

PORT CALL

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JANUARY 2005 ISSUE

Administrator's Corner

MILA Administrators Look at Health Care

by Lou Cobb

In November I attended a meeting in Scranton, Pennsylvania that was hosted by MILA for administrators of fund offices serving the ILA in the east and gulf coast ports. Scranton was chosen because this is the location of the Cigna office that services medical claims for eligible members of the ILA and their dependents for MILA. The purpose of the meeting was a top-down review of MILA programs and new administrative procedures along with a review of the changes to MILA resulting from the October 1st, 2004 Master Contract. In this article I will briefly review several items that

Participants should be aware of concerning their eligibility for MILA benefits—health care, prescription coverage and the Employee Assistance Program.

The most dramatic changes to MILA coming out of the new contract are the changes to eligibility for health care for those who retire. In a nutshell, if the date of retirement is later than April 1, 2005, a member must be a minimum age of 58 and have a minimum of 25 years of service to have uninterrupted retiree coverage for MILA programs, and even then the coverage is the Basic plan until age 62 (See chart on page 2). For retirements at earlier ages or for those with less than 25 years of service—with the exception of disability retirements—lesser coverage begins later, and at

age 65 becomes a Medicare wraparound plan where MILA is secondary to coverage provided by Medicare.

LaVerne Thompson, the MILA Executive Director, emphasized that work in the current 2004-05 contract year will qualify employees in 2006 for one of three separate plans. On January 1, 2006 MILA will offer the Starter Plan, the Basic Plan or the Premier Plan for Participants who earn at least 700 hours, 1000 hours or 1300 hours, respectively. Ms. Thompson also clarified MILA's policy on credits from workman's compensation or non-work related disability payments. Participants are subject to a 36-month lifetime maximum for eligibility credits from workman's compensation or short term disability payments. Under this policy eligibility credits are accumulated beginning on January 1, 2000 and may not exceed 36 months during the years of employment.

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Local administrators were advised that MILA is becoming more aggressive in their subrogation efforts. If you receive medical treatment for which a third-party might be liable - common examples are an automobile accident or an injury at work - under the subrogation policy MILA must be reimbursed. To MILA's credit, a policy decision was made to pay claims first and then ask questions later about third-party liability. To make a determination, claims with treatment codes typically associated with accidents are forwarded to Primax Recoveries for follow-up investigation; and HRSA-ILA will be asked to contact Participants who do not respond to a questionnaire from Primax. In August, my son needed medical attention after a minor motorcycle crash that did not involve any other vehicles, and the Primax questionnaire that was sent two weeks later only took a few minutes to complete.

While in Scranton we toured the Cigna claims paying unit that handles the MILA contract. Cigna processes an average of 90,000 MILA claims per month and routinely completes them within a 14-day turnaround. 98.7% of the claims are processed within the standards required by MILA. Cigna is one of the major employers in Scranton and attracts a youthful, educated staff. I was very impressed with the commitment to timely service and the caring shown by the personnel assigned to the claims of ILA members and their dependents.

Happy New Year. Work Safe.



MILA Coverage for Pensioned Employees who retire after 4/1/05	
Age 62 or older, 25 or more years of service	Premier Plan at retirement
Age 62 or older, less than 25 years of service	Medicare Wraparound at age 65
Older than 58, not yet 62, 25 or more years of service	Basic Plan at retirement, Premier Plan at age 62
Older than 58, not yet 62, less than 25 years of service	Medicare Wraparound at age 65
Younger than 58, 25 or more years of service	Basic Plan at 58, Premier Plan at 62
Younger than 58, less than 25 years of service	Medicare Wraparound at age 65
Disability Retiree	Premier Plan at retirement
For a description of the Basic and Premier Plans, refer to the MILA National Health Care Booklet mailed to you directly from MILA.	

Retirement Savings has Consequences for Early Withdrawal

There has been a lot of new interest in the 401(k) plan with the expansion of eligibility under the new Master Contract, effective October 1, 2004. However, we want to emphasize again that the HRSA-ILA 401(k) plan is a Retirement Savings Account that cannot be accessed prior to retirement. The only exception would be if a Participant chose to permanently terminate from the Industry. While that member would then gain access to these funds six months following the last day worked, there are very

Want to know more about the 401(k) Plan?

For example, do you know that in 2005 you can make before-tax contributions of \$14,000 to your individual account? And if you are 50 years of age or older you are eligible to contribute an additional \$4,000 in "catch-up" contributions! Be on the lookout for new informational opportunities in 2005 in conjunction with a regular monthly Local meeting or at the HRSA-ILA Benefits building. We've already conducted four successful 401(k) education sessions, in conjunction with MassMutual & Wachovia Securities, during last November & December that were attended by almost 200 members. Future sessions will focus on the basics of investing and the marvelous opportunity this benefit provides for your long-term RETIREMENT SAVINGS goals.

serious consequences to be considered. In addition to the potential penalties imposed by the IRS for early withdrawals, the Trustees have acted this year to amend the Plan so that "any such employee who subsequently

returns to work in the Industry shall be precluded from again participating in the Plan." The 401(k) Plan is a great benefit for all our Participants but remember it is a retirement savings account only.

HRSA-ILA Benefit Eligibility

Retirement Window, MILA Health Benefits

March 31, 2005 is fast approaching and as you consider your personal situation with respect to retirement we want to

assure you that if you come in to Participant Services by 5:00 PM that day your application will qualify as received during the "window" and be effective March 31, 2005. Your first Pension check will be issued on April 1, 2005. Of course we would encourage those of you

considering this option to contact Participant Services at your earliest convenience now so that you will have sufficient time to weigh all your options in this important decision.

Welfare Fund Eligibility

As you continue your work in the new Contract year 2004-2005, REMEMBER, it takes 1,000 hours to earn HRSA-ILA Welfare coverage effective January 1, 2006. Under the new Contract there is no provision for reduced coverage for your local benefits that include Dental Vision, Short Term Disability, Life Insurance, and the Sentara Wellness program with YMCA membership.

Container Royalty Payout Calculation for 12/1/2004



Accounting Spotlight

Welfare Fund 2004 W-2, 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 has provided 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 52 of the 2004 IRS Publication 17. Please consult your tax advisor when paying taxes on these premium amounts.

Filing for Excess Social Security Taxes

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 \$5449.80 for 2004. This amount is equal to a gross income of \$87,900.00 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 \$87,000.00, you may be entitled to a refund of excess social security tax.

For instance, if you earned a gross of:

\$50,000 from employer 1
\$20,000 from employer 2
\$30,000 from employer 3
<hr/>
\$100,000 total gross wages

Since you did not earn \$87,900 from a single employer, your social security deduction was not stopped. By combining your gross wages, you exceeded the \$87,900 by \$12,100. When you multiply the difference of \$12,100 by the rate of 6.2%, the result is your overpayment of \$750.20.

How do you claim the excess Social Security tax credit?

If you file Form 1040 for the 2004 tax year, enter the excess tax amount over the \$5,449.80 limit as a credit on line 66. If you

file Form 1040A for 2004, enter the excess amount as a credit on line 43 and write "Excess SST" and the amount of the credit in the space to the left of the line. Please note that you cannot use Form 1040EZ if you want to claim this credit.

If any one employer exceeded the maximum social security withholding of \$5449.80, 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 your credit and reposting it can be found in IRS Publication 17. If unsure about those instructions, you may wish to consult your tax advisor.

Do You Qualify for Real Estate Tax Relief?



Several Cities in the Hampton Roads Area are offering a tax relief program to persons permanently and totally disabled or aged 65 years or older. It is designed to provide property tax relief for qualifying applicants living on the property to be exempted and is granted on an annual basis. The household annual income restrictions vary among cities. To find out more about the real estate tax relief options or to obtain an application form, contact the Commissioner of Revenue in your city of residence.

Tips from the Edge - The Healthy Edge

Happy New Year!

With the activity and stress of the holidays over it's time to implement those New Year's resolutions. Choosing healthier foods, participating in a regular exercise program, and quitting smoking can improve your quality of life. Try some of these simple tips to make 2005 your best year ever.

- Have fun! Share smiles, laughter, and kindness with others. Laughter is the best medicine!
- Expect less of yourself and others. Forget about having the perfect report, event or experience.
- Attitude is everything. Attitudes often formed in childhood can cause emotional reactions, which may affect your immune system, circulatory system and even your risk of accidents.
- Let go of past resentments, forgive and forget.
- Take time to rest, relax, and enjoy the present moment.
- Help someone else. Giving to others is also a gift to yourself.
- Yield to others. Let others win. You don't always have to be right.
- Move your body. Rake leaves, play basketball, run, go to the YMCA or take a walk. Strive to get at least 30 minutes of exercise most days of each week that makes your heart beat faster.
- Eat low fat, high fiber foods with plenty of fruits and vegetables. Drink at least 8 glasses of water every day. Plan to have meals with family and friends.



Changing a Behavior for Better Health

Do you want to make healthy changes in your life and just don't know where to start? Is now a good time to begin making changes in your life that can create better health? Are you ready to quit smoking? Do you need to exercise more? Do you need to eat healthier? Do you need to get more rest?

Here are some strategies to help you get started:

- List the benefits of the behavior change.
- Set clear and realistic long and short-term goals that are achievable.
- Develop a plan that you can stick to.
- Identify strategies and seek out resources to help you succeed.
- Plan on what you will do when you encounter obstacles.
- Change your environment to help support your change. Get help from your friends and family to support you in your effort.
- Keep track of your progress.
- Reward yourself for your accomplishments.

If you find you are not achieving the success you wanted - review your strategies. Changing any long-time behavior may take several approaches and several attempts before you achieve your goal. Remember to have fun and celebrate even small successes along the way.

Norfolk State University Educational Services

2005 Self-Enrichment Course Schedule

Non-credit courses developed to meet the academic and training needs and demands of long-shoremen and their dependents are being offered by Norfolk State University professors at the HRSA-ILA Funds Building. Listed below is the schedule of "self-enrichment" courses beginning Tuesday, January 18th.

Contact Gerald D. Tyler, NSU Educational Services Program Coordinator, at the Virginia Beach Higher Education Center at (757) 368-4156, or e-mail him at gtyler@nsu.edu if you or any of your family members are interested in taking any of these classes. You must register and pay the course fee before you attend class. Tyler can also be reached by phone at (757)440-4058 at the HRSA-ILA Funds Building on Wednesdays.

Courses	Cost	Dates	Days	Times
Personal Financial Management	\$59	1/29/05, 1/24/05	Wed & Mon	6-9:00 pm
Beginner's Microsoft Word	\$99	1/18/05 - 2/15/05	Tuesdays	6-7:30 pm
Introduction to Keyboarding	\$99	1/26/05 - 2/23/05	Wednesdays	6-7:30 pm
Files and Folders	\$99	1/20/05 - 2/17/05	Thursdays	6-7:30 pm
Bookkeeping	\$99	1/31/05 - 2/28/05	Mondays	6-9:00 pm
CPR Training	\$39	One night per class with dates to be announced		6-9:00 pm
Paralegal Certificate @ VBHEC	\$500	January through April (Every other Saturday)		9 am -3 pm

Student Verification for Welfare Coverage

Twice each year HRSA-ILA requires members to provide verification of Full-time student status for dependent children that are 19 to 24 years of age. The next deadline for the receipt of these verifications is January 31st. If verification is not received by that date then the dependent coverage will be terminated. After that date, when the appropriate information is provided to the HRSA-ILA office, the dependent child's coverage will be restored effective on the date it is received and accepted.

Full-time student dependents are covered under the HRSA-ILA Welfare Fund for Dental & Vision benefits until their 25th birthday and Life Insurance until their 21st birthday. The Trustees have also agreed to

pay the COBRA premiums for continuation of MILA coverage for student dependents until the child's 25th birthday, or until the child is no longer a dependent and attending school on a Full-time basis, whichever comes first.

PLEASE NOTE that it is your responsibility to notify HRSA-ILA in a timely manner whenever a life event occurs that would change you or your dependent's status. Once a change in status is known the HRSA-ILA Welfare & MILA medical coverage will be terminated retroactively to the date of the qualifying event. Please call Participant Services with any questions about this important requirement.



Happy New Year!

What a great time to focus on a New Year and a New You! Sentara Community Health and Prevention and the YMCA of South Hampton Roads are here to help you improve your health, reach your fitness goals and enjoy life to the fullest this year. Since 1998, HRSA-ILA members have benefited from monthly health fairs, cholesterol screenings, flu shots and YMCA membership. If you think good health and physical fitness are beyond your reach, think again. John Smiley, a 61 year old retired HRSA-ILA member, has been a member of the YMCA since the program began. He is proud to say he's never felt better and looks forward to working out each day. "Every morning I wake up feeling good because of exercise and I don't take any medications," Smiley shared at the December 1st Sentara Health Fair. He's been competing in

weight lifting competitions for 3 years and in 2003 won 1st place in the Norfolk YMCA bench press contest. Not only did Mr. Smiley win the competition, he was also honored as the oldest contestant participating.



*John Smiley, Port # 15861,
Retired ILA Member*

Another HRSA-ILA member in the same competition was Ira Brooks who feels exercise makes him feel strong, more confident and increases his self-esteem. While helping you reach your fitness goals, the YMCA is also a great place for your family to spend some quality time together. Enjoy a



*Ira Brooks, Port # 18100
Retired ILA Member*

family swim, basketball game or even volunteer together for a community event. The YMCA and Sentara wish you a prosperous 2005 and remind you there's no time like the present to start focusing on a healthier lifestyle.

The YMCA membership is available to all HRSA-ILA members eligible for benefits. To maintain your membership, 6 visits are required each month and an annual Health Risk Appraisal must be completed. Family memberships are also available for an additional fee.

The Healthy Edge



A special thanks goes to Susan Tweed and Sentara for taking such good care of our participants.

Wellness Program Flu Campaign

This year the HRSA-ILA Flu Campaign gave **664** HRSA-ILA members and their dependents protection against the flu.



*Top left; Susan Tweed administers a Flu shot.
Bottom picture; Retirees in line during the Health Fair.
Top right; Theresa Rolle, Participant Service Clerk, assists participants.*

PORT CALL



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Administrator's Corner

by Lou Cobb

Information on the Go

One of the HRSA-ILA Staff members was recently visiting a friend in New York City, and he experienced a medical problem for which an immediate visit to a doctor was necessary. His friend made an appointment for him at his own family doctor, but unfortunately the doctor was not a CIGNA Participating Physician. What to do? By connecting to www.cigna.com on the internet and accessing the Provider Directory, it was possible to quickly find a participating physician a few blocks from his location. If you do not have internet access, you can call the CIGNA toll free Customer Service number, 1-800-794-7882.

A Tale of Two Participants

Frequently there is more than

one way to accomplish something, and the choices that are made up front can have a major effect on the outcome. Consider these two similar cases that had very different outcomes for the two members involved. Naturally, I can't use names.

Participant A and Participant B each reported a medical problem to their respective physicians. Upon

examination, each of the physicians recommended to Mr. A and to Mr. B that surgery would alleviate the problems they were having. Each of the physicians scheduled appointments for the patients with the appropriate specialists.

Both Mr. A and Mr. B reported to the specialists' offices at the appointed times, and both A and B wisely verified that the doctors participated in CIGNA and gave the receptionists their medical ID cards. In both cases, the doctors' receptionists advised the members that CIGNA considered the procedures that were recommended to be cosmetic and would likely not

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cover them. Both Participants called the HRSA-ILA Participant Services for assistance.

So far, so good, but now the two cases begin to diverge. Mr. A advised the HRSA-ILA Participant Services clerk that his doctor had recommended the surgery to solve his medical problem, but that he'd been told at the specialist's office that CIGNA would not cover the medical bills. Mr. A was advised by the clerk to have his doctor write a letter of medical necessity, and send it to CIGNA for review. In Mr. B's call, according to the clerk's notes, he asked about procedure codes, wanting to know how a treatment could be coded to make sure that CIGNA would cover it. He was advised to discuss the medical procedure with the doctor, and if there were any questions about coverage, to have the doctor contact CIGNA directly.

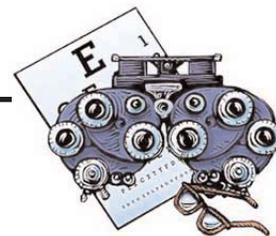
Fast forward six months. Messrs. A and B have both had their surgeries. Mr. A has received multiple benefit payment explanations from CIGNA showing that the doctor, the hospital and the lab have all been paid for the services, and Mr. A has a small co-payment to take care of. CIGNA had reviewed the letter of medical necessity and agreed with the physician that the procedure, while typically cosmetic, was necessary to solve an underlying medical issue. How about Mr. B? Well, he has not fared so well:

Neither the doctor, nor the hospital nor the lab have been paid, and all have sent Mr. B invoices for the charges. The benefit explanations that Mr. B has received from CIGNA all indicate that there is no payment due to the providers because the treatment is not a covered service. Mr. B has received letters from collection agencies. Mr. B has called HRSA-ILA multiple times for assistance, each time becoming more vocal with the clerk that he shouldn't be treated this way. MILA has reported that Mr. B has been verbally abusive to clerks at both CIGNA and at MILA. On top of all this, Mr. B is very, very angry.

These two cases begin very similarly, but the endings are very different. If you have questions about whether a medical procedure is covered, you should contact us early on for assistance. While your outcome may not be as successful as Mr. A's was, we can certainly help you avoid the anger and the stress that Mr. B lives with in a mess of his own doing.

By the way, it's still not too late for Mr. B's doctor to submit the letter of medical necessity for the procedure to CIGNA. It might very well be covered by CIGNA, but in the meantime Mr. B has suffered six months of needless aggravation.

Work safe.



Davis Vision Expands Frame Offerings "Sight is priceless...preserve it"

Davis Vision announced earlier this year that they have acquired Viva International Group, makers of such brand name frames such as; Guess?, Tommy Hilfiger, Candies, Harley Davidson, Marc Ecko, Bongo, Fila, Givenchy & Escada. Viva Int'l was a privately held eyewear designer and one of the world's largest frame distributors. This acquisition makes Davis Vision one of America's largest vision care providers.

It's easy to find an In-Network provider by accessing the Davis Vision website at www.davisvision.com or by calling **1-800-999-5431**. Their customer service representatives are available Monday-Friday, 8AM-8PM Eastern Time and on Saturday from 9AM-4PM Eastern Time. No ID cards are necessary. Simply identify yourself to the provider by your Social Security Number.

Inside the HRSA-ILA

New Faces Fill Fund Positions

Since September of 1991 anyone calling the Funds Office most likely was familiar with the voice of Juanita Browne. Participants still



Crystal Rimm

talk to Juanita as one of our Participant Service Clerks but she no longer serves the Funds as the receptionist. That

position has been filled by **Crystal**

Rimm. Previously working as an Eligibility Clerk for Social Services, Crystal began working with the Funds as a temp.



Diana Ader

2004 was a big year for staff changes. Two Administrative Assistants retired, Alice Ellis and Patricia Carmin. **Diana Ader**, also

beginning as a temp, is Assistant to Lou Cobb, the HRSA-ILA Funds' Administrator.

The youngest member of our team is **Temeka Wilson**, a graduate of Norfolk State and former employee of Canon. Temeka has replaced Pat as Administrative Assistant to Lorraine Richardson, Director of MIS and Accounting.



Temeka Wilson



Terry Heck, accounts receivable bookkeeper in the MIS & Accounting Department, passed away on February 15th. During Terry's years at HRSA-ILA her voice became familiar to employers and shipping lines that were delinquent in assessment payments. Terry was as persistent with assessment collections as she was with fighting cancer, and will be missed by everyone at HRSA-ILA.

HRSA-ILA and Mass Mutual Replacement Check Policies

If an HRSA-ILA benefit check becomes lost in the mail or is stolen, please contact the Participant Services Department at (757) 457-7090. We will replace it one time, free of charge. This also applies to any distributions from the HRSA-ILA Annuity & Savings Plan at MassMutual Retirement Services. Benefit disbursement checks become stale-dated after 60 days. After that time, the bank will not honor the check. Therefore, if you have held your check and not cashed it by 60 days, you will also need to contact the Participant Services Department for a replacement. There is a \$30.00 charge if we have to replace the same check two times or more.

Pension or Medicare checks will be replaced three business days after mailing (5 days for out-of-town addresses) if it becomes lost in the mail. Vacation or Container checks will be replaced five business days after mailing.

Keep in mind that Direct Deposit is available for Pension, Medicare, Container Royalty and Vacation & Holiday Benefit checks. Call the HRSA-ILA IVR by dialing 423-3090 and press 5 for forms when prompted, print a PDF formatted form from our Web site at www.hrsa-ila.com, or call Participant Services at 457-7090 and request a direct deposit form be mailed to you.

HRSA-ILA Converts Work Hours to Benefits

Hours worked during a contract year earn benefits for the following year

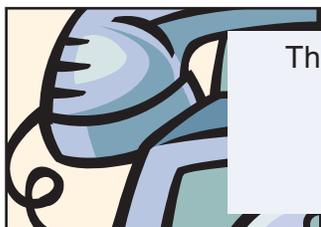
Benefit levels from the HRSA-ILA Funds and from MILA have changed effective October 1, 2004 as a result of the Master Contract between the United States Maritime Alliance and the International Longshoremen's Association, AFL-CIO and the Hampton Roads Working Agreements between the Hampton Roads Shipping Association and the ILA locals in the Port of Hampton Roads, Virginia.

Hours Earned	WELFARE	MILA	VAC & HOL
1300 +	Life Insurance, Dental, Vision, Wellness, and Short Term Disability	Premier Plan	6 Weeks of Vacation (You must have 12 consecutive years of past service with at least 700 hours in 10 out of the 12 years)
1100		Basic Plan	3 Weeks of Vacation (You must have 6 consecutive years of past service with at least 700 hours in 5 out of the 6 years)
1000	No Coverage		Starter Plan
900		1 Week of Vacation	
700			

Enhanced IVR Services from CIGNA effective April 1

When you call the CIGNA toll-free Member Services number printed on your ID card (1-800-794-7882), you reach CIGNA's Interactive Voice Response (IVR), an automated self-service telephone system giving members quick access to benefits, eligibility and claim-status information, and access to the 24-Hour Health Information Line.

Effective April 1, the IVR system responds to speech as well as touch-tone commands. The speech-enabled application is similar to what currently exists in touch-tone but promises to be more interactive and flexible.



The IVR is available:
Monday through Friday, 7 am - 11:45 pm Eastern Time,
Saturday, 7 am - 7 pm Eastern Time, and
Sunday, 2 pm - 7 pm Eastern Time.

MILA Subrogation Policy

What is “Subrogation?” The dictionary defines it as, “the substitution of one creditor for another, along with a transference of the claims and rights of the old creditor.” Under the MILA Plan, medical costs incurred as a result of injuries suffered in a car accident, job-related accident or any other situation where injuries are caused by someone other than the MILA participant may be the responsibility of someone other than MILA. MILA refers to this type of situation as “subrogation.” Under subrogation, MILA may be entitled to be reimbursed for the costs

of the MILA participant’s claims and these savings can run into millions of dollars annually.

Primax Recoveries Inc. is used for identifying possible subrogation situations for MILA and works with CIGNA Healthcare, utilizing medical diagnosis codes from the treating facility or physician. It is important that MILA participants cooperate with Primax by responding to their requests, usually in the form of a questionnaire that needs to be returned promptly. If you have any questions about a Primax questionnaire, you may contact them at 1-800-442-2070.

Davis Vision

Strabismus and Amblyopia - Two Visual Conditions That Affect Up To 5% of All Children

Strabismus can occur in adults, but it more commonly affects children. It is also known as “crossed-eyes” - a vision condition in which a person cannot align both eyes simultaneously under normal conditions. One or both of the eyes may turn in, out, up or down. An eye turn may be constant, when the eye turns all of the time, or intermittent when it turns only some of the time, for example under stressful situations or from illness such as trauma, fever or infections. Children with strabismus may initially have double vision. This occurs because of the misalignment of the two eyes in relation to one another. In an attempt to avoid double vision, the brain will eventually disregard the image of one eye (called suppression). A person may not be aware this is happening because suppression causes no pain. To the brain, it is as if one eye is closed. A number of functional visual difficulties can occur as a result of strabismus, but the only obvious symptom is eye turn.

Amblyopia, also known as “lazy eye,” is poor or reduced vision in one or both eyes that did not develop normally in childhood. However, it is more common that only one eye stops functioning properly. This condition affects nearly 3 out of 100 people and can result from a number of abnormalities, including strabismus and focusing abnormalities. Experts estimate the eyes gather 80% of all information received in a day, so any visual inefficiency has a major impact on a person’s functioning. Amblyopia can make it harder to read, catch a ball, use microscopes or may cause the need to turn one’s head to see certain things or close one eye when reading. Activities such as these may require extra effort and strain to compensate for visual limitations. The only obvious symptom of amblyopia may be eye turn.

At birth, a baby’s eyes are normally not well coordinated and may wander. Within a few weeks, however, an infant usually learns to move both eyes together and the wandering should disappear. If a child’s eyes continue to drift, this can indicate a visual problem, such as strabismus or amblyopia. Parents who notice an unusual eye turn or

wandering eye in a child should contact their eye care professional. Sometimes, however, there are no visible clues. The eye turn may be so minimal or infrequent that even parents and teachers miss strabismus and amblyopia in young children. That is why it is important that parents schedule visual examinations for children at least by the age of 3 and yearly thereafter.

Both strabismus and amblyopia are conditions that can be treated relatively easily, depending on the severity of the problem, but early detection is key! The eyes may need to be retrained to gain greater coordination and control and taught to work as a team. In some cases lenses and prisms along with training may be necessary. Also, at times, occlusion therapy (eye-patching) may be necessary. This forces the child to use his or her weaker eye, thus encouraging it to work. In some cases, eye surgery is required to straighten the eyes and thereby improves the child’s appearance.

In sum, treatments for both conditions can be similar and may be complex and require a considerable amount of family and doctor participation.

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

Diabetes - Do you know the symptoms?

Diabetes is considered a "silent killer." An estimated 17 million people have diabetes in the United States, but nearly six million of them are not aware that they have the disease. Another 16 million Americans have "pre-diabetes," a condition marked by higher than normal blood glucose levels. These higher levels greatly increase their risk of developing type 2 diabetes.

Diabetes is a disease in which the body does not produce or properly use insulin. Insulin is a

hormone that is needed to convert sugar, starches and other food into energy needed for daily life. Diabetes is associated with long-term complications that affect almost every part of the body. The disease can lead to blindness, heart and blood vessel disease, strokes, kidney failure, amputations, and nerve damage. Uncontrolled diabetes can complicate pregnancy, and birth defects are more common in babies born to women with diabetes.

Early detection of diabetes symptoms and treatment can decrease the chance of developing complications. Attend a Health

Fair at the HRSA-ILA building and find out if your glucose is high. If you have one or more of the following diabetes symptoms, see your doctor now.

Some diabetes symptoms include:

- Frequent urination
- Excessive thirst
- Extreme hunger
- Unusual weight loss
- Increased fatigue
- Irritability
- Blurry vision
- Frequent infections and slow healing of wounds or sores.



The Port of Hampton Roads Proudly Presents the

11th Annual Cookout for the Cure

Benefiting the Diabetes Institutes Foundation
Thursday, May 26, 2005, 4:00 pm - 8:00 pm
Fleet Recreation Park, Naval Station Norfolk

Tickets	Advance	At the Door
Adults:	\$15	\$20
Seniors (62+):	\$10	\$15
Students/Military:	\$10	\$15
Children:	\$ 5	\$10

YMCA

MAKE A SPLASH AT THE YMCA

The YMCA has been teaching children and adults to swim for over 150 years. In fact, the YMCA pioneered the idea of group swim lessons that combine skill development, water safety and character development lessons. Recent statistics suggest that many kids are growing up without the basic knowledge and skills they need to be safe around the water. Each year an estimated 5,000 children ages 14 and under are hospitalized due to near drowning. Incidents such as these can be prevented, and the

YMCA of South Hampton Roads is helping to make that happen. Swim lessons are available for ages 6 months to adult where members and participants are taught accord-



ing to their age and ability. Swim team experiences are also available where youth and teens can learn the spirit of healthy competition while enhancing their skills. And for those young at heart, Master Swim programs will keep you fit in the water.

In 2004, the YMCA of South Hampton Roads began offering a "Water Safety School" to area

elementary schools. This free presentation includes easy to grasp concepts and the popular YMCA mascot "Vincent the Frog". The YMCA is committed to increasing community awareness about the importance of water safety. You're never too old to experience the sheer joy of swimming - so, we hope to see you in the pool this Spring and encourage you to be safe around any body of water! For more information on aquatic programs and a schedule of classes for each location, visit our website at www.ymcashr.org.

Reminder to those of you who are YMCA members: the HRSA-ILA member is required to visit a YMCA facility 6 times each month. Members terminated due to lack of attendance must wait 6 months to be reinstated.

MILA - Managed Health Care for ILA Members & Their Dependents

Prescription Drug Provider Changes Name

New in 2005 you will see the name **CareMark**, which is the new name for AdvancePCS, the MILA prescription provider. The change is in name only and has no impact on how you receive your prescription drug benefit. You can continue to use your current AdvancePCS cards.

Prescriptions, Name Brand vs. Generic

Changes in MILA's policy on Brand vs. Generic prescription drugs have caused concern among some of our members. We want to remind all members that MILA modified their policy in December to allow for your physician to write a "Letter of Medical Necessity" which MILA will review for a possible waiver of the requirement for Generic version drugs only. This is a matter that the member conducts

directly with MILA but if Participant Services can assist locally with any questions please give us a call at 757-457-7090 or 1-800-899-3090.

Remember, when it comes to prescription drugs you can be assured that Generic versions of Brand Name drugs are just as safe and have the same review and approval process with the Food & Drug Administration (FDA). CareMark, your MILA Prescription Drug provider, estimates that choosing a generic version yields an **average savings of 60% for the Participant**. Due to trademark laws in the U.S., generic drugs are not allowed to look like their brand counterpart. But the appearance has no impact on the way in which the drug will work; chemically the generic is the same as the brand. So ask your physician for the generic version if available. Otherwise, beginning January 1, 2005 there is a **\$500 annual pharmacy family deductible** for all active employees and all retirees (including Medicare eligible retirees)

for **brand name drugs only**, except for those brand name drugs for which there is no comparable generic substitute as determined by the MILA Trustees.

\$114 Pension Credit

What happens in 2007 when the Pension service credit goes back to \$100 per credit?

Pension service earned after September 30, 2007 will be paid at \$100 per year of service unless the Fund trustees extend the current \$114 per credit beyond that date. Any service you have earned as of September 30, 2007 will be paid at \$114, regardless of your retirement date unless you have a break in service when you retire. For more complete details on service credits and break in the service rules, consult your Summary Plan Description.

MILA Coverage for Pensioned Employees who retire after 4/1/05

For a description of the Basic and Premier Plans, refer to the MILA National HealthCare Booklet mailed to you directly from MILA.

Age 62 or older, 25 or more years of service	Premier Plan at retirement
Age 62 or older, less than 25 years of service	Medicare Wraparound at age 65
Older than 58, not yet 62, 25 or more years of service	Basic Plan at retirement, Premier Plan at age 62
Older than 58, not yet 62, less than 25 years of service	Medicare Wraparound at age 65
Younger than 58, 25 or more years of service	Basic Plan at 58, Premier Plan at 62
Younger than 58, less than 25 years of service	Medicare Wraparound at age 65
Disability Retiree	Premier Plan at retirement

Note: MILA benefits become secondary to Medicare when a retiree becomes eligible for medicare. Refer to the medicare web site at **www.medicare.gov** for information on your medicare benefits, general enrollment and eligibility. This site also addresses Long Term Health Care.

In addition, The U.S. Department of Health and Human Services has created a Long Term Care Planning Tool Kit available by calling 1-866-PLAN-LTC (1-866-752-6582).

The Healthy Edge Calendar

Next Health Fairs

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

Monday, April 25, 2005
and
Wednesday, May 25, 2005
9:00 – 1:00 pm

to have your blood pressure, 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.

Want to quit smoking?

Free individual and group confidential smoking cessation assistance is available. Terry Norman B.S.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 2005? “Eating for Life” is a healthy eating video program that you watch and complete at your own pace. The program is completed in weekly sessions, spaced over six weeks. 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.

PORT CALL



VOL 13, Number 3 © 2005 HRSA-ILA

MILA Announces New Mail Order Pharmacy

Beginning August 1, 2005, mail order prescriptions will be filled by Caremark. The NYSA-ILA Medical Center Pharmacy will automatically transfer all existing refills to the Caremark Mail Service Pharmacy.

To avoid any delays for prescriptions that may need to be refilled on or after July 25, we encourage you to have your doctor write a new prescription for up to a 90-day supply, plus appropriate refills. Mail the new prescription to Caremark along with the mail service order form and co-pay. There are no changes in co-pays for either retail or mail service.

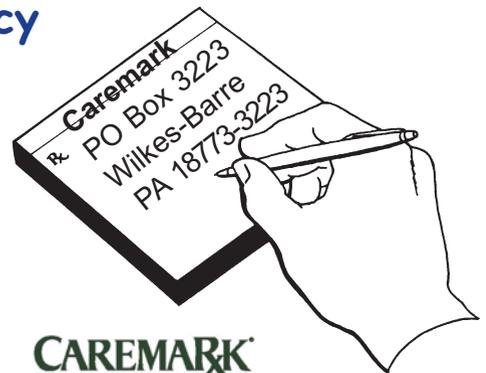
Please Note: You will need to submit your credit card information

to Caremark. By law this information CANNOT be transferred from the NYSA-ILA Medical Pharmacy to Caremark.

When submitting your prescription, remember that you must use a generic medicine if available. If you request a brand name medicine when a generic is available, you will be subject to the deductible.

After prescriptions are transferred to Caremark, you can select one of the following options for refilling your maintenance prescriptions:

1) **Telephone.** Call Caremark Customer Care toll-free at 1-866-875-MILA (6452). Please have your unique MILA ID number ready.



CAREMARK
It all starts with care®

2) **Online.** You will need to register online at www.caremark.com and login to access the Web site.

3) **By Mail.** Complete a mail service order form listing each prescription you are requesting, including the prescription number assigned by the NYSA-ILA Medical Center Pharmacy and the name of the medicine you are taking. Mail the completed form, co-pay or credit card information to;

Caremark
PO Box 3223
Wilkes-Barre, PA 18773-3223

Watch for the Caremark Welcome Kit including new ID Cards to replace your current Advance PCS cards, your unique MILA identification number, and an initial mail order form.

What's Inside?

- YMCA Benefit Renewed, See page 7
- 2005-2006 David D. Alston Scholarship Recipients, See page 5
- Maximize Your Annuity, See page 3
- Diabetes Cookout for the Cure - Over \$55,000 Pledged, See page 7
- New Food Guide Pyramid, See page 6
- What Recent Retirees Say About Retiring, See page 4



The
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PortCall Publication Team

Portcall is published in an effort to communicate more effectively with our participants. We will attempt to clarify any misconceptions regarding your benefits, notify you of any benefit changes, and notify you of upcoming events and/or deadlines.

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Norfolk, Va 23505-1458

E-mail

charrison@hrsa-ila.com

We are pleased to announce Caremark as the new Mail Service Pharmacy for the MILA membership, effective August 1, 2005. We are excited to share some of the great services that Caremark has to offer:

- A toll-free Customer Care telephone number effective August 1, 2005;
- Superb Customer Care from Caremark's dedicated staff, available to assist you 24 hours a day, seven days a week;
- A live representative will answer your call within seconds;
- Multi-lingual service representatives are available with capabilities in 140 languages;

In addition to live representatives, you also have access to:

- An Interactive Voice Response system available 24 hours a day, seven days a week where you can refill a prescription or check the shipping status of your order;
- On-line services to refill prescriptions, check prescription history, shipping status, and drug prices and to locate a retail pharmacy in your area.

Introducing Caremark
as the New Provider for
Mail Service Prescription Drugs

1-866-875-MILA
www.caremark.com

Benefit Notice

Lump Sum Benefit Calculations

In May 2005 the HRSA-ILA Board of Trustees amended the HRSA-ILA Pension Plan to change the manner in which the lump sum benefit is calculated. Currently, a Participant may choose to receive the actuarial present value of 25% of the Pension benefit in the form of an immediate lump sum. The change enacted by the Board of Trustees will exclude service earned after September 30, 2005 from the lump sum calculation.

What this means is that any Pension service you accrue in the 2005–2006 Contact Year and thereafter will be paid in the form of a 100% monthly benefit even if you choose the lump sum option. For example, if you retire with 31

years of service, one of which is for the 2006 Contract Year, and choose the lump sum option; you will receive a monthly payment for 100% of the 2006 Contract Year and 75% for the preceding 30 Contract Years, and the lump sum benefit will be calculated on 25% of the 30 years of service before the 2006 Contract Year.

No Provision for Reduced Coverage

As we enter the last quarter of the 2004–2005 Contract year,

REMEMBER, it takes 1,000 hours to earn local Welfare coverage effective 1/1/06.

Under the new Contract there is no provision for Reduced Coverage for your local benefits. Local benefits include Dental, Vision, Short Term Disability, Life Insurance, and the Sentara Wellness program (including YMCA membership).

Annuity & Savings

Maximize in '05!

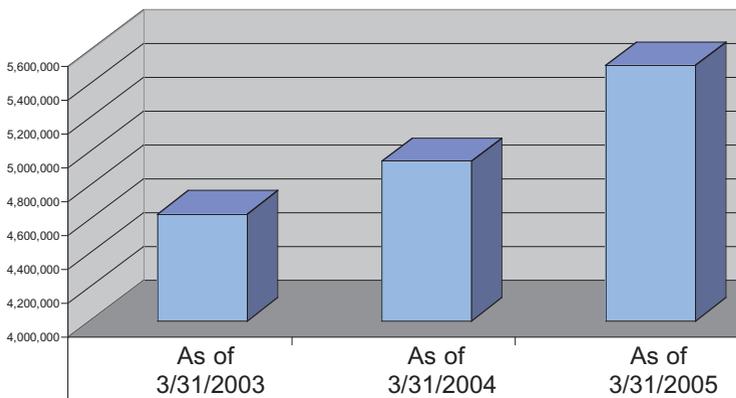
The HRSA-ILA 401(k) Plan has added almost 500 new members since the new contract took effect in October and interest has never been higher. No matter your age consider getting on board to maximize this benefit for your retirement. If you're under age 50 you can voluntarily contribute up to \$14,000 in 2005, and that will reduce your taxable income significantly. If you're over 50 then you can contribute an additional "catch-up" amount in 2005 of \$4,000 for a total of \$18,000. Consider planning ahead for 2006 when these amounts go up to \$15,000 and an additional \$5,000 respectively.

Hampton Roads has over 2,100 members participating in the Plan but in the 2004 tax year only 29 persons took advantage of the maximum voluntary deferral limit. You have several ways to make a voluntary contribution. You may choose to make an hourly deferral that all of your employers will honor and adjust as you direct during the year. Or, you may defer a portion of your Container Royalty or Vacation & Holiday benefits that you earn this year. Give Participant Services a call to discuss your options and maximize in '05!



Container Royalty Fund

Mid Year Statistics



Assessable Container Tonnage

At the end of the 3rd quarter, March 31, 2005 Container Royalty tonnage rose 10.3% from the 4,942,345 tons reported at the same time last year.

Qualification

1,000 hours is the new qualification level for the Container Royalty benefit.

The 4th quarter of the 2004-2005 Contract year is upon us and we want to remind all members that under the new contract it takes 1,000 hours (not 700) to earn eligibility for the Container Royalty benefit this year. If you haven't qualified previously then you must have six consecutive years of service and five of those years must have been 700 hours or more if earned prior to October 1, 2004. Going forward you must earn 1,000 hours in a contract year for it to qualify as a "good" year toward your five out of six requirement to earn eligibility. Give Participant Services a call at 757-457-7090 or 1-800-899-3090 with any questions.



Keep in mind that Direct Deposit is available for Pension, Medicare, Container Royalty and Vacation & Holiday Benefit checks. Call the HRSA-ILA IVR by dialing 423-3090 and press 5 for forms when prompted, print a PDF formatted form from our Web site at www.hrsa-ila.com, or call Participant Services at 457-7090 and request a direct deposit form be mailed to you.

Administrator's Corner

by Lou Cobb

What Recent Retirees have to say about Retiring

In the last several years many Hampton Roads ILA members have retired. On the surface, the process of applying to retire is pretty simple: One need only to call or stop by to get a retirement application and when the paperwork is completed and returned, the monthly benefit begins. Time was, retirement was indeed a simple process consisting mainly of deciding when the benefit was to begin, and if married, deciding if there would be a deduction to provide for a 50% surviving spouse's annuity. Those retiring today must decide between the 100% monthly benefit or the 75% monthly benefit with a 25% lump sum. If a lump sum is chosen, will it be cash, a roll-over to another qualified plan or a combination of the two? A retiree today must also make decisions about when and in what form to begin withdrawing the balance accumulated in their Annuity & Savings Plan account. And then there are the tax implications that go along with each choice.

We recently sent a survey out to all of the Participants who have retired in the last several years. The reason for the survey was to determine if these new retirees with the fresh perspective of hindsight had any advice to offer those of us who will one day follow their footsteps into retirement and be faced with the same choices for receiving their

retirement benefits. Well over half of the retirees who received the survey responded.

Of the retirees who responded, 57% elected to receive a lump sum in the form of a roll-over to another qualified plan and 23% chose the 100% monthly benefit with the remaining opting for the lump sum in cash or a combination of roll-over and cash.

A roll-over for those not familiar with the term is when funds from a retirement plan are directed by the owner to another "qualified" retirement investment such as an individual retirement account (IRA). By not actually receiving the money as it "rolls" from one retirement account to the other, the federal and state taxes on the lump sum are postponed until later.

By and large the retirees were satisfied with the choices they made (91%) with those who chose a lump sum as a roll-over the most satisfied of all. The 9% that were not satisfied were evenly divided between those who wanted more roll-over and those who wanted more cash.

Who did our retirees seek out for advice on their retirement options? The responses ranged from investment professionals (51%) to a spouse or other family member (44%) to "the guys at Pier 1 NIT". This range illustrates a frequent comment written on the survey that the decision on which retirement option to take is an individual decision because no two retirees' financial situations are the same.

Another piece of advice offered by our retirees is to start early when planning for retire-

ment. This is good advice and is the same advice offered by specialists in the field of retirement planning. Signing up for voluntary, pre-tax payroll deductions into your Annuity & Savings Plan, and doing so early on, is an excellent way to save for your retirement years. In the coming months look for retirement planning seminars to be offered by HRSA-ILA which 70% of the survey respondents agree would have been helpful.

On seeking advice:

Check with an investment professional. Everyone's situations differ; no two financial situations are the same. Be careful. Be very careful. Be aware of tax liabilities.

On preparing for retirement:

Save. Save. Save. Get as much information about retirement and check with others that have retired. Know amount of income versus the amount of outgoing bills. Plan well in advance. Don't be afraid to ask questions, and understand the answers. Consult a qualified and reputable financial expert in retirement planning. Save all you can in your 401(k).

On which option to take:

Be careful with the up front money and how you use it. When it is gone that is the end of it. Don't pay penalties to take cash. Consider the long term ramifications of each option before making a decision. Before choosing a lump sum, know how much tax you will have to pay.

David D. Alston Scholarship Fund



From left to right, first row; Paul Wilson, Keith Lovely, Christopher Goss, Tyler Bransford
Second row; Melanie Goss, Samantha Triplett, Jessica Shirley, Tiffany Williams, Rayna Terry, Jennifer Shelburne, Marilyn McKee, Jenny Dozier, Jaclyn Sinclair, Ashley Gordon, Shannon Hunt
Missing from Photo; Rosalind Vaughan, Markesha Evans, Kellie Brown, Lindsey Lewis, and Jessica Weil

Twenty Students Receive Scholarships

Thursday evening, June 29th, twenty young adults were honored for their demonstrated abilities and future promise during the David D. Alston Scholarship Banquet.

No other port has the commitment to education as does Hampton Roads according to Roger Geisinger, Co-Chairman of the HRSA-ILA Board of Trustees. Labor and Management have worked together setting up and managing assets to provide twenty full scholarships to dependents of ILA employees. This year eighteen undergraduates will receive a maximum of \$12,900 and two graduate scholars will receive a maximum of \$14,000 for the coming academic year.

Paul Shelton, Vice President of Advancement at Norfolk State University was one of the Guest Speakers delivering words of encouragement to the scholarship recipients. He stressed to the students to get a well rounded education both inside and outside the classroom, learn to be leaders as well as when to relinquish leadership to become effective followers. Knowledge is power. The more you know, the more value you have as a person and an employee. Shelton also quoted Nelson Mandela claiming that "education is the most powerful weapon that can be used to change the world".

With the challenges ahead, the HRSA-ILA Fund Trustees wish all the recipients well in their future endeavors.

2005-2006 Scholarship Recipients

Undergraduate Recipients

Tyler Bransford

Old Dominion University

Kellie Brown

James Madison University

Jenny Dozier

Old Dominion University

Markesha Evans

Norfolk State University

Ashley Gordon

Old Dominion University

Christopher Goss

Virginia Commonwealth University

Melanie Goss

Longwood University

Shannon Hunt

Norfolk State University

Keith Lovely, Jr.

Savannah College of Art & Design

Marilyn McKee

Longwood University

Jennifer Shelburne

James Madison University

Jessica Shirley

Old Dominion University

Jaclyn Sinclair

Penn State University

Rayna Terry

North Carolina A&T State University

Samatha Triplett

Virginia Tech

Rosalind Vaughan

Norfolk State University

Tiffany Williams

College of William & Mary

Paul Wilson

Old Dominion University

Graduate Recipients

Lindsey Lewis

University of Virginia
Criminal Law

Jessical Weil

Columbia International University
Master of Teaching

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

New Food Guide Pyramid Provides Steps to a Healthier You

Making healthier food choices and being active every day are the key messages of the new U.S. Food Guidance System "MyPyramid" released in April by the U.S. Department of Agriculture.

The system incorporates recommendations from the 2005 Dietary Guidelines for Americans and includes a new pyramid that symbolizes a personalized approach to healthy eating and physical activity. There is not just one food guide pyramid, but a variety designed to fit the unique dietary and physical activity needs of every American.

MyPyramid illustrates:

- **Physical Activity** - Represented by the steps and the person climbing them is a reminder for you to be physically active every day



- **Gradual Improvement** - You can benefit from taking small steps each day to eat better and be more physically active.
- **Variety** - The 6 color bands represent the five good groups - grains (orange), vegetables (green), fruits (red), milk (blue), and meat and beans (purple), and oils (yellow). You need foods from all groups each day for good health
- **Moderation** - Moderation is represented by the narrowing of each food group color band from bottom to top. The wider base stands for foods with little or no solid fats or added sugars. The narrower top area of the band stands for foods

containing more added sugars and solid fats. The more active you are, the more of these foods you can eat.

- **Proportionality** - Proportionality is shown by the different widths of the food group bands. The widths suggest how much food you should choose from each group. These proportions will vary from one person to another depending on each person's dietary and activity needs.
- **Personalization** - To find out the kinds and amounts of food that are right for you to eat each day, visit the website

www.MyPyramid.gov

Enter your age, gender, and activity level and the MyPyramid Plan will provide you recommendations on how much food you should eat from the different food groups.

Source: www.MyPyramid.gov

Remembering HRSA-ILA Retirees



A Pensioner's Reflection

Mr. Carl Hollinger, Port # 9751 visited the HRSA-ILA

Funds Building recently receiving assistance and a listening ear from Myrna Brown, Participant Services Clerk. She was captivated by his life stories as a "war baby" and as an ILA industry employee.

Carl Hollinger, born on Feb. 1, 1918 to the late Benjamin and Estella Hollinger in Lipsic, Delaware, was the youngest of three siblings.

Carl served in the Army from 1941 through 1945 with the 34th Signal Company in Europe and North Africa during 517 days of combat. You could see the excitement in his eyes as he reminisced about playing his harmonica and guitar for some of the highest ranking officers. He shared stories about his life as a young boy through adulthood.

Mr. Hollinger entered the ILA workforce in 1945. At that time, he worked for Mr. Duff Breden at Atlantic Gulf Stevedoring Company as a tank and bilge cleaner, a grain operator, and drove the tow motor in Sandy Jones' Ship Gang.

He threw 100 pound bags of grain night and day and would fill in as a Gang Leader at Nacirema.

Having retired in 1980 from Local 970, he now works in his garden and shares his time with his wife of 60 years, Lillian Hollinger. She says her husband is known for his "giving" spirit.

The HRSA-ILA also wishes to celebrate the life of another pensioner. According to our records, **Mr. Willie W. Butler**, Port # 12190, turned 102 this past October. He retired in 1971.

Diabetes Cookout for the Cure - Over \$55,000 pledged

Hampton Roads Supports Diabetes Research

On May 26th, more than 1000 people attended the 11th Annual Cookout for the Cure, hosted by the International Longshoremen's Association and the Hampton Roads Shipping Association. Seventeen grill teams competed in categories that ranged from Best Pork to Best Gourmet Dish. Once again, Naval and City Officials, local television personalities and community leaders judged the delicacies.

Once all the accounting has been done, this year's event will most likely raise over \$55,000 for research to find a cure for diabetes

at the Strelitz Diabetes Institutes. This brings the eleventh year grand total to more than \$600,000.

The Diabetes Institutes Foundation supports the life-saving research, patient care and education programs of the Leonard Strelitz Diabetes Institutes of Eastern Virginia Medical School in Norfolk, Virginia. World-renowned for its pioneering research toward a cure for diabetes and its life-spoiling complications, the Strelitz Diabetes Institutes also sees thousands of patients each year and reaches thousands more with its community and professional education programs.



Wilma Sherburne, Co-Grill Master for the HRSA-ILA Funds accepts award for Best Gourmet from Roger Giesinger, President and Chief Labor Negotiator, HRSA and Ed Brown, Vice President, HRDC-ILA
Not pictured, Co-Grill Master Bosco Cheng (His mother's recipe for shrimp cakes was the winning dish).

For more information on the Strelitz Diabetes Institutes or the Diabetes Institutes Foundation call (757)446-8420 or check their website @ www.dif.org.

Health & Welfare

YMCA Benefit Renewed



Get fit and stay healthy together as you include members of your family and "exercise" a great benefit from HRSA-ILA. The Board of Trustees recently renewed the annual contract with the YMCA's located all over Hampton Roads and Elizabeth City, NC, too. If you qualify for this benefit and join the "Y" then you also have the option to upgrade to a family membership with a significant reduction in the cost. **Under the new contract the fee for a family membership will be \$21.00 per month, which compares to the published rate of \$72.00!**

Work Hours: How Do I Stand?

Work hours. Everybody wants to know "How many hours do I have?" Certainly, it determines how much you get paid each week. But just as important, it's also how you qualify for the important benefits you earn each year. So how do you keep track of them? HRSA-ILA is here to help and we've set up an easy way for you to answer that question, 24/7! Our IVR (interactive voice response) system can serve you any time of the day or night, weekdays or weekends, holidays too! It can take less than a minute from start to finish, whether you're at home or out and about and using your cell phone.

Here's a shortcut to get that information quick!

Dial 757-423-3090
After the initial recording, type in your Social Security number on your keypad,
Then type in your four (4) digit PIN,
Select #2,
Select #1, and Select #1

If you've forgotten your PIN, call Participant Services at 457-7090 and we'll reset it for you.

That's it! You'll have your work hours for the current contract year and they're updated weekly by close of business on Friday's. We're HRSA-ILA and we're here to help. Try the IVR today!

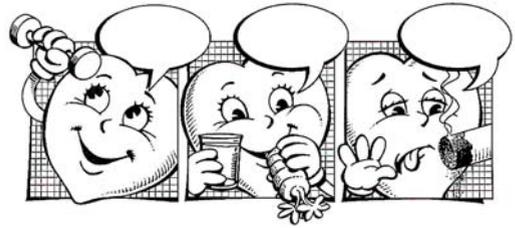
The Healthy Edge Calendar

Steps To a Healthier You

Start today by eating healthier and getting more physically active. Use the following tips and use the www.MyPyramid.gov website to track your progress.

- Make half your grains whole grains
- Vary your veggies
- Focus on fruit
- Eat calcium-rich foods
- Go lean with protein
- Find your balance between food and physical activity to maintain or achieve a healthy weight

Read more about the 2005 Dietary Guidelines for Americans and the My Pyramid Plan on page 6 of this newsletter.



The next scheduled Health Fair will be Friday, September 23rd from 9:00 am to 1:00 pm at the HRSA-ILA building, 1355 Terminal Blvd.

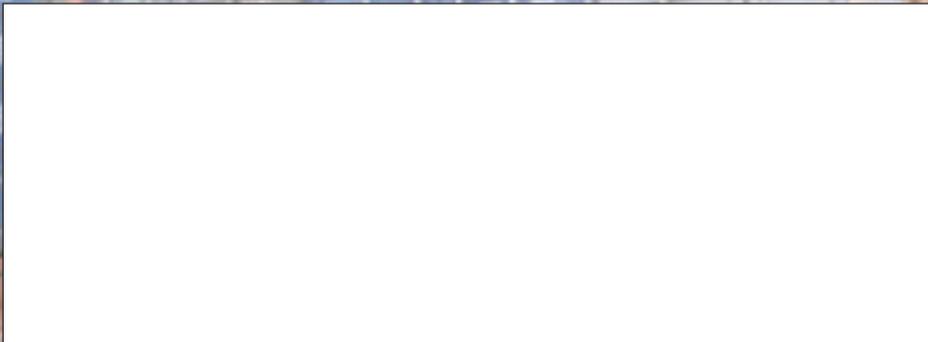
Smoking Cessation Assistance - Get free individual help through the assistance of Terry Norman, B.S.N., a certified smoking cessation specialist by calling 1-800-SENTARA today.

Eating for Life, a free healthy eating video program is also available by calling 1-800-SENTARA.

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
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PORT CALL



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Administrator's Corner

by Lou Cobb

2005 Container Royalty Benefit

There is always a great deal of interest about the amount of the Container Royalty checks as we move from one contract year to the next. In a moment I'll review the factors that affect the amount of this year's royalty check, but first a review of the eligibility rules that came on line with the 2004—2010 Contracts. It now takes 1000 hours of work or credit to qualify for the container check.

With one exception, if you have received a container check before, you will qualify for one in

December if you earn 1000 hours or more during the 2004-05 Contract Year. If you are receiving temporary worker's compensation benefits, you will be credited with 20 hours for each week of worker's compensation you receive. If you have received a container check before but failed to qualify for three or more years afterwards, you must requalify based on the requirements in the next paragraph.

If you've never qualified for a container check before, or if you have but missed it for three or more years, you must have work or credit in six consecutive years to qualify. For this year's Container Royalty check, the six contract years 1999-2000 through the current 2004-05 will

be analyzed. You must have at least 1000 hours in the 2004-05 contract year, and you must have some hours in all, and at least 700 hours in four, of the five contract years 2000 through 2004. Under the new contract, 1000 hours is the minimum to be counted in the five-out-of-six-year requirement, however 700-hour years you accrued before 2005 have been "grandfathered". Once you complete these requirements, you will qualify for a container check each year that you have 1000 hours. If you qualify for container benefits, but then miss three years in a row, you have to again satisfy the five-out-of-six-year requirement.

The new contract continues the three post-retirement container checks for retirees, but to qualify you must have earned the benefit in the year of, or the year before, your date of retirement.

What's Inside?

- Flu Season is Around the Corner, See page 5 for the immunization schedule.
- The New Value Advantage Offered by Davis Vision, See page 7.
- Getting the Most Out of Your Annuity & Savings Plan, See page 3
- Eligibility Certificates mailed in November, See page 3
- New Participant Seminars Scheduled, See page 6

So how much will this year's container check be? We don't actually compute the amount of the checks until the last minute to insure that all the tonnage contributions have been collected, employer adjustments to hours have been applied and worker's

Continued on next page



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Portcall is published in an effort to communicate more effectively with our participants. We will attempt to clarify any misconceptions regarding your benefits, notify you of any benefit changes, and notify you of upcoming events and/or deadlines.

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Container Royalty Continued from page 1

compensation reports for the contract year from all employers are in. The Master Contract restricts the amount of the benefit to \$7,500 for employees who entered the industry after October 1, 1996 and to \$15,000 for all others. Here is a look at some of the other factors that will affect the amount of this year's container royalty checks:



- ⬆️ \$13.3 million collected through the end of August compared to \$12.9 million at this time last year.
- ⬆️ 6.9 million ton container cap for 2005 will result in an extra \$1.4 million over the 6.2 million tonnage cap in 2004.
- ⬇️ Post-cap assessments cannot be used for container benefits this year whereas \$1.7 million in post-cap tonnage assessments were included in last year's container checks.
- ⬇️ 75 first-time qualifiers, to date, will receive a container check this year along with most of the 70 who first qualified last year.
- ⬇️ 299 retirees will qualify for post-retirement container royalty this year compared to 249 retirees who received the benefit last year.
- 188 employees will be subject to the \$7,500 maximum benefit this year, whereas 137 were subject to the maximum last year.

CAREMARK
It all starts with care.

Anatomy of a Mail Order Prescription Refill

Monday, 8/29/05, 1:15 PM My completed mail order prescription form is dropped into the box at the Post Office at Wards Corner for the afternoon pickup. Earlier I had filled out the form, entered my credit card information and placed a stamp on the envelope.

Saturday, 9/3/05, 11:22 AM Joe, my mail carrier, drops off a sealed Mylar envelope from Wilkes-Barre, PA. The prescription has arrived. Five days, not too shabby. Inside the envelope, in addition to the prescription bottle, is an invoice showing my credit card payment of \$15 and the plan's payment of \$191.36 (wow!); a poop sheet about the medication, possible side effects and the number of refills remaining; a privacy notice; and a new prescription form with information about refilling the prescription by mail, by phone, or at www.caremark.com

This is a non-story because everything worked just like it is supposed to. For those of you who have used the new mail order prescription service from Caremark, we hope that your transactions have gone just as smoothly. If your mail order transaction hits a bump and you still need assistance after calling Caremark at 866-875-6452, give us a call.

More Annuity & Savings News

Getting the Most From Your Annuity & Savings Plan

You know the facts: you are going to have to replace somewhere between 60-80% of your income in retirement when you are no longer getting a paycheck. But did you ever think about what you need to do to replace that income? Your pension will be one source of income, Social Security potentially another, but will that be enough? Do you realize that if you **only** save 5% of your income into your Annuity & Savings Plan each year, it will take almost **15** years to replace **one** year of income?

So how can you get more growth in your Savings Plan? You can always put more money into your Savings Plan. Did you know that you can put away \$15,000 in 2006, and if you're 50 or older, you can put away an additional \$5,000? That's up from \$14,000 and \$4,000 in 2005.

But what if you're already putting as much away as you can afford? Another way to get growth in your Savings Plan is through better use of your investment options in the Mass Mutual Plan. It's important that you review your asset allocation, the

way that you are dividing your money among the available investment options in your Savings Plan. Why? Because playing it too safe (i.e. investing 100% in the Guaranteed Account) can be as risky as being too aggressive. Of course, you also need to consider your risk tolerance, as well as how long you have until you retire. Since most people are not able to save as much as they will need, they should consider investing for growth. Consider the following example:

\$5,000 per year savings:

	10%	7%	3%
year 5	\$ 30,526	\$ 28,754	\$ 26,546
year 10	\$ 79,687	\$ 69,082	\$ 57,319
year 25	\$491,735	\$316,245	\$182,296

To discuss your current Annuity & Savings Plan, please call me directly at 431-6333.

Gary Alcaraz
Senior Vice President – Investments
Wachovia Securities

Eligibility Certificates - Mailed in November

Be on the Lookout

Does the HRSA-ILA Funds have your most recent address? If you have qualified for any HRSA-ILA Benefit, a certificate of eligibility will be mailed to your most recent address on file with the HRSA-ILA Funds. This form needs to be verified for accuracy, signed and returned to the HRSA-ILA. Failure to supply the Funds with a current address could result in a delay in benefit

distribution.

Benefits are based on work hours or credits received for the preceding contract year - In this case, October 1, 2004 through September 30, 2005. Your certificate will show the total hours and credits reported by port employers, the HRSA-ILA and MILA benefits for which you qualify, and essential spouse or dependent children information. If there are errors or missing information such as dependents, you must supply the

Funds with corrections and additional information. If you are married, you must check the box indicating that you are living with your spouse. Prompt reply is key in giving us the opportunity to apply corrections before benefit payments are made by the HRSA-ILA and before the new plan year for health benefits begin on January 1, 2006. See the article under Welfare Fund - New Qualifiers for an explanation of the required documents.

Tips from the Edge - The Healthy Edge

Flu Season is Just Around the Corner!

By Susan Tweed, MS, RN

The single best way to protect against the flu is to get vaccinated each fall. The **flu shot** is an inactivated vaccine (containing killed virus) that is given with a needle, in the arm. It is approved for use in people older than 6 months, including healthy people and people with chronic medical conditions. The viruses in the flu shot are killed (inactivated), so you cannot get the flu from a flu shot.

The vaccine contains three influenza viruses—one A (H3N2) virus, one A (H1N1) virus, and one B virus. The viruses in the vaccine change each year based on international surveillance and scientists' predictions about which types and strains of viruses will circulate in a given year. About 2 weeks after vaccination, antibodies that provide protection against influenza virus infection develop in the body.

October or November is the best time to get vaccinated, but you can still get vaccinated in December and later. Flu season can begin as early as October and last as late as May. Almost anyone who wants to reduce their chances of getting the flu can get vaccinated. However, certain people should get vaccinated each year. They are either people who are at high risk of having serious flu complications or people who live with or care for those at high risk for serious complications.

The Center for Disease Control and Prevention recommends those at high risk for complications from

the flu are:

- People 65 years and older;
- People who live in nursing homes and other long-term care facilities that house those with long-term illnesses;
- Adults and children 6 months and older with chronic heart or lung conditions, including asthma;
- Adults and children 6 months and older who needed regular medical care or were in a hospital during the previous year because of a metabolic disease (like diabetes), chronic kidney disease, or weakened immune system (including immune system problems caused by medicines or by infection with human immunodeficiency virus [HIV/AIDS]);
- Children 6 months to 18 years of age who are on long-term aspirin therapy. (Children given aspirin while they have influenza are at risk of Reye syndrome.);
- Women who will be pregnant during the influenza season;
- All children 6 to 23 months of age;
- People with any condition that can compromise respiratory function or the handling of respiratory secretions (that is, a condition that makes it hard to breathe or swallow, such as brain injury or disease, spinal cord injuries, seizure disorders, or other nerve or muscle disorders.)

- People 50 to 64 years of age. Nearly one-third of people 50 to 64 years of age in the United States have one or more medical conditions that place them at increased risk for serious flu complications.
- People who can transmit flu to others at high risk for complications.

Any person in close contact with someone in a high-risk group (see above) should get vaccinated. This includes all health-care workers, caregivers of children 0 to 23 months of age, and close contacts of people 65 years and older.

Some people should not be vaccinated. These are people who have a severe allergy to chicken eggs; people who have had a severe reaction to an influenza vaccination in the past; people who developed Guillian-Barre syndrome within 6 weeks of getting an influenza vaccine previously; children less than 6 months of age; and those sick with a fever.

Mark your calendar for a time you and your dependents over 18 years old can get their free flu shot at convenient HRSA-ILA sites. For more information about flu shots visit <http://www.cdc.gov/flu/>.

Public health license restrictions limit the HRSA-ILA sponsored flu shots to those eligible members and their dependents 18 years of age and older. We encourage all of you that have minor children to seek the advice of your primary care physician concerning the administration of a flu shot for your child.



Flu Shot Schedule for 2005

Free flu shots will be given by a Healthy Edge Nurse at the following locations:

HRSA-ILA Building, 1355 International Terminal Blvd., Norfolk

October 25, 2005, 10:00 am - 12:00 pm
December 1, 2005, 10:00 am - 12:00 pm

Locals 1248, 970, and Retiree Local #1 3300 E. Princess Anne Rd., Norfolk

November 17, 2005, 6:00 am - 8:00 am
November 17, 2005, 10:00 am - 12:00 noon
November 18, 2005, 10:00 am - 12:00 noon
November 23, 2005, 12:00 noon - 1:30 pm

Locals 1736, 1784, 862 and 846, 1911 Ivy Avenue, Newport News

October 27, 2005, 10:00 am - 1:00 pm
**Locals 1458, 1624, 1963, and 1970
419 West 21st Street, Norfolk**

November 14, 2005, 6:00 pm - 7:30 pm

Don't miss out! Eligible participants are not limited to the location of their local. A Healthy Edge Nurse can administer their flu shot at any of the above sites.

Next Health Fairs

Mark your calendar and join us at the HRSA-ILA Building on Terminal Boulevard on October 25, 2005 and December 1, 2005, 9:00 am - 1:00 pm to have your blood pressure and total cholesterol and glucose checked, and get important health information and a copy of the self-care guide. Have a head, back, and neck massage and find out more information about your HRSA-ILA/YMCA benefit.

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.



Want to quit smoking?

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

Want to eat healthier?

"Eating for Life" is a healthy eating video program that you watch and complete at your own pace. The program is completed in weekly sessions, spaced over six weeks. 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!

Welfare Fund - New Qualifiers

Documentation Required for New Member Benefit Coverage

During the recently completed Contract year 2004-2005, there were a large number of new qualifiers who worked or received credits of at least 1,000 hours and will have **Welfare Fund** coverage during the **2006 calendar year**. These benefits provide Dental, Vision, Short Term Disability, Life Insurance, AD&D and the Sentara Wellness program (includes the YMCA membership) for the member. Additionally, a member's qualified Spouse & Dependents are eligible for coverage of Dental, Vision, Life Insurance and the Sentara Health Fairs (including Flu Shots) in 2006.

HRSA-ILA needs some basic information to properly qualify each person to be covered.

A copy of

- **Birth Certificate,**
- **Social Security Card and**
- **Marriage Certificate**

are some of the basic documents we need. Once a dependent child reaches age 19, we need **Support Documentation** such as a copy of your most recent tax return and **Student Verification** of fulltime enrollment (12 hours or more per semester) from the accredited institution they're attending. These documents will allow a child to remain covered up to their 25th birthday.

These vital documents are also used to qualify you and your dependents for the **MILA** health care coverage with CIGNA, Caremark and ComPsych. Please refer to your Summary Plan Description for additional details on how to qualify stepchildren or

children that have been adopted, or, give **Participant Services** a call at **757-457-7090** or **1-800-899-3090**.

Annuity & Savings

Informational Meetings Scheduled



Want to know more about the 401(k) Plan?

We are scheduling sessions in conjunction with regular Union meetings this fall, as well as separate sessions here at the Funds building. As we near the end of calendar year 2005 you still have time to maximize your before-tax contribution to your individual account. This year the **maximum contribution is \$14,000**, and if you are 50 years of age or older you are eligible to contribute an additional \$4,000 in **"catch-up"** contributions! Our upcoming educational sessions will bring representatives of MassMutual & Wachovia Securities together to help you answer questions and get direction for achieving your long-term Retirement Savings goals.

New Participant Seminars

All new qualifiers for HRSA-ILA and/or MILA benefits in 2006 are invited to one of our upcoming seminars listed below. Spouses are invited and encouraged to attend these informative sessions:

Wednesday, November 9th, 5:30-6:30 PM,

Training Room - NNMT, Newport News

Wednesday, November 30th, 5:30-7:00 PM,

HRSA-ILA Funds Building, Norfolk

Tuesday, December 6th, 6:00-7:00 PM,

Portsmouth Operation Center (POC) – PMT, Portsmouth

The purpose of the seminar is to review the HRSA-ILA and MILA benefits that you have earned. New qualifiers will be given a copy of the HRSA-ILA Summary Plan Description which describes all the HRSA-ILA funds.

Davis Vision

Vision Benefit Enhancement Now Available

"Sight is priceless ... preserve it"

Value Advantage Program –

We are pleased to announce an enhancement to the Davis Vision benefit available to all eligible Participants. Our current benefit allows for a Participant and their eligible spouse & dependents to have a **regular Eye Examination, Spectacle Lenses & Frames or Contact Lenses, every 24 months**, all with only a small co-payment required In-Network. Now, with the **Value Advantage Program**, you can obtain additional services either more frequently or get that second pair of glasses right away at a very attractive discount. For example, using this program a member will be able to obtain an additional pair of single vision lenses with the Designer frame selection for only \$98! Look for more details coming direct to your home through the mail or check out the HRSA-ILA website at www.hrsa-ila.com.

Remember, it's easy to find an In-Network provider by accessing the **Davis Vision website** at www.davisvision.com or call **1-800-999-5431**. Their customer service representatives are available Monday-Friday, 8AM-8PM Eastern Time and on Saturday from 9AM-4PM Eastern Time. No ID cards are necessary; just use the Social Security number of the Participant as the identification to Davis Vision or the provider.

If you have any further questions Participant Services is available to help with the explanation of HRSA-ILA benefits. We can be reached at (757) 457-7090 or 1-800-899-3090.

Ensuring Healthy Visual Development

A child's visual development reaches maturity between the ages of 9 to 11. Helping your child communicate a problem that is not readily detected can help ensure healthy visual development. Otherwise, a child's brain has the ability to adapt, and learn to suppress an "abnormal" image. This is why regular eye examinations are critical in children, especially if immediate family members have conditions such as a crossed eye, glaucoma, and blindness or require a very strong prescription. Even if no family member has a history of eye problems, parents should still be aware that this does not preclude their child from serious eye ailments or vision related challenges. Some things to look for are:



Eye alignment: are both eyes aligned or is there a slight turn?

Winking: is your child closing one eye to watch television or read?

Complaints of headaches: often the result of eyestrain when a child struggles to focus.

Rubbing, blinking, squeezing: these are common in children who have trouble focusing.

Watery, crusty, red-rimmed eyes: could be a sign of an allergy or infection.

Pupil color: if they appear white in color, may be a sign of congenital cataracts or a tumorous growth.

Unusual behavior: Some children who can't see properly are often frustrated and may be classified as hyperactive, slow learners, unmotivated, or have attention deficit disorder.

If your child is having difficulty at school or exhibiting a possible learning disability, consult your eye care practitioner and pediatrician. Many visual dysfunctions that are not correctable with glasses or contact lenses may contribute to learning difficulties. If vision is defined as seeing a certain size letter on a chart at a specific distance, then many children will have perfect vision even if they must wear eyeglasses or contact lenses. However, if vision is defined more broadly as seeing clearly, understanding and processing what is seen, some children will be diagnosed with a visual dysfunction that affects how they learn.

Vision is extremely important to a child's development. Parents must be extra-vigilant because children may not realize that his/her vision is not normal. If it is what they always knew, then naturally it will seem normal. However, an attentive parent can help with early detection and follow up with a visit to the eye doctor.

HRSA-ILA FYI

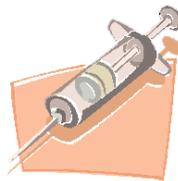


Save Gas by using Direct Deposit for your Benefit Checks

Direct Deposit is available for Pension, Medicare, Container Royalty and Vacation & Holiday Benefit checks. Call the HRSA-ILA IVR by dialing 423-3090 and press 5 for forms when prompted, print a PDF formatted form from our Web site at www.hrsa-ila.com, or call Participant Services at 457-7090 and request a direct deposit form be mailed to you.

Flu Shots Will be Available during the Next Health Fair

Do you really need one?
See inside for details and schedule.



HRSA-ILA Funds Participant Services

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

Visit our website @www.hrsa-ila.com

MILA Benefit Providers

CAREMARK Prescriptions

Participant line 1-866-875-6452

Direct line for Doctor call in;

Phone: 1-877-727-7455

Fax: 1-888-891-6334

CIGNA 1-800-794-7882

COMPSYCH 1-877-595-5282

HRSA-ILA Benefit Providers

ANTHEM 1-800-453-3622

DAVIS VISION 1-800-999-5431

HEALTHY EDGE 1-800-736-8272

MASSMUTUAL 1-800-743-5274

UNUM 1-800-858-6843

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