

PORT CALL

photograph submitted by the Virginia Port Authority

VOL 16, Number 1 © 2008 HRSA-ILA

JANUARY 15, 2008 ISSUE

Administrator's Corner

The Business of Benefit Distribution - How does it really Work?

by Lou Cobb

I tried to listen patiently to the retired longshoreman on the phone as he explained my job to me. It is the last Friday in November about 4:30 PM. HRSA-ILA is minutes from releasing \$20 million in Pension, Container, and Vacation & Holiday benefits. A click of a computer's mouse will send \$10 million electronically to 40 banks and credit unions. Six baskets containing twenty-two hundred checks will be passed across the counter at the Wright Station post office. For days we've balanced and cross checked amounts and eligibility to exercise the board's fiduciary duty that

funds will be timely distributed to those who are eligible to receive them under the terms of the Trusts.

"You have a duty to give me my check," the retiree explained. "When the first of the month falls on a weekend, you have to pay on the Friday before," he exclaimed. "And I'm coming down to the black building right now; and if you don't have my check ready for me, then you'll be speaking to my lawyer in court!" The retiree was speaking with such conviction he sounded like an official quoting from the contract at a meeting of the Contract Board.

So how does it really work? The direct deposit is sent and the checks are put in the mail before the actual payday. If the payday is a weekend or a Monday, this is done on the afternoon of the Friday before. When

the direct deposit is available to the member depends on the member's financial institution, and when the check is delivered depends on the post office. In this particular instance with the payday falling on a Saturday, if the financial institution has Saturday hours or the member can access funds through an ATM, the funds are available on the Saturday.

Have you kept your address and direct deposit account information current with the Fund Office?

With so many transactions occurring, the December payouts provide a good opportunity to do a "self check-up" to

see if our procedures are working and to ask where glitches occurred that can be eliminated the next go round. With over half of the transactions made by direct deposit, it was no surprise that most of the problems related to direct deposit, and most of those were a result of members who changed their bank accounts without changing the direct deposit authorization the fund must use. We also received a fair amount of envelopes returned by

What's Inside?

- What is Delta Dental's Healthy Smile, Healthy You Benefit?, See page 3.
- Benefit Distribution? See page 7.
- How Much Does a Retirement Plan Cost?, See page 6.
- Annual Timeline for Vacation & Holiday Payments, See page 7.
- Is Cobra an Option?, See page 2.

Continued on page 2



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.

Port Call is produced by:

Editors:

Lou Cobb (Managing Editor)
Cindy Harrison

Layout/Design/Photography:

Cindy Harrison

Staff Writers/Consultants:

Lou Cobb
Lorraine Richardson
Cathy Garrett
Cindy Harrison
Sentara - Susan Tweed

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

"How does it really work?", Cont'd. from front page

the post office. The majority of those were direct deposit confirmations that could not be delivered, but this had no effect on the member's access to their funds. Where a paper check or a direct deposit confirmation was returned, it was re-sent with a change of address form to the member's local if we were unable to contact the member.

So how did the retiree who wanted to get his lawyer involved fare? When the following Monday

arrived, I hadn't heard from the retiree or his lawyer; but I wanted to see how his pension payment had panned out. I found that he receives his pension by direct deposit rather than a mailed paper check. I called his bank and got confirmation that his funds were available to him at 9 AM on Saturday.

Happy New Year! Work safe.

Is Cobra an Option?

January 2008 may mean a loss of benefit coverage for some participants that have found themselves ineligible due to one of three primary qualifying events;

- Reduction of work hours - unable to reach at least 1,000 hours in the 2006-2007 contract year,
- Termination of employment (unless due to gross misconduct), or
- Service in the uniformed services in compliance with USERRA.

Likewise, your dependent may lose coverage due to one of four qualifying events;

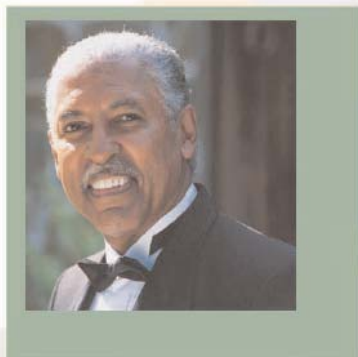
- Your death,
- Your divorce, legal separation, or your living apart from your spouse,
- You coverage under Medicare,
- Your dependent no longer meeting the definition of an eligible dependent (reaching the maximum age, for HRSA-ILA benefits, age 19 and no longer enrolled in school full time up to age 25 and dependent of the member).

Should you have encountered any of these events, you have the right to continue your Dental & Vision coverage under COBRA from 18 to 36 months depending on the situation. You must notify the HRSA-ILA within 60 days of the Qualifying Event to maintain your right to continuation of coverage. The rates for 2008 continuation of Vision and Dental are as follows;

- | | |
|---------------------------------|---------|
| • Participant or dependent only | \$28.27 |
| • Participant/one child | \$51.74 |
| • Family | \$89.14 |

Be sure to contact MILA directly for COBRA options concerning continued health insurance. Rates for 2008 are posted on the HRSA-ILA web site.

A Healthier Mouth Can Mean a Healthier Body



Growing evidence connects oral health to overall general health. Healthy Smile, Healthy You provides additional benefits for important health conditions.

More than 100 diseases show early symptoms in the mouth and may be first detected by a dental exam. In addition, periodontal disease, more commonly called gum disease, appears to negatively influence the body's overall health. Gum disease is the body's inflammatory response to the bacteria in the mouth and many diseases and health issues can be tied to these infections.

Pregnant women with periodontal disease may be seven times more likely to have a baby that's born too early or too small. Research indicates that a labor-inducing biological fluid is found in oral bacteria. This fluid increases with periodontal disease, thus increasing the risk of preterm, low birth weight babies.



In the case of diabetes, those with the disease can also be very susceptible to periodontal disease. Increased sugar has a negative impact in oral health, increasing the risk of cavities, gum disease and tooth loss. Diabetics can also be more prone to infection. Research also suggests that the relationship between gum disease and diabetes goes both ways - diabetics who have periodontal disease find it far more difficult to control their sugar levels than those who do not have gum problems. The infections can cause increased blood sugar levels putting diabetics at increased risk for complications.

Introducing Healthy Smile, Healthy You

Delta Dental of Virginia is providing HRSA-ILA eligible participants additional benefits for the additional health problems associated with pregnancy and diabetes. As a result of the research;



► Pregnant members enrolled in the program are eligible for one additional cleaning or periodontal maintenance procedure during the term of their pregnancy,

► Diabetic members enrolled in the program are eligible for one additional cleaning or periodontal maintenance procedure beyond the ordinary limit per benefit period.

To receive this benefit, you must enroll in the program. The simple one page enrollment forms can be obtained at the HRSA-ILA Funds' Participant Services Department, downloaded off either website, www.deltadentalva.com or www.hrsa-ila.com, or through Delta Dental's toll free number 1-800-237-6060. Since Pregnancy and Diabetes are handled by two specific forms, please specify which one is needed.

Tips from the Edge, The Healthy Edge

Tips for a Healthy New Year

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

It's time to think about sticking with those New Year's resolutions you made to be more healthy in 2008. Make healthier food choices, participate in a regular exercise program, and if you smoke, quit. Your HRSA-ILA Healthy Edge Program has resources to help you get and stay on a healthy path.

Use these simple tips to make 2008 your best year ever.

Have fun! Tell jokes, stay around those that make you smile, and be kind.

Expect the best from yourself but forget about having to do everything right or to be perfect.

Attitude is everything. Look for an optimistic solution to every problem. Find opportunities to create win-win situations. Positive emotions improve your immune and circulatory systems.

Let go of angry feelings towards yourself and others. Forgive yourself. We all make mistakes.

Take time to exercise, play, dance, relax, and pray. Enjoy the *present* moment.

Help someone. Giving to others is also a gift to you. You may be the exact person someone else needs.

You don't always have to be right. Give in.

Move your body. Rake leaves, play basketball, run,

go to the YMCA or take a walk. Get at least 30 minutes of exercise each day that makes you breathe quicker and your heart beat faster.

Eat low fat, high fiber foods. Add plenty of fruits, vegetables, and whole grains to your meals. Drink at least 8 glasses of water every day. Plan meals to share with family and friends.

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.

Want to eat healthier? Is one of your goals to eat healthier in 2008? "Eating for Life" is a healthy eating video program that you watch and complete at your own pace. You will learn about fat, fiber, sodium, and sugar and learn how to eat the right amounts and the right kinds of foods. Call 1-800-SENTARA for your free packet today!

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

Next Health Fair

At the HRSA-ILA building on Terminal Boulevard. Mark your calendar and join us on

**March 24, 2008
9:00 am – 1:00 pm**

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

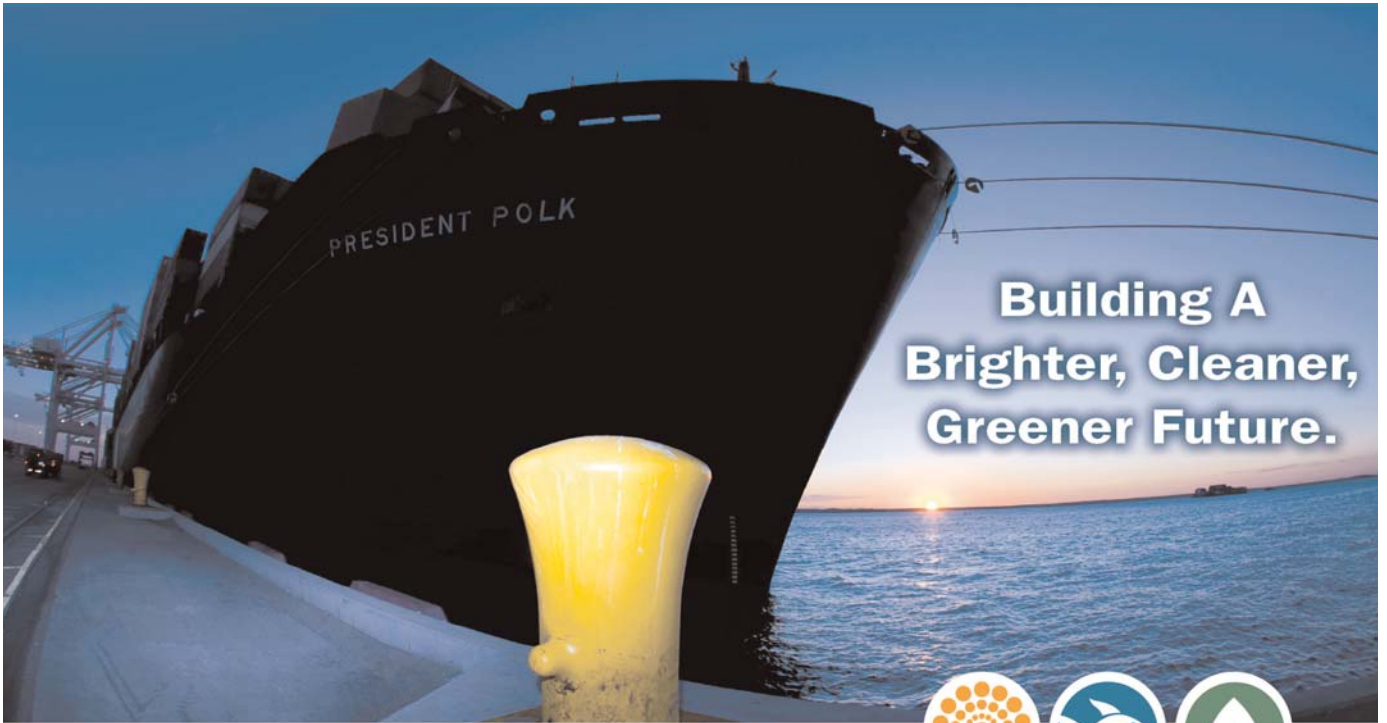


Making Healthy Choices in 2008

Remember the Health Risk Appraisal (HRA) Form yearly requirement in maintaining your YMCA membership? Well, **Mr. Thomas Murphy** remembered. As one of the first 100 YMCA members to complete the 2008 HRA he became the lucky winner of a \$50 Target gift card.

Changes in HRSA-ILA/YMCA Membership

Starting January 2008 new members for the YMCA benefit will be enrolled in January and June only. We have only 600 memberships so it is important to fulfill the requirements of completing a Health Risk Appraisal each year and attending the YMCA of your choice at least 6 times every month. For any questions call Tammy at the YMCA @ 546-9622 or Susan at Sentara @ 552-7297.



**Building A
Brighter, Cleaner,
Greener Future.**



THE PORT OF VIRGINIA
Building A Brighter, Cleaner, Greener Future.

Virginia Port Police Emergency 757.440.7070
Port Security Hotline 866.328.3680
USCG National Response Center 877.249.2824
www.vaports.com

The Virginia Port Authority and Virginia International Terminals, Inc., are committed to building a brighter, cleaner and greener future by conducting Port operations and managing resources in a safe and environmentally sustainable manner.

You are part of The Port of Virginia team. Please share in our commitment to **pollution prevention, safety and compliance and continual improvement.**

Not Certain Who You Named as Your Primary Beneficiary? Find Out by Using the Interactive Voice Response System (IVR).

When you call the IVR for the first time you will be asked to enter your social security number and your birth date. When this information has been verified you will be asked to create a PIN for yourself. If you forget your PIN, you may call Participant Services to have your PIN reset.

DIAL 423-3090

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

Press 1 to get your personal information selection, then

Press 2 to hear your beneficiary.

If you do not have a beneficiary on file or you would like to change your beneficiary, **Press 1** again to request a Beneficiary Designation Form.

Reminder: There is a separate Beneficiary Election form for your Annuity & Savings benefit. In addition to requesting these forms through the IVR, you can also find all election forms in the back of your Summary Plan Description book or on the HRSA-ILA website.

Money Matters

How much does a good retirement plan cost?

by Gary Alcaraz,
Wachovia Securities



The Annuity and Saving Plan for the members of the HRSA-ILA is a great vehicle to help plan for your retirement. The ability to save pre-tax dollars in a tax deferred environment through a payroll deduction program is the best of all worlds. But how expensive is this great IRS promoted plan? The expense ratios of the investment options in your plan can be confusing. They can range from 0% (Guaranteed Investment

Account) to 1.46% (more aggressive option) of total assets you have in the plan and this will be different for each investment. These fees collected cover a number of costs associated to run the plan for all current and retired members. These costs can include asset management fees, accounting fees, statement production, audit fees, trading costs, IRS testing, data collection,

consulting fees, website and toll free access to live people for assistance. Remember that any investment returns you see on your statements are net of all fees charged.

Rest assured! The total fees for the HRSA-ILA are very reasonable. The weighted average for the entire plan is .57%. This covers everything. Obviously, how this affects your individual account can vary depending on how you are invested in the plan. Please call me to discuss how this affects you and your retirement planning. I can be reached at 757-431-6333.

Have You Overpaid Social Security Tax for the Year 2007?

Employers are required to withhold social security tax from your wages. Withheld at a rate of 6.2% of your total gross wages, your employer will discontinue withholding when you have paid the maximum tax limit of \$6,045 for 2007. This amount is equal to a gross income of \$97,500 from a single employer.

The FICA Medicare tax (1.45% of total gross wages) is not subject to a wage base limit and will continue to be withheld and shown on your check stub after your social security tax has been stopped.

Is it possible to exceed the social security tax limit? In this industry it is not uncommon for an employee to work for several employers during the year. If you reach a combined gross income exceeding the \$97,500, you may be entitled to a refund of excess social security tax.

For instance, if you earned a gross of:

\$50,000 from employer 1
\$25,300 from employer 2
\$30,000 from employer 3

\$105,300 total gross wages

Since you did not earn \$97,500 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the \$97,500 by \$7,800. When you multiply the difference of \$7,800 by the rate of 6.2%, the result is your overpayment of \$483.60.

How do you claim the excess social security tax credit?

If you file Form 1040 for the 2007 tax year, enter the excess tax amount over the \$6,045 limit as a credit on line 67. If you file Form 1040A for 2007, enter the excess amount as a credit on line 42 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 \$6,045, you cannot claim

the excess as a credit on Form 1040. In this case, the employer will be responsible for refunding the excess to you.

Complete instructions for figuring and reporting your credit can be found in IRS Publication 17. If unsure about those instructions, you may wish to consult your tax advisor.

Imputed Life Insurance Premiums

Federal tax laws require participants to pay income taxes and uncollected FICA and Medicare taxes on the value of life insurance in excess of \$50,000 on the participant and in excess of \$2,000 on the spouse. If you or your spouse have life insurance coverage over these limits, the HRSA-ILA Welfare Fund will provide you with a Form W-2 for the taxable insurance premium.

Additional details about the taxability of group-term life insurance can be found on page 44 of the 2007 IRS Publication 17. Please consult your tax advisor when paying taxes on these premium amounts.

Benefit Distribution - Looking Back and Looking Ahead



\$20,141,108 paid to 3,382 HRSA-ILA participants in December

Your annual or 4th quarter Vacation payment was among the \$20,141,108. If you have chosen a quarterly payment option and have already earned enough hours to qualify for your first week of vacation, you are already due another check. Review the Annual Timeline below to see where you fall in terms of receiving benefit payments. You can request a Benefit Payment Election form from the IVR at 423-3090 or print one from the HRSA-ILA website at www.hrsa-ila.com if you would like to change your payment option. Please note that you can only change from quarterly to annual this year, if you have not already qualified and received your first payment. Annual payments are the default for new employees who have not made a selection.

FYI - 53 employees hired for work on the waterfront during the 06-07 Contract year (10/1/06 through 9/30/07).

30 employees retired during the same period.

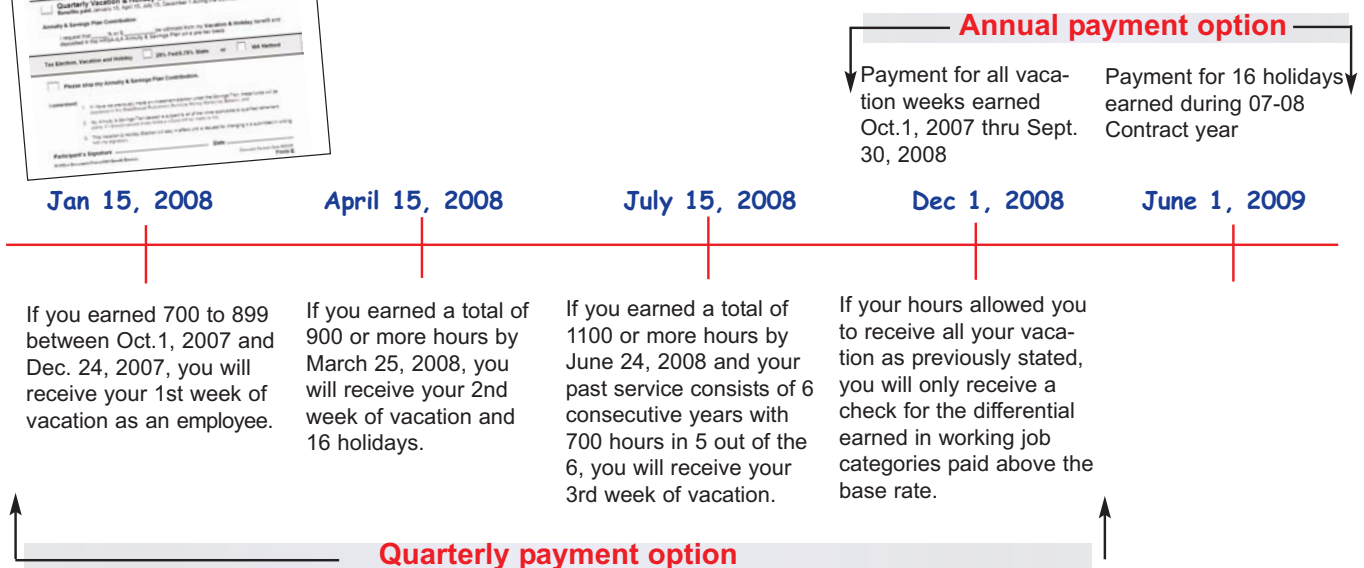
Remember When ... The Container Royalty Benefit has grown tremendously since the \$500.00 maximum payout distribution discovered in an archived file card shown below.



The Container Royalty Benefit for the 2006-07 Contract year was \$11,129.57 for 1085 employees who entered the industry before October 1, 1996 and \$7,500 for 253 employees who entered the industry after October 1, 1996. Of the 1338 employees earning the Benefit, 69 were first-time qualifiers and 118 were members who have retired.

Annual Timeline for Vacation & Holiday Benefit Payments

October 1, 2007 - September 30, 2008 (07-08 Contract year)



HRSA-ILA FYI

MILA Benefit Providers

CAREMARK Prescriptions

Participant line 1-866-875-6452

Direct line for Doctor call in;

Phone: 1-877-727-7455

Fax: 1-888-891-6334

CIGNA 1-800-794-7882

COMPSYCH 1-877-595-5282

**Visit our website
at
www.hrsa-ila.com
for more
information
on your benefits**

HRSA-ILA Benefit Providers

DAVIS VISION 1-800-999-5431

HEALTHY EDGE 1-800-736-8272

MASS MUTUAL 1-800-743-5274

UNUM 1-800-858-6843

DELTA DENTAL 1-800-237-6060

HRSA-ILA Funds Participant Services

Phone: (757)457-7090

Fax: (757)423-1227



E-Mail Notices

18% of the e-mail addresses HRSA-ILA has on file bounce

back as rejections. The most common cause is a closed account. Whenever you change your e-mail address, please be sure to update the HRSA-ILA Participant Services

staff or drop an e-mail message to the webmaster@hrsa-ila.com. If you do not wish to receive any notices from us via e-mail, let us know that as well so we can delete your address from our database. E-mail address changes can also be made on the standard address change form found on the HRSA-ILA web site or requested through the IVR at 757-423-2090.

2007 Flu Campaign

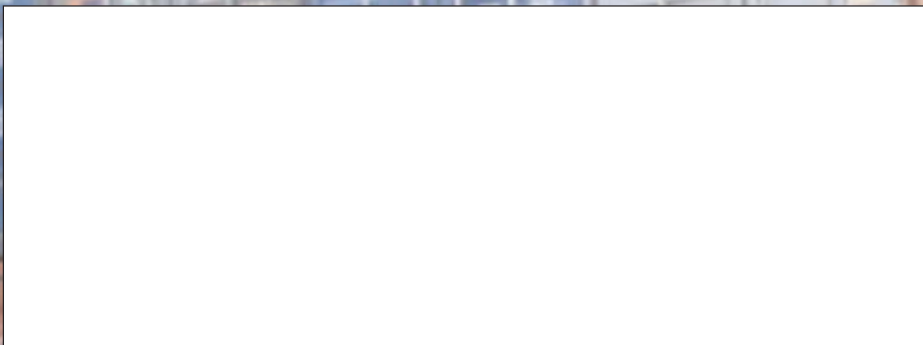


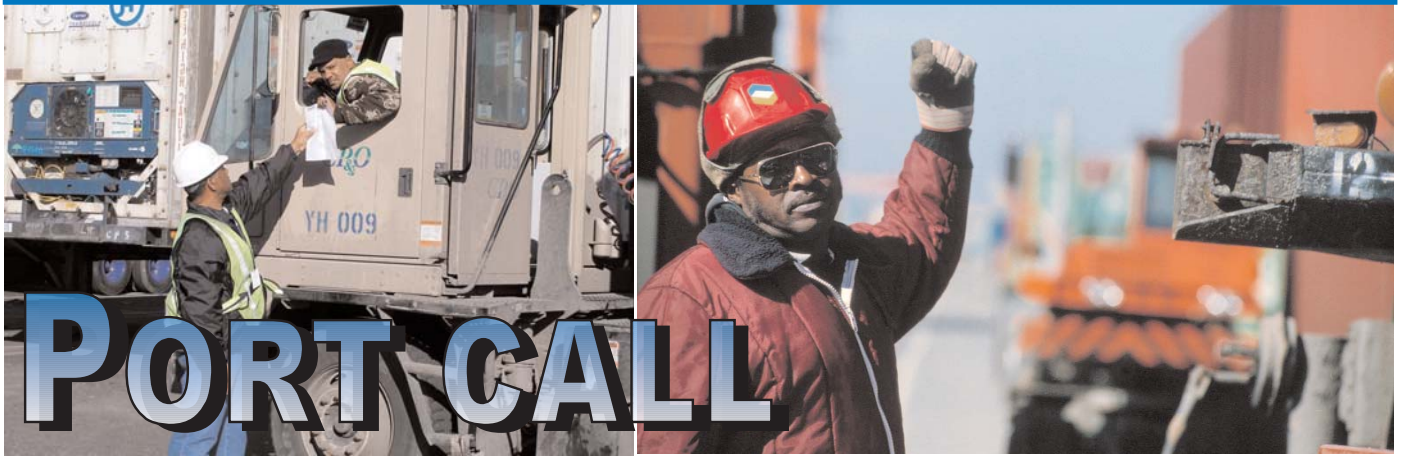
514 participants protected themselves and their family by receiving a flu shot through Sentara's Healthy Edge Program.

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

1355 INTERNATIONAL TERMINAL BLVD
NORFOLK VA 23505-1458

Prsrst Std
U.S. Postage
PAID
Norfolk VA
Permit No. 2193





Administrator's Corner

Good News for ILA Members *by Lou Cobb*

Pension Benefit Held at \$114

At the Board of Trustees' meeting in March, the board extended the \$114 pension multiplier to September 30, 2008. What this means for active employees who work at least 1000 hours during the current 2007-08 Contract Year is that the future pension benefit on this year's service will be paid at \$114 per month rather than \$100. Work hours of 500 to 999 hours during this contract year will be paid at \$57 per month at retirement. Pension service earned after September 30, 2008 will be paid at \$100 per month for a full

credit or \$50 per month for a half credit.

Short Term Disability Coverage

The Board of Trustees and the Contract Board has approved a proposal to make Short Term Disability benefits available to ILA members who worked at least 700 hours in the 2006-07 Contract Year. Eligibility for the new 700-hour benefit level of \$175 per week is retroactive to January 1, 2008. If you worked between 700 and 1000 hours in the 2006-07 Contract Year and have been unable to work due to

sickness or disability occurring on or after January 1, 2008, contact Participant Services for assistance in filing a claim. The HRSA-ILA Welfare Fund provides Short Term Disability coverage to protect your income if you are unable to work due to a non-occupational accident or sickness. For more complete information on the Short Term Disability benefits, please see page 56 of the Summary Plan Description. The Summary Plan Descriptions for all HRSA-ILA Funds are available online at www.hrsa-ila.com.

Life Insurance Benefits

If you worked at least 1000 hours during a contract year, the HRSA-ILA Welfare Fund provides Life Insurance coverage for you, for your spouse if you are living together, and for your dependent children. Life Insurance coverage for you ranges between \$40,000 and \$100,000 depending on your work hours during the prior contract year. For an eligible spouse, the coverage is \$5000;

What's Inside?

- Three Simple Questions Can Lead to Identifying a Stroke, See page 4.
- HRSA-ILA Introduces New Participant Services Manager, See page 3.
- Dependent Eligibility Re-Qualification, See page 3.
- Retired Longshoreman Gives Back, See page 7.
- Investment Workshop Rescheduled, See page 6.
- Cookout For the Cure Coming in May, See page 7.



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.

Port Call is produced by:

Editors:

Lou Cobb (Managing Editor)
Cindy Harrison

Layout/Design/Photography:

Cindy Harrison

Staff Writers/Consultants:

Lou Cobb
Lorraine Richardson
Cathy Garrett
Cindy Harrison
Sentara - Susan Tweed

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

“Good News for ILA Members”, Cont’d. from front page

and the coverage for a dependent child is based upon the age of the child. Retirees eligible for Welfare Fund benefits are covered for \$15,000 at age 62. Prior to that, retiree life insurance is \$50,000 or the last amount they qualified for when active, if less.

Unlike other Welfare Fund benefits which begin on January 1st following the contract year earned, life insurance coverage is effective on October 1st. For new employees and employees with no life insurance coverage, coverage for \$40,000 begins as soon as 1000 hours have been worked. Active members are also covered by an accidental death and dismemberment policy which doubles the death benefit if the cause of death is due to an accident.

A member’s life insurance benefit is paid to their designated beneficiary or to their spouse or Estate if no beneficiary has been designated. The life insurance on a member’s spouse or dependents is paid to the member. The

life insurance benefit may be assigned to a funeral home if an appropriate authorization is filed with the fund office.

Beneficiary forms are available at the Fund Office. As described in the January Issue of “Port Call”, you may check your current beneficiary by calling the HRSA-ILA interactive voice response system at 423-3090, press 1 for personal information, then press 2 to hear your beneficiary. If you do not have a beneficiary on file or you would like to change your beneficiary, press 1 again to request a Beneficiary Designation Form. Forms are also available in the Personal Section of your Summary Plan Description or on our website, www.hrsa-ila.com.

Are you Pregnant?

Call us for details on Healthy Smiles available from Delta Dental during your pregnancy.

Do you have Diabetes?

Call us for details on Healthy Smiles from Delta Dental for diabetics.

Participant Services: 757-457-7090

Correction to the Annual Timeline for Vacation & Holiday Benefit Payments as printed in the January 2008 Issue

Jan 15, 2008	April 15, 2008	July 15, 2008
If you earned 700 to 899 between Oct.1, 2007 and Dec. 24, 2007, you will receive your 1st week of vacation as an employee.	If you earned a total of 900 or more hours by March 25, 2008, you will receive your 2nd week of vacation and 16 holidays.	If you earned a total of 1100 or more hours by June 24, 2008 and your past service consists of 6 consecutive years with 700 hours in 5 out of the 6, you will receive your 3rd week of vacation.
Correction: December 23, 2007 is the correct quarter ending date, not Dec. 24.	Correction: March 23, 2008 is the correct quarter ending date, not March 25.	Correction: June 22, 2008 is the correct quarter ending date, not June 24.

We apologize for the confusion this has caused our participants.

Direct Deposit - Getting on Board

Direct Deposit Has It's Rewards

Just ask Warren Cooper, retired member from Local 1458. Mr. Cooper signed up for Direct Deposit to insure his Pension check would be in his bank on the first of each month without hassle. No driving to the bank (gas has already exceeded \$4.00 per gallon in some states), or waiting around for the mailman to arrive. Waiting 5 to 7 days for a replacement check is not an issue either. He enjoys the freedom of planning a trip anytime of the month and the convenience of having his money available no matter what his location. The extra bonus -- Wachovia Bank donated a \$25.00 gas gift card incentive. Mr. Cooper's name was drawn as the winner just for signing up for Direct Deposit.

Our next drawing, a \$25 gift card to Chili's, On the Border or



Macaroni Grill Restaurants will be held June 2nd. Any participant new to Direct Deposit will be entered when signing up during the month of April or May 2008.

Direct Deposit sign up forms are located in the back of your Summary Plan Description, on our website, www.hrsa-ila.com or available upon request by calling the Interactive Voice Response System (IVR) at 757-423-3090, or our Participant Services Department at 757-457-7090.

Dependent Eligibility Re-Qualification Deadline is Approaching

It's a requirement for continuation of coverage that HRSA-ILA receive verification of Dependent Status for your children by May 31st of each year. This can be done by either providing us with a copy of your 2007 Federal Tax return, including the signature page; or by proof of support, such as cancelled checks, payroll deduction registers or Social Services documentation. A letter of reminder will be going out from Participant Services in mid April.

PLEASE NOTE:

It is your responsibility to notify HRSA-ILA in a timely manner whenever a life event occurs that would change your or your dependents status. If no verification is received by May 31st, HRSA-ILA Welfare & MILA medical coverage will be terminated retroactively to the date of the qualifying event.

So, you didn't receive your Vacation Check. Check your eligibility status and review your benefit payments by Using the Interactive Voice Response System (IVR).

When you call the IVR for the first time you will be asked to enter your social security number and your birth date. When this information has been verified you will be asked to create a PIN for yourself. If you forget you PIN, you may call Participant Services to have your PIN reset.

DIAL 423-3090

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

Press 3 to review your eligibility status, **Press 1** as an active member, then **Press 3** again to view your eligibility for a vacation benefit, **Press 1** to see how many weeks vacation earned in the current year and your current payment election (quarterly or annual)

or

If you know that you are eligible but have not received your check, **Press 4** after typing in your PIN to review benefit payments, **Press 4** again to select Vacation & Holiday.

Reminder: Vacation & Holiday Election forms can be requested through the IVR. You can also find all election forms in the back of your Summary Plan Description book or on the HRSA-ILA website.

Prevention - The Best Treatment

Recognizing a Stroke - Remember the 1st Three Letters

Stroke victims receiving medical care within 3 hours of the onset of symptoms can result in totally reversing the effects of the stroke. Failure to recognize the symptoms can likewise result in the victim suffering severe brain damage.

Doctors are now saying that a bystander can recognize a stroke by asking three simple questions:

S - Ask the individual to **SMILE**.

T - Ask the person to **TALK** and speak a simple sentence (Coherently).

R - Ask him or her to **RAISE BOTH ARMS**.

Additionally, Ask the person to stick out his or her tongue. If the tongue is crooked, if it goes to one side or the other, that is also an indication of a stroke. If he or she has trouble with any one of these tasks, call 911 immediately and describe the symptoms to the dispatcher.

What can I do to prevent a stroke?

The best treatment for stroke is prevention. There are several risk factors that increase your chances of having a stroke:

- High blood pressure
- Heart disease
- Smoking
- Diabetes
- High cholesterol

If you smoke – quit. If you have high blood pressure, heart disease, diabetes, or high cholesterol, getting them under control – and keeping them under control – will greatly reduce your chances of having a stroke.

How can we help?

The Healthy Edge, HRSA-ILA's Wellness Program continually offers a variety of programs. Start by attending the next Health Fair at the HRSA-ILA building on Terminal Blvd and get your blood pressure, total cholesterol and glucose checked. While you're there, you can lower your tension

by receiving a head, back and neck massage and pick up a copy of the self-care guide containing important health information.

The next step is to follow up with some of the classes listed on the back page. We want to assist you in keeping your health in check.

Health Fairs

**April 25th,
May 23rd, and
June 25th
9:00 am - 1:00 pm**

Tips from the Edge, The Healthy Edge



What is Physical Activity Anyway?

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

Physical activity is simply any movement of the body that uses energy. Walking, playing basketball, swimming, dancing, gardening are good examples of being active. To get health benefits, physical activity should be moderate or vigorous and add up to at least 30 minutes a day. Physical activity that does not raise your heart rate may not be intense enough to provide you with health benefits.

Moderate physical activities include:

- Hiking
- Walking briskly
- Golf (walking and carrying clubs)
- Bicycling (less than 10 miles per hour)
- Weight training (general light workout)

Vigorous physical activities include:

- Jogging/running (5 miles per hour)
- Basketball (competitive)
- Weight lifting
- Aerobics
- Fast walking
- Heavy yard work (chopping wood)

For more information on physical activity and healthy eating go to www.mypyramid.gov.

Retired and Making a Difference

Retired Longshoreman Contributes to the YMCA Children's Scholarship Fund

What will you be doing on your 85th birthday? Will you be sowing seeds to help the leaders of tomorrow? Let me tell you how one retired longshoreman recently spent his. I called Mr. Paul Ewing about completing his Health Risk Appraisal to maintain his YMCA membership and as we were talking he invited me to his 85th birthday party at the Greenbrier Family YMCA. For the past several years Mr. Ewing has spent his birthday giving back to his friends and his community. Instead of gifts he asked for his friends to contribute to the Greenbrier Family YMCA Children's Scholarship Fund.

On February 6, 2008, I walked into the Greenbrier YMCA and a friendly, smiling face asked if I was there for the birthday party! Many people were involved with making the party a success. I was ushered into a large room, where a healthy lunch was catered and almost 100 friends were talking, partying and wishing Mr. Ewing a very happy 85th birthday.

The birthday party began with a prayer thanking God for all the wonderful blessings we each and everyone receive each day. Next, the entertainment featured a fair-haired nine-year-old budding rock star, Evan Button, and fellow church member,



Garfield Williams. Evan, son of the Greenbrier YMCA Director Tom Button, opened the program strumming his guitar and belting out "Brown Eyed Girl" and "Happy Birthday". Mr. Williams warmed our hearts singing Mr. Ewing's favorites, "Stand" and "He Will Find A Way."

Mr. Ewing spent more than 32 years as a longshoreman. He credits his time as a union member for creating the man he is today. He also praises Ed Brown for being a mentor and friend over the past 50 years. He is married to Thelma and has a son, Paul and a daughter, Theodora. His life's goal "is to

live a good life and help young people as much as I can." His birthday party successfully raised over \$1200 for the Greenbrier Family YMCA Children's Scholarship Fund.

Reminder to Retirees:

A Retiree who qualifies for MILA and HRSA-ILA Welfare benefits who is enrolled in Medicare will be reimbursed for the Medicare Part B premium provided he or she submits a copy of their Medicare card.

Once you are receiving Medicaid, you are no longer eligible to receive a Medicare B reimbursement. It is the responsibility of the participant to notify the HRSA-ILA Welfare Funds should at any point you start receiving a medicaid benefit. Failure of such notice while receiving a Medicare B reimbursement will result in the Funds recouping such reimbursements dating back to the time Medicaid benefits began.

HRSA-ILA YMCA Benefit

In May 2008 new members for the YMCA benefit will be enrolled. Requirements for the benefit are:

- 1) eligible for HRSA-ILA Welfare Fund benefits;
- 2) completion of a Health Risk Appraisal each year (available at the Funds building); and
- 3) once you are a YMCA member, attending at least 6 times every month. For any questions call Tammy at the YMCA @ 546-9622 or Susan at Sentara @ 552-7297.

MassMutual Combined Two Similarly-Named Investment Options

Select Blue Chip Growth (T. Rowe Price) and Select Blue Chip Growth II, two separate investment accounts sponsored by MassMutual as retirement plan investment options were recently combined. Previously one option invested in the Select Growth Equity Fund (GMO) and the other invested in the Select Blue Chip Growth Fund (T. Rowe Price). As a result of the merger of the two separate investment accounts' underlying mutual funds on November 30, 2007, the name of the account that invested in Select Growth Equity Fund was changed to Select Blue Chip Growth II. The merger also created situations in which two separate investment account options are now invested in the same mutual fund.



Why did this change occur?

By combining the two-similarly-named options, MassMutual is attempting to avoid confusion and ensure that participants are invested in the lower expense share class.

Do you need to do anything?

While no action is required on your part, MassMutual recommends that you periodically review your selected investment options and allocations to confirm that they still reflect your current investment strategy.

What you may have noticed in your accounts?

You may have noticed either a transfer out of one option and a transfer into the other, or the deletion of one of the duplicate options. This process began in January 2008. The change has had no impact on the current account value of your account, and in some cases, may have lowered the share class expenses.

To access your account, log into **The JourneySM** or call **FLASHSM** at **1-800-74-FLASH (35274)** to speak with a MassMutual customer service professional.



Remember the Forever Stamp?

Now is the time to pull out those Forever stamps. Yes, postage rates are going up again. On May 12th first class postage will increase to 42 cents. You can use the Forever stamp, purchased at 41 cents without paying any extra postage. Consistent with the Postal Accountability and Enhancement Act, the United States Postal Service will be adjusting rates each May. See the USPS website, www.usps.com for more detailed information.

HRSA-ILA Annuity & Savings Plan invites you . . .

to a MassMutual retirement **Educational Workshop** on April 28th to assist participants in the utilization of valuable planning tools for your retirement financial security.



Are you saving enough?

Are you on target for retirement?

What is the importance of diversification?

Find the answers to these questions and more by attending the workshop facilitated by Ceci Higinbothom, MassMutual Retirement Education Specialist.

Time: April 28th, 6:30 p.m.

**Location: ILA Local 1248,
3300 Princess Anne Road, Norfolk**

First 50 attendees will receive a George Washington Presidential Dollar. If you have any questions please contact August Spillers, HRSA-ILA Funds at (757) 457-9110.



New Face in Participant Services

Gene Griffin Named as Participant Services Manager

HRSA-ILA welcomes Gene Griffin who came aboard in March as the Participant Services Manager. Gene, a native of Norfolk and graduate of Booker T. Washington High School, has a degree in Business Management from the University of Maryland. Before being honorably discharged, he served in the U.S. Air Force where he enjoyed extensive travel in the Pacific and Europe. He is a member of ILA Local

1248 and has been a linehandler for ten years.

Asked what he hopes to accomplish at HRSA-ILA, Gene cited the reputation for service delivered by Hampton Roads' ILA members. "HRSA-ILA members are known world wide in the shipping industry for delivering excellent service to carriers in the Port of Hampton Roads. My goal for Participant Services is to deliver the same high level of service, if not better service, to our members as they do for the shipping industry."

Gene lives in Norfolk with his daughter Brittany who is a senior at Norfolk State University. He is



a member of First Baptist Church in Norfolk. In his spare time Gene volunteers as a mentor to young people and enjoys attending sporting events.

14th Annual Cookout for the Cure

Everyone loves a cookout and one benefiting a noble cause is even better. This year **100%** of the ticket sales for the EVMS "Cookout for the Cure" is being allocated to research in finding a cure for diabetes.

**The event will be held at Fleet Park:
May 22, 2008
4:00 pm until 8:00 pm.**

Grill teams will be competing for the best pork, beef, poultry, seafood, sauce, side dish, and dessert. It's a win win situation; good food, good entertainment, and a chance to serve the community. Be sure to come out and support your favorite grill team and "The Cure".

Ticket prices (includes all food and beverages)

Advance Purchase:

Adults	\$20
Military, Students and Senior Citizens (62+)	\$15
Children (4-12)	\$10

Day of Event:

Adults	\$25
Military, Students and Senior Citizens	\$20
Children	\$15

Healthy Heart Garden Fresh Recipe

The Healthy Edge suggests **GAZPACHO** This classic chilled tomato soup is full of garden-fresh vegetables, cholesterol free, and made with very little added oil.

4 C	tomato juice or V-8 juice
1/2	medium onion, peeled and coarsely chopped
1	small green pepper, peeled, cored, seeded, and coarsely chopped
1	small cucumber, peeled, pared, seeded, and coarsely chopped
1/2 tsp	Worcestershire sauce
1 clove	garlic, minced
1 drop	hot pepper sauce
1/8 tsp	cayenne pepper
1/4 tsp	black pepper
2 Tbsp	olive oil
1 large	tomato, finely diced
2 Tbsp	minced chives or scallion tops
1	lemon, cut in 6 wedges

Step 1 - Put 2 cups of tomato juice and all other ingredients except diced tomato, chives, and lemon wedges in the blender.

Step 2 - Puree.

Step 3 - Slowly add the remaining 2 cups of tomato juice to pureed mixture. Add chopped tomato. Chill.

Step 4 - Serve icy cold in individual bowls garnished with chopped chives and lemon wedges.

Each serving provides: Calories: 87, Total fat: 5 g, Saturated fat: less than 1 g, Cholesterol: 0 mg, Sodium: 593 mg unless low-sodium tomato or V-8 juice is used.

HRSA-ILA FYI

What 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?

Is one of your goals to eat healthier in 2008? "Eating for Life" is a healthy eating DVD program you complete at your own pace. You will learn about what the 2005 Guidelines for Americans recommend 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 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. Can you reach the goal of 10,000 steps daily (that's about 5 miles)? Call 1-800-SENTARA today to get started counting your steps with the WalkAbout program.

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

CIGNA

1-800-794-7882

COMPSYCH

1-877-595-5282

HRSA-ILA Benefit Providers

DAVIS VISION 1-800-999-5431

HEALTHY EDGE 1-800-736-8272

MASS MUTUAL 1-800-743-5274

UNUM 1-800-858-6843

DELTA DENTAL 1-800-237-6060

HRSA-ILA Funds Participant Services

Phone: (757)457-7090

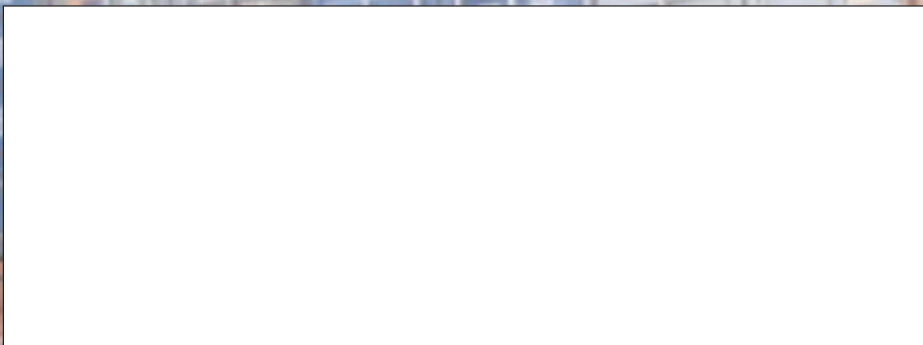
Fax: (757)423-1227

*Note: Caremark's direct phone and fax lines for Doctors have been changed from previous publications.

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

1355 INTERNATIONAL TERMINAL BLVD
NORFOLK VA 23505-1458

Prsrt Std
U.S. Postage
PAID
Norfolk VA
Permit No. 2193



PORT CALL



photographed by C.Harrison on May 5/31/08

VOL 16, Number 3 © 2008 HRSA-ILA

July 15, 2008 ISSUE

Administrator's Corner

Worker's Compensation Eligibility Credits

by Lou Cobb

If you are injured and draw Worker's Compensation from your employer, how will this affect your eligibility for HRSA-ILA benefits such as Vacation & Holiday, Pension and Container Royalty? All of the HRSA-ILA Funds, except for the Annuity & Savings Plan, apply credits to your work history when Temporary Total or Temporary Partial Worker's Compensation reports are received from contributing employers. These credits are, for the most part, treated just like hours when HRSA-ILA determines benefit eligibility.

The language in the Collective Bargaining Agreement specifies that "credit hours, as a result of an employee's receipt of Worker's

Compensation, will be provided to qualify an individual for benefits equal to those qualified for in the immediate prior year." Does this mean that if I earned a six-week vacation last year and I was paid Worker's Compensation this year that I will qualify for six weeks this year? The answer is "Maybe".

The language in the contract insures that for the duration you receive temporary Worker's Compensation payments that the eligibility credits that you receive for each fund will keep you in step to qualify for same the benefits you earned before your injury. Here's an example: It takes 1000 hours to qualify for Container Royalty and 1100 hours to qualify for three weeks vacation. If you received those benefits before your injury and you receive temporary Worker's Compensation from October 1st to the next September 30th, then your eligibility credits will amount to 1000

for Container Royalty and 1100 for Vacation & Holiday.

Where there is confusion over how the Worker's Compensation eligibility credits are computed is when there is less than a full year of Worker's Compensation received. Think of it this way: If the member in the above example received six months of compensation, the credits applied would be one-half the requirement for the benefits received before the injury. If the member received a single week of compensation, the credit applied to his or her work record would be 1/52nd of what is required to qualify for the benefits received before the injury (See the chart on page 2 for the weekly value of "comp units"). During the remaining part of the contract year, the member's work hours are combined with the eligibility credits to determine benefit eligibility.

Employers or their Workman's Compensation carriers send compensation reports to HRSA-ILA, and the reports are added to member records as received. The eligibility credits computed from the compensation are not used to determine benefit eligibility until after a contract year is over, and so this means that members who have chosen the quarterly Vacation &

What's Inside?

- Recipients of the David D. Alston Scholarship Honored, See page 6.
- Taking Care of Business, See page 3.
- Preparing for Disaster, See page 4.
- How are Computers Affecting your Eyes, See page 5.
- Direct Deposit Too Easy? - See page 7.

Cont'd. on inside cover.



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.

Port Call is produced by:

Editors:

Lou Cobb (Managing Editor)
Cindy Harrison

Layout/Design/Photography:

Cindy Harrison

Staff Writers/Consultants:

Lou Cobb
Lorraine Richardson
Gene Griffin
Cindy Harrison
Sentara - Susan Tweed

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

Holiday payment option may have to wait until the final quarterly payment for the year to receive pay for their entire benefit.

Members are encouraged to call Participant Services at 457-7090 or the IVR at 423-3090 to request a

copy of their detail history for the current year. If you should find that the period that you received temporary Worker's Compensation is not reflected, this means that no report has been received from your employer.

Work safe.

Vacation & Holiday	None		14
Benefits	1 Week	700	14
	2 Weeks	900	18
	3 Weeks	1100	22
	6 Weeks	1300	26
	16 Holidays	900	18
HRSA-ILA Welfare	None		20
Benefits	1000 Hour Plan	1000	20
Life Insurance	None		20
Benefits	\$40,000	1000	20
	\$70,000	1300	26
	\$100,000	1600	32
Short Term Disability	None		14
Benefits	\$175 per week	700	14
	\$250 per week	1000	20
	\$375 per week	1100	22
	\$525 per week	1400	27
	\$725 per week	2000	40
Pension Benefits	None		10
	Half Credit	500	10
	Full Credit	1000	20
Container Royalty Benefits	None		20
	Benefit	1000	20
MILA Health Benefits	None		14
(36 Mths Max Comp)	700-Hour Plan	700	14
	1000-Hour Plan	1000	20
	1300-Hour Plan	1300	26

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. **1-800-564-9286**

And learn more about a health related topic or new diagnosis at

www.MyCIGNA.com.



Next Health Fair:

HRSA-ILA building,
Terminal Blvd.

September 25, 2008,
9:00 – 1:00 pm

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.

HRSA-ILA/YMCA Benefit

Health Risk Appraisals will be available for the 2009 benefit year after October 1, 2008. Requirements are:

- 1) you must be benefit eligible;
- 2) completion of a Health Risk Appraisal each year (available at the Funds building); and
- 3) once you are a YMCA member, attend at least 6 times every month. For any questions call Tammy at the YMCA at 546-9622 or Susan at Sentara at 552-7297.

Welfare News

Taking Care of Business

by Gene Griffin

Several weeks ago it didn't mean much to me; but today having been witness to a day in the life of the black building, I see the light. If you ask a longshoreman why they work, many will say that they work to take care of their family. "Taking care of business" means taking care of family and frequently this calls for presenting official documents to the fund office. Making sure the family is covered means presenting state issued birth certificates, social security cards, marriage certificates, medicare cards, divorce decrees, property settlements and making sure that an up-to-date beneficiary designation is on file. Why? Because life happens and when life happens things change.

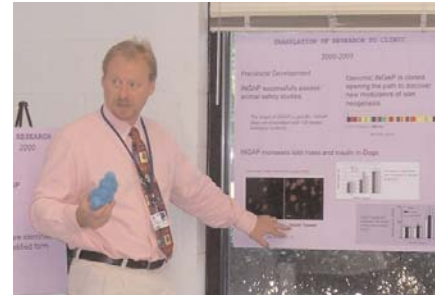
The five members of Participant Services are responsible for handling every phone call, every walk-in and every single piece of paper for over 3700 longshoremen and their dependents. And then there are the calls, e-mails and requests to and from MILA, Caremark, Davis Vision and Delta Dental. Daily the department receives thirty to fifty incoming phone calls from participants and another twenty to thirty active or retired members or their spouses walk into Participant Services for assistance. The range of requests run the gamut from checking on work hours, ordering replacement health insur-

ance cards, changing of direct deposit or deductions, reporting the birth of a child, appealing insurance claims, and even dealing with the loss of a father or mother.

Each one of these events, calls for a distinct series of actions to be taken by Participant Services in order to achieve the member's desired outcome.

This morning three calls came in before 10:30 reporting longshoremen that had passed away. As Participant Services pulls up each port number, we find family business not done. No copy of marriage certificate on one longshoreman, no beneficiary designation on the second and the third failed to inform Participant Services of a divorce. Seems to me, the most important thing a longshoreman can do to take care of benefits for their family is get their business in order with Participant Services. We are here to serve you Monday thru Friday, 8:30am to 5pm.

Cookout Aids Diabetes Research



Dr. David Taylor Fishwick explains research track to Team Leaders in a planning session for the 14th Annual Cookout for the Cure.

Money is still rolling in from the Annual Cookout for the Cure held at Fleet Park on May 22nd. The combination of ticket sales and sponsorships have raised an estimated \$50,000 with 100% of all net proceeds being donated to research.

According to the American Diabetes Association 20.8 million children and adults in the United States have diabetes. You can find out more about the EVMS Diabetes Institute and the research to find a cure through their website at www.evms.edu/diabetes.html.

Cigna,

- Disability Retirees who have not yet reached age 62 -

If you are retired on disability and have not yet reached the age of sixty-two, your Pension Plan requires an annual physical. Notification of appointments is sent out monthly, based on your birth month from the Fund Office. If you need to cancel or reschedule, call this office at (757) 457-7090. Failure to meet this requirement will result in the suspension of your Pension benefit.



Tips from the Edge, The Healthy Edge

Preparing for Disaster

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

Although we don't like to think about it, Virginians may experience hurricanes, winter storms, thunderstorms, toxic spills, earthquakes, tornadoes, terrorism, flooding and fires. Look around where you live. Do you live near a highway where a hazardous material spill could occur? Are you in a flood-prone area? Ask yourself what emergencies or disasters could happen to my family?

There are many things you can do to be prepared. Learn how places you and your family spend time will handle an emergency. Know your community's warning sounds and what to do when you hear them. Keep a battery-powered radio and extra batteries handy so you can get important information in an emergency. A NOAA Weather Radio is a valuable source of information. Most models have an automatic alert feature that can be programmed for your specific area. If you or someone in your family are hearing impaired, consider purchasing an alarm system with a visual signal.

Create a Family Disaster Plan

Create a Family Disaster Plan so you will be prepared if disaster happens.

1. Discuss with your family, friends and neighbors the types of disasters and emergencies that are most likely to happen and what to do in each case.

2. Take a first aid, CPR or other classes so that you have the knowledge to help yourself and others if needed.
3. If you do not own a vehicle or drive, learn in advance what your community's arrangements are for those without private transportation.
4. Contact school officials to learn how they will notify you



of your child's status if an emergency occurs. For older children who self-transport, ask them to follow the instructions of authorities.

5. After a disaster, it's often easier to call long distance than to get a local call to connect. Ask an out-of-town friend or relative to be your family emergency contact. All family members should call this person in an emergency to be the family point of contact.
6. Plan for your pets. Many emergency shelters will not accept pets other than service animals. Talk to your veterinarian or local humane society in advance about an emergency plan for your pets. Or, plan to shelter your pet with family, friends or in a pet-friendly motel. If you do have to leave your pet at home, post stickers

or signs on doors that are clearly visible from the outside. Specify what types and the number of animals.

7. Plan for the mobility-impaired. Keep support items in the same place, so they can always be found quickly. For those who have home-health caregivers, particularly for those who are bed-bound, it is essential to discuss emergency procedures with your service representative. Have an alternate plan. Know your neighbors and consider how they can assist you if the home-health caregiver cannot come to you.
8. Determine where to meet. Decide where you and your family will meet. Keep a record of the location's address and phone number, as well as the phone numbers of your family, with you at all times.
9. Inventory your home possessions. Make a visual or written record of your possessions to help you claim losses in the event of damage. Include photographs of cars, boats and recreational vehicles. Get professional appraisals of jewelry, collectibles, artwork or other items that might be difficult to evaluate. Also, photograph the exterior of your home. Include the landscaping that might not be insurable but does increase the value of your property for tax purposes. Make copies of receipts and canceled checks for valuable items. Keep these and other vital records, such as your

insurance policies and birth certificates, in one location in a waterproof container or in a safety deposit box. They will help you claim assistance.

Make an Emergency Supplies Kit

Have enough supplies on hand to last at least three days for each member of your household:

- Three gallons of water per person.
- Foods that require no refrigeration, preparation or cooking, such as canned goods. Include a manual can opener.
- Emergency tools such as a battery-powered radio, flashlight and extra batteries
- First aid kit that includes a list of any family members' allergies and contact lenses or an extra pair of glasses.
- A week's supply of prescription medications.
- Sanitation supplies, including toilet paper, soap, plastic garbage bags and personal hygiene supplies.
- A change of clothing, footwear and blanket or sleeping bag.
- Extra set of car keys; cash in small denominations or traveler's checks.
- Special items for infant, elderly or disabled members of the household.

- Think about your pets and what they will need.

Remember that evacuation shelters often do not provide blankets, sheets or pillows. If ordered to evacuate, bring these items with you. Store your kit where you can get to it easily and quickly – in an emergency, you might have only minutes to act. When assembling your emergency kit, be sure it's not too heavy or bulky for you to carry. You might need to store items in more than one container or a suitcase with wheels. **Label your kit with your name and contact information.**

For more information go to www.vdh.virginia.gov

I Work. Therefore, Eye Strain.

article provided by Davis Vision

Computer eye strain is defined as the complex of eye and vision-related problems associated with computer use. According to studies, nearly 80 percent of people who work at a computer for more than two hours a day suffer from the symptoms of computer eye strain.

These symptoms include:

- Headaches
- Blurred near vision
- Blurred distance vision
- Dry/irritated eyes
- Watery eyes
- Excessive blinking
- Double vision
- "Night blindness"
- Color distortion
- Light sensitivity
- Tired or burning eyes
- Squinting

The good news is that there are things you can do to make your work day more pleasant and eye strain-free. First, if you are experiencing any of the listed

symptoms, be sure to make an appointment for an eye examination. There are many different options available for correcting this condition. Working with your doctor will give you a chance to find the best one for you. Some other tips to reduce symptoms are:

- 1- Position the top of the computer monitor just below your eye level.
- 2 - Sit away from the monitor and maintain good posture while seated.
- 3 - Blink often to moisten your eyes, which will reduce eye fatigue.
- 4 - Every 20 minutes, take a 20-second break and look at something at least 20 feet away.
- 5 - If you wear glasses, talk to your eye care professional about Photochromic (sun sensitive) lenses with anti-reflective coating to reduce glare, eye strain and fatigue.
- 6 - Dim overhead lights directly above your computer monitor.

David D. Alston Scholarship Fund



From left to right back row: Rochelle Norris, Rachael Dent, Rebecca Sinclair, Jaclyn Sinclair, Tiffany Williams, Carlitta Howard, Kanisha Belt, Sederick Green, Dante' Walston, Shantoya Evans
From left to right front row: Mark Simpson, Curtis Brown, Nicholas Leeson, James King III, James Wuth
Missing from photo: Tyler Bransford, Melanie Goss, Erin O'Connor, Roger Crook, Jr., Jennifer Ashcraft

Educational Assistance Extends Opportunities for Twenty Students

by Cindy Harrison

Twenty-five years ago an Educational Assistance Fund was established to aid the dependents of the International Longshoremen's Association. In 1985 this Fund was renamed in the honor of a man instrumental in its creation, Mr. David Daniel Alston, former International Vice President of the ILA. His picture was displayed as an introduction to the Scholarship name sake as twenty students received notice that they were among the 122 students that have received the benefits of this Fund. The Scholarship Fund started with 4 recipients each receiving \$1250. Lou Cobb, the Administrator of the Fund announced during the Banquet that the Board of Trustees had just approved an increase, \$15,590 for undergraduates and \$17,498 to graduate recipients, effective beginning with the Fall 2008 semester.

The attendees of the banquet were honored and encouraged by a guest speaker, Dr. Nequita Dowling, one of the first recipients of a Graduate Scholarship. She was first aided by the scholarship in the year 2000 as she attended EVMS in pursuit of a Doctorate in Medicine. Her parents were both shortshoremen in the industry. As her mother encouraged her throughout the rough years, she also encouraged a room full of students about to begin their journey, "Just do your best and take one day at a time. Keep in touch with that something inside that motivates you and don't defer your dreams". She quoted Duke Ellington's two rules for life; rule #1, Never give up, and rule #2, Remember rule #1. I have heard this advice before but it really struck me when I heard her say that your failures are only steps to success. What a great saying to remember when you are in the midst of the struggle. Just keep trying. Her final thought for the evening, "The only way to get through it is to go through it", and so she did. Nequita Dowling is now practicing medicine at the Mercury West Medical Center in Hampton, specializing in Family Medicine.

The Board of Trustees would like to thank Dr. Dowling for giving back and extend congratulations to our most recent graduates; Jessica Barnes, Kellie Brown, Jenny Dozier, Melanie Goss, Christopher Goss, Jennifer Shelburne, and Jarrod Willie.



Joyce Beamon, Director of Guidance and Dr. Nequita Dowling, Past Recipient and Guest Speaker

2008-2009 David D. Alston Scholarship Recipients

Jennifer Ashcraft - ODU
Kanisha Belt - ODU
Tyler Bransford - ODU
Curtis Brown - Virginia Tech
Roger Crook - Virginia Tech
Racheal Dent - North Carolina A&T State
Shantoya Evans - VCU
Sederick Green - Virginia State
Carlitta Howard - Randolph College
James C King III - ODU
Nicholas Leeson - Ferrum College
Rochelle Norris - ODU
Erin O'Connor - Michigan State
Mark Simpson - ODU
Jaclyn Sinclair - Penn State
Rebecca Sinclair - Indiana Univ of PA
Dante' Walston - NSU
Tiffany Williams

College of William & Mary

James Wuth - Virginia Tech

Graduate Scholarship:

Melanie Goss
University of New Hampshire

Money Matters

2008 Guaranteed Rate

The interest rate on the HRSA-ILA Annuity & Savings Plan's Guaranteed Interest Account (GIA) has been 3.90% for the first half of your benefit year. For the next semi-annual period July 1, 2008 through December 31, 2008 your GIA rate will be 3.40%.

2008 Maximum Contribution

The annual elective pre-tax contribution level is limited to \$15,500 for 2008. If you are 50 or older, an additional \$5,000 elective deferral is permitted.

Direct Deposit Too Easy?

When we compare ourselves with industry averages, the percentage of members who have signed up for direct deposit of the pension or other benefits is very high. Direct deposit is so easy and so reliable that this has led to a different sort of a problem.

In June when the holiday checks were sent out, we had almost as many problem calls from people with direct deposit as we received from those who prefer that a paper check be mailed. The problems with paper checks are similar to those reported every month: The check was never delivered, the check was stolen, or the check was inadvertently torn in half or thrown away.

In every case the problems incurred with direct deposit were caused when the member changed bank accounts but neglected to update that information with HRSA-ILA.

So don't forget when changing the account your direct deposit is wired to contact HRSA-ILA by calling Participant Services at 457-7090, by Interactive Voice Response by calling 423-3090, or

through our web site at www.hrsa-ila.com for a new direct deposit form.



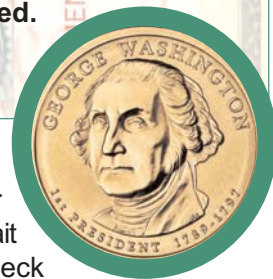
Charles D. Miller, Port #10948, shakes hands with Gene Griffin, Manager of Participant Services as he receives a restaurant gift card donated by Wachovia Bank.

Mr. Miller's name had been entered in a drawing eligible to first time recipients of direct deposit who signed up during the months of April and May. The drawing was held June 1st.

An additional 91 benefit checks will be processed by direct deposit, 23 Pension, 15 Medicare, 24 Container Royalty, and 29 Vacation & Holiday as a result of the Direct Deposit Campaign held during April and May. Currently, 81% of our

Pensioners no longer have to wait for their check to arrive by mail. The percentages for other benefits are increasing as well.

Even though you missed the drawing, you can still sign up for direct deposit and receive a George Washington gold dollar coin as a gift of appreciation.



Retiring After Forty Five Years

As with many longshoremen, Vance E. Tysor, Jr., Local 1624, succeeded his father as a member of the International Longshoreman's Association. Having worked on the waterfront in Hampton Roads for the past forty five years, Vance announced his retirement on June 1, 2008. "It was a sad day for me as I have enjoyed every day of my employment. I will miss my working companions and many friends. Good luck to everyone. I will be thinking of you."



Important Contact Information

HRSA-ILA Funds - Participant Services

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

Fax:(757)423-1227

MILA Benefit Providers

CAREMARK Prescriptions:

Participant line 1-866-875-6452

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

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

Healthy Edge Classes to Help you Improve Your Health

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?

Is one of your goals to eat healthier in 2008? "Eating for Life" is a healthy eating DVD program you complete at your own pace. You will learn about what the 2005 Guidelines for Americans recommend 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. Can you reach the goal of 10,000 steps daily (that's about 5 miles). Call 1-800-SENTARA today to get started counting your steps with the WalkAbout program.

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

1355 INTERNATIONAL TERMINAL BLVD
NORFOLK VA 23505-1458

Prsrt Std
U.S. Postage
PAID
Norfolk VA
Permit No. 2193

PORT CALL



VOL 16, Number 4 © 2008 HRSA-ILA

OCT 15, 2008 ISSUE

Administrator's Corner

Eligibility Certificates to be mailed November 3rd

Another contract year has drawn to a close, and HRSA-ILA is finalizing benefit eligibility earned from October 1, 2007 through September 30, 2008. Take a look at your eligibility certificate when it comes in the mail. All Participants who earned 500 hours or more during the 2007-2008 Contract Year will receive their certificate during the first week in November. Your certificate will show the total work hours and credits that you earned towards your HRSA-ILA and MILA benefits.

Experience has shown that November is a much better time

to work with a Participant to run down needed corrections that may affect Fund eligibility than, say, in December when it seems like everybody but you has received a Container Royalty check and a Vacation check. So take a look at it and give us a call if you feel something is amiss.

Requesting a "Detail Work History" from HRSA-ILA is the best way to compare your work record with what has been reported to us. The Detail Work History will show 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. To request a Detail

Work History, call the Interactive Voice Response System (IVR) at 423-3090 or Participant Services at 457-7090.

All members who are qualifying for Welfare Fund or MILA benefits for the 2009 calendar year for the first time are receiving letters requesting copies of the birth certificate and Social Security Card for them and their family members and a marriage certificate, if applicable. Birth certificates must be a copy that has been certified as a copy of the original or the original must be brought to HRSA-ILA for copying. To avoid any delay in beginning your health, prescription, dental, vision, wellness and employee assistance programs on January 1, 2009, please promptly forward these documents to HRSA-ILA.

Monday, December 1st is the date that Container Royalty, annual Vacation, and final-quarter Vacation & Holiday benefits will be paid. If you have elected

What's Inside?

- *Healthy Edge Gears up for Flu Season*, See Inoculation Schedule on page 6.
- *College Savings - What are the Options?*, See page 7.
- *Your Survival Guide to Safe and Healthy Travel*, See page 5.
- *Provider Profile; Susan Tweed*, See page 4.
- *Should I Enroll in Medicare Part D?* - See page 5.

Cont'd. on inside cover.



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.

Port Call is produced by:

Editors:

Lou Cobb (Managing Editor)
Cindy Harrison

Layout/Design/Photography:

Cindy Harrison

Staff Writers/Consultants:

Lou Cobb
Lorraine Richardson
Gene Griffin
Cindy Harrison
Sentara - Susan Tweed

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

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

E-mail
charrison@hrsa-ila.com

Eligibility Certificates Cont'd from Front Cover

direct deposit, your benefit will be in your account that day when your bank opens. If you have not elected direct deposit, your check will be in an envelope addressed to your last known address and in the capable hands of the U. S. Postal Service for delivery according to their schedules. Direct Deposit changes or elec-

tions, address or tax withholding changes, and voluntary elections to your Annuity & Savings account for Container and Vacation & Holiday benefits can be accepted for implementation up until November 14, 2008.

Happy New Year! Work safe.
—Lou Cobb



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 2007 Container payout and the amount in federal taxes (not including state or FICA taxes) due on those benefits by the end of the 2007 tax year for longshoremen in the following common tax brackets:

2007 Container Payout Gross \$11,129.57

Federal Tax Bracket

Federal taxes due

25%	\$2,782.39
28%	\$3,116.27
33%	\$3,672.75

You can run from your estimated tax withholdings, but you can't hide from the IRS. If no tax or not enough tax is withheld from your benefits, you may have to pay estimated taxes during the year or a tax penalty at the end of the year. You may wish to discuss your tax withholding election with your tax advisor.

Changed your bank account???

Don't forget to cancel your Direct Deposit and complete a new election.

Port News - The State of the Port



November 6, 2008, 6:30 Reception

Port Wide Meeting for ILA Members and Spouses

LaVerne Thompson, Executive Director, MILA will be the guest speaker. Join in the opportunity to ask Ms. Thompson questions after the program.

Door Prize Drawings
Wilder Auditorium,
Norfolk State University
Free Parking

Next Health Fairs

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

**October 24, 2008 and
December 5, 2008 from
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.

**Flu Shots will be administered during both Health Fairs.
See Page 6 for an extended schedule.**

2008 Marks Thirty Years of Service

Two HRSA-ILA Staff Members reached the 30 year milestone for their service in the Maritime Industry. Lewis M. Cobb, Jr., Administrator of the Funds, began his tenure in August of 1978. Lorraine S. Richardson, Director of MIS & Accounting preceded Mr. Cobb by just a few months in March of 1978. Both are continuing through leadership of the HRSA-ILA staff to assure that each and every eligible participant receives the benefits promised them by the Collective Bargaining Agreements.



TWIC Card Deadline Announced

The United States Coast Guard has announced that the TWIC Card will be required for access within the fenced portion of VPA Marine Terminals beginning January 13, 2009. All ILA employees not previously enrolled should begin the enrollment process now. 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 or www.vamaritime.com

Provider Profile - Susan A. Tweed, Ph.D., R.N.

Is there a Doctor in the House?

Congratulations to our very own Healthy Edge Representative, Susan A. Tweed. Susan earned her PhD in Health Services Research from the College of Health Sciences, Old Dominion University in June of 2008. Her three years of research developed into her *Synopsis of Identifying Determinants of Physical Activity in Maritime Union Members Using the Theory of Planned Behavior*.

Physical Activity and the HRSA-ILA members

“First and foremost I want to humbly thank the wonderful HRSA-ILA women and men who participated in my research. Those that attended the focus groups propelled me to develop a survey to find more information about the health promotion beliefs of longshoremen. I choose to explore more about physical activity because it is critically important to promoting health.”

Physical activity has been shown to reduce the morbidity and mortality of many chronic diseases and decrease the risk of cardiovascular disease, diabetes, cancer, and obesity, yet despite the known benefits, 50% of Americans do not engage in enough regular physical activity to derive health benefits; and 24% are not active in their leisure time (Centers for Disease Control and Prevention, 2007).

Membership Findings

Age, educational level, marital status and annual income influence whether or not there is engagement in regular physical activity.

Active members have greater intentions and believe they have more control over their ability to engage in physical activity than

retired members. The intention to engage in physical activity and having the behavioral control to do so exerted the most influence on members' actually engaging in physical activity. Yet, only behavioral control predicted engaging in exercise. Many reported that physical activity was useful, good for their health, and helped prevent heart disease, yet they lacked the time and energy to exercise on a regular basis.

Retired members found other's opinions about their participation in physical activity were more important than for active members. Significant others' encouragement and having the behavioral control to engage in physical activity were the most important factors for predicting if one actually engaged in physical activity. They agreed that physical activity was useful, good for their health, and helped make them feel good and control their weight.

Both active and retired members agreed that other obligations and the lack of convenient places to engage in physical activity were the largest hindrance to engaging in exercise on a regular basis.

We hope you will find ways to increase your physical activity so you can take an active role in promoting and maintaining your health. Join the HRSA-ILA/YMCA program or go play basketball, ride your bike, take a walk, plant a garden, go snowmobiling or anything to keep yourself active.

Susan's Recent Trip To Africa - Continuing the Journey

Susan Tweed's determination and love of life keeps her learning, dreaming and serving humanity through new adventures and causes. Soon after receiving her doctorate, Susan and her family visited Tanzania, Africa, home of Faraja School where 84 disabled children live and attend school. The children



Faraja School in Tanzania

impressed her with their curiosity, their behavior, their self-sufficiency and their willingness to help each other.

The Karutu Lutheran Hospital in Arusha, Tanzania was also one of their stops. Susan had the opportunity to talk with the doctors and nurses about the prevention and transmission of HIV, TB, and malaria. She was amazed at their level of knowledge and how capable the staff performed with a minimum of resources.



Continuing their journey, Susan was able to attend a community screening at Chim-Chim where the doctor, under a large shade tree, discussed with the families hygiene principles, use of mosquito nets and family planning. They were able to talk with micro-lending recipients who were raising no range pigs, cows or goats. They saw how they were storing and purifying their water. It was quite a different life style than that in the States.

“The people are remarkable: strong, colorful, kind and welcoming. Several Tanzanian's even wanted to discuss Barack Obama! Despite the long travel, the experience provided many fond treasured memories.”

Tips from the Edge, The Healthy Edge

Your Survival Guide to Safe and Healthy Travel

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

More and more people are traveling internationally either for vacation, business, or volunteerism. Whatever your reason, the Centers for Disease Control recommends that you consider the three P's of travel; be Proactive, Prepared, and Protected when it comes to your health and the health of others.

Be Proactive

Try to anticipate any issues that could arise during your trip. You may not be able to prevent every illness or injury, but you can plan ahead to be able to deal with them.

- Learn about your destination. What are the health risks you may encounter? What are the customs of the area?
- See your doctor before you travel. Get any vaccines or medications you may need.
- Think about your health status. Are you well enough to travel? Does your health plan cover overseas travel or do you need to purchase additional coverage?

Be Prepared

No one wants to think about getting sick or hurt during a trip, but sometimes these things happen. You may not be able to prevent every illness or injury, but you can plan ahead to be able to deal with them.

- Pack smart.
- Plan ahead for illness and injury.
- Know what to do if you get sick or injured.
- Share important information with a family member or friend.
- Be careful about the food and water.
- Use sunscreen and insect repellent.
- Try not to take risks with your health and safety.
- Respect your host country and its people by following local laws and customs.

Be Protected

It is important to practice healthy behaviors during your trip and after you return home.

For more information go to:

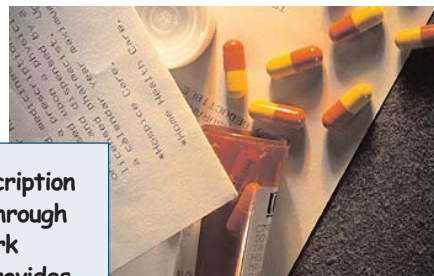
<http://wwwn.cdc.gov/travel/content/SurvivalGuide.aspx>

Medicare's Prescription Drug Program — Should I Enroll?

Medicare Part D is the Medicare prescription drug program. Everyone who is enrolled in Medicare is eligible for Medicare's prescription drug coverage. Members who are considering enrolling in Medicare Part D should carefully review MILA's Summary Plan Description on pages 22 and 23.

If you are covered in the MILA Medicare Wrap-Around Plan and you enroll in Medicare Part D, your MILA prescription coverage with Caremark will be terminated for you and your dependents. If your spouse is eligible for Medicare and enrolls in Medicare Part D, MILA's prescription coverage will be terminated only for your spouse.

MILA's prescription coverage through Caremark generally provides better prescription coverage than Medicare Part D for most members.



For most members MILA's prescription coverage through Caremark provides much better prescription coverage than Medicare Part D.

Medicare Part D is available at the time you first become eligible for Medicare. For members who did not select Medicare Part D at that time, there is an open enrollment period each year between November 15th and December 31st. You should carefully review the coverage provided by MILA and that provided by Medicare Part D before enrolling in the Medicare prescription program.

Your HRSA-ILA Welfare Benefits at Work

Flu season is just around the corner. The flu virus is spread through the air, and is as contagious as the common cold. Each year the Healthy Edge offers protection for you and your family at the various locations.



Susan A. Tweed, Ph.D., R.N. administers inoculations during the 2007 HRSA-ILA Flu Campaign.

2008 HRSA-ILA Flu Campaign

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

October 30, 2008, 6:00 am - 8:00 am

October 30 2008, 10:00 am - 12:00 noon

October 22, 2008, 12:30 noon - 1:30 pm

HRSA-ILA building, 1355 International Terminal Blvd.

October 24, 2008, 10:00 am - 12:00 pm

December 5, 2008, 10:00 am - 12:00 pm

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

October 23, 2008, 10:00 am - 1:00 pm

Shots are available to all HRSA-ILA members and their dependents over age 18. Anyone with a hypersensitivity to eggs should not receive a flu shot.

Fall is in the air and the holidays will soon be upon us . . .

Why are these chairs empty?

It's October and YMCA members are busy renewing their membership.



December 15th Deadline, Don't be a Pumpkin, Submit Your Appraisal Early

The **2009 Health Risk Appraisals** will be mailed to current HRSA-ILA/YMCA members the first week in October. The Health Risk Appraisal must be completed and returned to Sentara Health and Preventive Services by December 15th so your membership will stay current for 2009.

If you are not a current HRSA-ILA/YMCA member and want to begin participation, complete a Health Risk Appraisal available at the HRSA-ILA building or by calling 457-7090. Entrance into the program is on a first come first served basis with

a limited number of memberships available. Complete your Health Risk Appraisal today so you can continue benefiting from regular physical activity!

Remember that to participate in the YMCA program you must:

- be eligible for HRSA-ILA benefits,
- complete a Health Risk Assessment every year, and
- attend the YMCA at least 6 times a month.

For any questions call Tammy at the YMCA at 546-9622 or Susan at Sentara at 552-7297.

Educational Investments

College Savings - What are the Options?

Your child's college tuition is likely to be one of the largest expenses you will ever have. Many families are uncertain how best to save money for their children's higher education costs. Traditional investment options like custodial accounts, savings accounts, taxable investment accounts, and U.S. Savings Bonds have been joined by powerful investment options including Section 529 college savings plans and Coverdell Education Savings accounts - - both of which offer federal tax advantages.

Section 529 College Savings Plans

Earnings grow tax-deferred and qualified distributions for post-secondary education costs are tax-free. You may also receive a state tax benefit for contributions.

Coverdell Education Savings Accounts

Earnings grow tax-deferred and qualified distributions for post-secondary education costs are tax-free. Prior to 2011, distributions may also be taken tax-free for primary and secondary school expenses.

If you would like additional information about college savings options, please call Gary Alcaraz at 431-6333.

Increasing Your Child's Ability to Learn Could Be As Simple As An Eye-Examination

Almost 80% of what a child learns in school comes to him visually. Impaired vision can affect a child's development by limiting both the information he is exposed to and his range of experiences. Buying all the right school books and supplies is useless without the most important learning tool of all: healthy eyesight.



Your child may have already told you that he's having trouble seeing, or will exhibit such symptoms as squinting, holding a book very close to read, complaining of headaches, rubbing his or her eyes or using a finger to follow along while he or she is reading. Your child may not be showing any symptoms and may not even be aware of what they are supposed to be seeing.

In-school screenings are brief tests used to identify potential vision problems but are no substitute for a comprehensive eye examination performed by

an eye doctor. According to the National Institutes of Health, vision screening misses as many as 60% of eye problems.

If you are not sure how often your child should get a comprehensive eye examination, here's what the American Optometric Association recommends:

- Children should have their first eye examination by the age of 6 months.
- A follow-up examination by age three.
- Just before starting school at age five or six, your child should have another thorough vision check up.
- Even if your child has no vision problems, an eye-examination is still recommended every two to three years. If your child requires eyewear, follow the eye doctor's recommendations in order to keep the prescription current.

Davis Vision covers eye-examinations with a \$10 co-payment every 24 months to eligible HRSA-ILA participants and their dependents. You can determine your eligibility and locate a Davis Vision network doctor by calling

1-800-999-5431.

Representatives are available Monday through Friday between 8:00 a.m. and 8:00 p.m. or Saturday between 9:00 a.m. and 4:00 p.m.

Important Contact Information

HRSA-ILA Funds - Participant Services

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

Fax:(757)423-1227

MILA Benefit Providers

CAREMARK Prescriptions:

Participant line 1-866-875-6452

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

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

Better Health - Better You

The Healthy Edge continues to develop programs assisting you in developing a healthy, active lifestyle:

Join the YMCA.

The HRSA-ILA/YMCA will be considering new members in January 2009. See requirements and details for maintaining your current membership inside on page 6.

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."

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!

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

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

1355 INTERNATIONAL TERMINAL BLVD
NORFOLK VA 23505-1458

Prsrt Std
U.S. Postage
PAID
Norfolk VA
Permit No. 2193