated to excellence, and our governance is the product of the large contribution of time, collaborative effort, vast experience and dedication of our eight Trustees. You can rest assured that we always will fulfill our responsibilities to you.

We do acknowledge, however, remaining a bit shaken over the sudden death last month of our friend and colleague, MCTWF Facilities Management Director Steve Graham, husband of Local 243 Office Manager Charlene Graham. Steve was the salt of the earth. We all loved him. We won't forget him.

I take this opportunity once again to implore you to find a way to stop smoking. According to a recent report from Blue Cross Blue Shield of Michigan, MCTWF's rates of cancer and other smoking related diseases far exceed that of the other labor groups that BCBSM administers. Sure, quitting is tough, but the alternative is to be plagued sooner or later by debilitating chronic disease and probably early death. It's not worth it.

Also for serious consideration, particularly at this time of year, is a report by National Public Radio of a study just published in the New England Journal of Medicine involving 360,000 participants from nine European countries, which found that excess abdominal fat almost doubles the risk of death from diseases including cancer, heart disease and stroke. It was reported further that most previously conducted research studies found that abdominal fat more than triples the risk of cardiovascular disease, diabetes, hypertension and abnormal cholesterol levels. It was suggested that the threshold for increased risk in women is a 35 inch waist and for men, a 40 inch waist. The good news is that abdominal fat is the first fat to go when you lose weight, so any success that you have in burning more calories than you ingest will result in a reduction in risk.

Finally, we welcome to MCTWF all of our new participants and their families, including new groups such as Local 214 members and non-members at the Crawford County Road Commission in Grayling and at the City of Gladstone (including members of the Police Officers Labor Council), the returning non-member group at Local 614's Diamond Automation in Farmington Hills, and South Bend, IN Local 364 members at Bull Moose Tube Co. in Elkhart.

We hope that you had a great Thanksgiving and we wish you good fortune, the best of health and a wonderful Holiday Season.

Richard Burker

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### Editor's Note:

For simplicity, unless otherwise stated, the *Messenger* uses the masculine form to refer to male and female individuals and uses the term "participants" to refer to both participants and their eligible dependents.

# Summary Annual Report

## Michigan Conference of Teamsters Welfare Fund

### *Plan year Ended March 31, 2008*

This is a summary of the annual report of Michigan Conference of Teamsters Welfare Fund (hereafter the Plan), EIN 38-1328578 for the plan year ended March 31, 2008. The annual report has been filed with the Employee Benefits Security Administration of the U.S. Department of Labor as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The plan provides health, dental, optical, prescription drug, short and long term disability, and death benefits for its participants.

#### **BASIC FINANCIAL STATEMENT**

The value of plan assets, after subtracting liabilities of the Plan was \$217,381,585 as of March 31, 2008 compared to \$213,941,298 as of April 1, 2007. During the plan year, the Plan's net assets increased by \$3,440,287. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the Plan had total income of \$202,153,442 including, but not limited to, employer contributions of \$187,368,012, participant contributions of \$8,176,122, earnings from investments of \$3,223,857, rental income of \$17,212 and other income of \$3,368,239.

Plan expenses were \$198,713,155. These expenses included \$187,224,190 in benefits paid on behalf of participants and beneficiaries, and \$16,983 in premiums paid to an insurance carrier for the provision of benefits, as reflected below, and \$11,471,982 in administrative expenses.

Insurance Information - The Plan has a policy with Prudential Insurance Company of America to pay long-term disability claims on behalf of the Plan's salaried staff. The total premiums paid for this policy for plan year ended March 31, 2008 were \$16,983.

#### **YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full, annual report, or any part thereof, on request. The items below are included in that report:

- an accountant's report
- financial information and information on payments to service providers
- assets held for investment
- transactions in excess of five percent of plan assets
- insurance information, including sales commissions paid by insurance carriers information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

#### **TO OBTAIN ADDITIONAL INFORMATION**

To obtain a copy of the full annual report, or any part thereof, your request should be addressed to: Executive Director, Michigan Conference of Teamsters Welfare Fund, 2700 Trumbull Avenue, Detroit, Michigan, 48216-1296. The charge to cover copying costs will be \$.15 per page. You also have the right to receive, at no charge, the annual report's statement of assets and liabilities and accompanying notes or a statement of income and expenses and accompanying notes, or both. If you request a copy of the full annual report, these two statements and accompanying notes will be included, at no cost, as part of that report.

You will also have the legally protected right to examine the annual report at the offices of the Michigan Conference of Teamsters Welfare Fund in Detroit, Michigan and at the U.S. Department of Labor in Washington D.C. To obtain a copy from the U.S. Department of Labor, your request should be addressed to:

Public Disclosure Room N 1513  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

## Individual Authorization to Release Protected Health Information

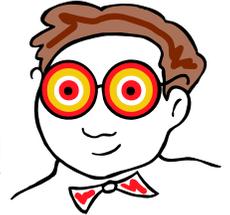
The Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides for strict limitations on the use and disclosure of any information about you which relates to your past, present or future physical or mental health or health care services from which you can be identified (otherwise known as "protected health information" or "PHI"). It includes not only any information concerning diagnosis and treatment, but any personal information that could be used to identify you. A full statement of the HIPAA Notice of Privacy Practices can be found on the *HIPAA Privacy Rule* page of our website.

HIPAA forbids our sharing of your "PHI" with others, even your spouse or child, unless you authorize us to do so by completing an Individual Authorization to Release Protected Health Information (PHI) Form and submitting it to MCTWF's Privacy Officer at our business address. This form can be requested from our Customer Service Department or it can be printed from the *HIPAA Privacy Rule* or *Forms* pages of our website. You may revoke your authorization at anytime.

Please be sure that you have the participant's contract number available when contacting the Customer Service Department.

## Expanded Optical Plan Benefits

The DeltaVision® nationwide network of quality eye care professionals was made available to all MCTWF optical plan participants effective October 1, 2007 (please see the Summer 2007 issue of the *Messenger*). Through the network, participants are covered in full for eye examinations and single, bifocal and trifocal lenses, with substantially improved coverage for frames and contact lenses, and benefits for laser vision correction and polycarbonate lenses for children. The in-network benefit for laser vision correction pays up to \$250 per eye per lifetime and cannot be used within the same year as other vision correction options.



**Effective October 1, 2008**, the Trustees have resolved to provide the same benefit for laser vision correction when obtained from an out-of-network provider as when provided from an in-network provider.

To determine whether a provider participates in the network, you may link to the provider search available on the *Provider Networks* page of our website, or phone our Customer Service Department.

**Please remember to inform your provider that you are covered by DeltaVision®.** By doing so, participating providers will submit the claim on your behalf and any out-of-pocket expense you incur will reflect all discounts to which you are entitled.

## Weight Watchers At Work

Weight loss has been proven to reduce risk of chronic health conditions including diabetes, high blood pressure, heart disease and certain types of cancer for those who are overweight.



To assist its employees with their desire to lead a healthier lifestyle through weight loss, in 2007 MCTWF began sponsoring a Weight Watchers At Work Program®. Over the course of several 12 week sessions, employees attended weekly meetings consisting of a confidential weigh-in and lecture/discussion facilitated by a specially trained leader. The structure and focus of the Weight Watchers At Work Program® mirrors the traditional meetings held at Weight Watchers® locations, but is held at the work site. Sixteen members of our staff participated in each session. They modified their life styles, lost a good deal of weight, and not only are they health-

ier now, but feel good about themselves and their accomplishment. While each appears to have made a permanent change and have thereby caused our little "WW At Work" group to disband, a few, nonetheless, have expressed their desire to transition into the Weight Watchers traditional meetings, which MCTWF is now sponsoring. Congratulations to all of those who participated, we wish you continued success in your efforts.

As a MCTWF medical plan participant you are eligible through Blue Cross Blue Shield of Michigan for discounts off of the published rate at Weight Watchers® locations in northern and southeast Michigan. Simply present your BCBS ID Card at your first meeting. Your discount depends on the branch location, which can be accessed from the *Info Links* page on our website.

A walking program is also under development at MCTWF and will be rolled out to employees in the coming weeks. We will distribute pedometers and incorporate an educational component in the program as part of our effort to help employees enhance their overall wellness through walking. We look forward to some good natured competition as employees and departments see who can put the most steps on their pedometers.



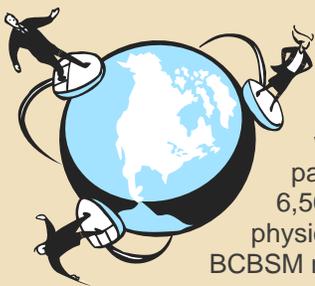
## Preparing to Retire - Information You Need to Know



If you are intending to apply for enrollment in MCTWF's Retiree Medical Program (Program), you first should be aware of the below listed information. You must be under the age of 65 and not eligible for Medicare. For a complete description of the Program requirements, please see your Summary Plan Description booklet.

- You must be retiring after no less than 5 consecutive years (see Summary Plan Description booklet for the complete rules) from an employer that contributes to MCTWF on your behalf for a plan that includes Program coverage.
- You must be at least age 57, with the exception of "30-and-Out Pension" retirees who may qualify for Program coverage between the ages of 50 and 56.
- If you are retiring between the ages of 50 and 56 and are not a "30-and-Out Pension" retiree, you will not be eligible for Program coverage until age 57. To preserve your eligibility, however, you must apply within the 90 day time frame described below, and if you are approved, your Program participation will be deferred until age 57.
- If you are a "30-and-Out Pension" retiree and are under the age of 50, you will not be eligible for Program coverage until age 50. To preserve your eligibility, however, you must apply within the 90 day time frame described below, and if you are approved, your Program participation will be deferred until age 50.
- You must notify MCTWF's Retiree Department as soon as you know your Retirement Date by filing a Retiree Medical Program Application Form or a written request for deferral within 90 days immediately following the Retirement Date, or you will forfeit your chance to participate in the Program. The Retirement Date is defined as the date an individual ceases to be covered by MCTWF as an active employee as a result of retirement. Your notification of retirement to your Local Union, Pension Fund or employer does not protect your right to participate in the Program. This includes post retirement vacation contributions, benefit bank weeks and, under certain circumstances, the expiration of your COBRA coverage. Application forms are available from the *Forms* page of our website, or by contacting our Customer Service Department.
- Your spouse is eligible for Program coverage as long as he/she is under age 65 and is not eligible for Medicare.
- Self contribution rates for Program participation are determined by years of participation in a MCTWF plan that includes future Program coverage and age at the time of initial commencement of Program coverage.

### BCBSM Facility and Physician Information



Blue Cross Blue Shield of Michigan (BCBSM) has developed a web-based system to provide participants with information about participating facilities and the nearly 6,500 primary care and specialty physicians who participate in the BCBSM network.

Beginning January 1, 2009, MCTWF medical plan participants can access valuable data on health care cost and quality from Michigan providers. To access this information go to the *Info Links* page of our website, click on the *Blue Cross Blue Shield of Michigan's Online Health Resources* link and then log in to the *Member Secured Services* portal and click on *Health Care Advisor™*. If you are a first time user of the *Mem-*

*ber Secured Services* portal, you must first register by creating a user ID and password. *Health Care Advisor™* will provide you with information about:

- facility cost ranges for common, high volume, elective procedures such as knee replacement, laparoscopic gall bladder removal and bariatric surgery;
- facility quality information from the Michigan Health & Hospital Association's *MI Hospital Inform* web site that reflects how care is delivered at Michigan hospitals;
- physician demographic information;
- physician group quality ratings sorted by conditions such as asthma, diabetes, heart failure and heart disease; and
- PPO fee schedule for preventive and office visits.

Source: Blue Cross Blue Shield of Michigan's *The Record* (November 2008) and *Blues Advantage* (December 2008).



## Managing Your Family's Expectations Over the Holidays

Everyone knows that kids tend to get excited and adults depressed over the holidays. After all, the potential sources of stress are many—family feuds, time crunches, the “perfectionism” syndrome, travel, work and school schedules, and of course money, money, money. But steps can be taken to remove the excess and get down to what most people really want—fun, companionship and a break from the routine.

- First, take care of yourself, because as the saying goes, “If Mama ain’t happy, ain’t nobody happy.”
- Accept that the holidays will be busy. The same things that stressed you out last year will likely appear again.
- Make a plan. Jot down what you expect from the holidays and then what you think your family expects. Ask your loved ones to do the same. You may be surprised at their answers.
- Manage time. Shop in advance, stock up on goodies, throw out the junk mail. Plan for at least one activity that you’ll know you’ll enjoy and be prepared to say no to the things you don’t.
- Cut down on cards and gifts. Maybe the best gift you can give a friend is to let each other off the present-go-round.
- Build relaxing time into every day and know when to give up and go to bed.

### Prepare your children

- Keep a limit on gift giving and receiving when children are young. Don’t do what some of us did and buy your toddler 20 toys, because by the time they’re teens, those 20 gifts will be a lot more expensive than Barbie or Candyland!
- Ask yourself if your child will really enjoy a busy shopping center or a formal dinner. Have a story prepared for when they ask: Is there really a Santa?
- If you know you can’t buy them that pony or puppy, tell them.
- Discuss the glut of commercials they’ll see on TV.
- Practice with them how to accept a gift graciously.
- Help children manage their schoolwork over the holidays.

### Dealing with teens

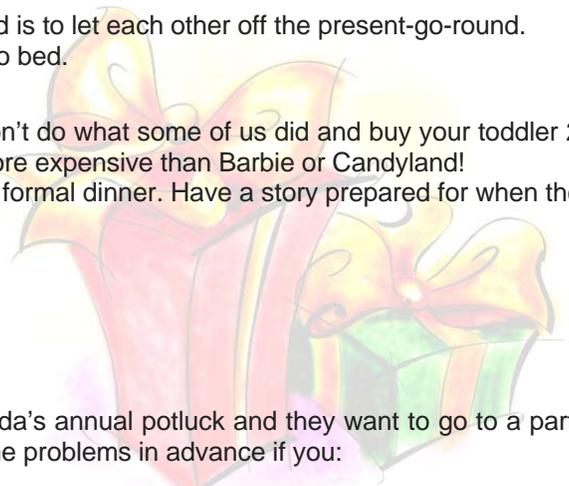
Teens present another set of challenges—you want to attend Aunt Frieda’s annual potluck and they want to go to a party. Or they wanted a CD player and you got them a CD. You can avoid some problems in advance if you:

- **Agree on the type and amount of gifts**, even if it eliminates an element of surprise. Talk to them about money, or the lack thereof. Teens are often more sympathetic than we think.
- **Discuss and negotiate rules**. For example, no parties or sleepovers on short notice. But have optional activities ready.
- **Tell them which family events are must dos** and then allow them to skip the less important ones.

### All in the family

Family arguments still erupt over the holidays despite everyone’s wish for peace, love and understanding. Try to let the little things go and focus on a relative’s good points. Also, learn to respect other people’s choices even if you disagree. Remember, holidays are especially difficult for new relatives and stepfamilies. Be prepared to accept new traditions and let others fade away.

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## Medicare Eligible Participants Electing COBRA

Under Federal law, if you or your eligible dependent elects COBRA coverage while enrolled in Medicare, COBRA coverage is deemed secondary to that of Medicare coverage. While Medicare Part A (hospital insurance) enrollment is automatic, Medicare Part B (medical insurance) enrollment is voluntary. Previously, MCTWF required that participants who enrolled in Medicare Part A, but not in Part B, must enroll in Medicare Part B to be eligible for COBRA coverage.

**Effective immediately**, MCTWF no longer makes COBRA coverage contingent upon Medicare Part B enrollment.

## Flexible Dependent Coverage Program

The Flexible Dependent Coverage Program provides a medical expense reimbursement account for participants who wish to waive their eligible dependents' MCTWF plan medical and prescription drug benefits in favor of other group health plan coverage. Program details are provided in your Summary Plan Description. **To enroll, you must complete and submit the Flexible Dependent Coverage Election Request form** (available on our website or from our Customer Service Department) **for our receipt between November 1<sup>st</sup> and December 31<sup>st</sup> of any year.** Enrollment will continue until you duly inform us that your dependents are no longer covered under the other health plan. You may also otherwise terminate enrollment in the Program during the annual November 1st through December 31st window.



We're on the Web!!  
www.mctwf.org

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The *Messenger*, published quarterly, notifies you of changes to your plan of benefits. Please retain all issues of the *Messenger*, along with your SPD booklet and other plan materials, for future reference.

MICHIGAN CONFERENCE OF  
TEAMSTERS WELFARE FUND

2700 TRUMBULL AVE.  
DETROIT, MICHIGAN 48216  
313-964-2400  
TOLL FREE 800-572-7687



If in reviewing any Explanation of Benefits provided to you from MCTWF, or any of its vendors, you identify possible fraud, please contact the appropriate toll free **Anti-fraud Hotline** as follows:

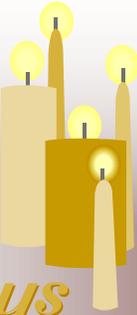
For MCTWF	800-637-6907
For Delta Dental or DeltaVision	800-524-0147
For BCBSM	800-482-3787

## MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND

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*Happy  
Holidays*



*From the Trustees and  
Staff of the  
Michigan Conference of  
Teamsters Welfare Fund*



The Board of Trustees of the Michigan Conference of Teamsters Welfare Fund  
Gathered above from left to right are Bob Lawlor, Earl Ishbia, Dennis Hands,  
Ray Buratto, Bill Bernard, Howard McDougall, Bob Rayes and Bud Hillard

Fall 2008

If you are married please be sure to share this communication with your spouse.