



FALL 2018

A PUBLICATION OF  
PIPE TRADES SERVICES MN



PIPE TRADES SERVICES MN

## HEALTH & PENSION FUNDS

*Serving the pipe trades industry in Minnesota*

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# ALL FOR FALL!

We hope everyone had a great summer and you are now enjoying the beautiful fall season in Minnesota. Take the time to get outside and enjoy the change of seasons, the beautiful scenery as the leaves change colors and the fresh air! Take a walk, get out hunting or find another activity you enjoy, getting outside and moving are great for both your physical and mental health!

Appreciate all that Minnesota has to offer and get ready for an exciting fall at the Pipe Trades Family Health & Wellness Centers.

Fund Office Hours:  
Monday – Friday  
8:30 am to 4:30 pm

[WWW.PTSMN.ORG](http://WWW.PTSMN.ORG)

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## All for Fall!

*continued from page 1*

As we discussed in the last newsletter, more than 50% of healthcare costs are related to the lifestyle choices we make each and every day, which means you as members are in control of a majority of healthcare costs.

The choices we each make related to our diet, use of tobacco, exercise, sleep, hydration medication management and disease management have a significant effect on our health and health care costs.

Our goal is for PTSMN members to be healthy & financially successful, in their working careers and in retirement. Read this newsletter carefully and review the available services, take advantage of all that we have to offer and take charge of your health!



## Women's Health and Cancer Rights Act

The PTSMN Welfare Plans comply with the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage is provided in a manner determined in consultation with the attending physician and the patient for: all stages of reconstruction of the breast on which the mastectomy is performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; treatment of physical complications of the mastectomy, including lymphedema. Plan limits, deductibles, copayments, and coinsurance apply to these benefits.



Over 50% of healthcare costs are related to lifestyle.  
You – as the member and patient – can have the largest impact  
on your health and healthcare costs.

It's your health – take those first steps and know that we are here to help and support you in any way we can!

## THE WELLNESS TEAM IS HERE TO HELP YOU REACH YOUR GOALS

Regardless of where you are starting from and where you would like to be – rest assured that the Wellness Team has the resources to help you become the best version of you!

We have an entire team with a variety of specialized training and skill sets to work with and support you in meeting your goals. The Wellness Team continues to expand and now includes the following services:



- ✓ Comprehensive primary care and prescription drug management
- ✓ Chiropractic care
- ✓ Specialty cardiac care
- ✓ Personal trainers
- ✓ Vision care
- ✓ Health & Wealth education classes
- ✓ Healthy meals available for pick up (from Origin Meals)
- ✓ Protein powders, snack bars and other items available for purchase
- ✓ Mental and behavioral health services



# PIPE TRADES FAMILY HEALTH & WELLNESS CENTERS UPDATE

## Maple Grove Update

The expansion at the PTSMN Wellness Center in Maple Grove is now complete. Feel free to stop by check out the new space and meet the staff if you haven't already.

We now have more exam rooms, consultation rooms and a much larger multi-purpose room so we can offer larger classes.

## New Physician in Maple Grove

We are excited to announce the new full time physician in Maple Grove; Sarah Green D.O.

Dr. Green is a board certified family physician. She attended St. Mary's University in Winona where she obtained a degree in biology. Dr. Green completed medical school at Kansas City University of Medicine and Biosciences, and completed a family residency at the University of Tennessee. She is passionate about health and wellness and looks forward to spending time with her patients listening not only to their histories, but also their stories.

**Dr. Green is a great addition to the PTSMN Wellness Team and will be a wonderful and supportive partner on your health and wellness journey.**



**DR. SARAH GREEN**

*Dr. Green is excited to be back in Minnesota. She enjoys spending time with her family, reading, and spending time outdoors.*

## Take Advantage of Health Education Sessions

We are excited to offer a new set of health education sessions lead by Dr. Turinske and The Power House Gym to educate our members on healthy weight and lifestyle changes. At each of the visits a new topic will be discussed from 4:30 to 5:30 followed by a low impact exercise and meditation from 5:30 to 6:00. No workout experience necessary, wear comfortable clothes and shoes.

These visits are limited to 20 people per session. We ask that you please register by calling 651-348-8851 or sign up at the front desk with one of our Wellness Team members. You can sign up for each session separately. These visits are for *active* members and their families only.

### Current schedule – at the White Bear Lake location 4:30 to 6:00pm

WEDNESDAY – SEPTEMBER 5 & OCTOBER 10 - ALREADY COMPLETED  
*Portion Distortion and Developing a Healthy Relationship with Food*

### WEDNESDAY – NOVEMBER 14, 2018

*Meal Choices while Eating Out and Meal Prep*

### WEDNESDAY – DECEMBER 12, 2018

*Avoiding Holiday Weight Gain*

### WEDNESDAY – JANUARY 9, 2019

*Developing a Fitness Practice*

**We hope to see you there – don't forget to call and register!**  
**651-348-8851**

## PTSMN WELLNESS CENTER LOCATIONS

### Eagan

930 Blue Gentian Road, Suite 1000  
Eagan, MN 55121

*Located off Dodd Road and I-494*

### Maple Grove

13998 Maple Knoll Way  
Suite 101 - Lower Level  
Maple Grove MN 55369

*Located off Weaver Lake Road and I-94*

### White Bear Lake

4461 White Bear Parkway, Suite 2  
White Bear Lake MN 55110

*Located off Highway 96 and I-35E*

Please see the website at <http://ptsmnhealth.org> for more information for hours by location.

**Call 651-348-8851** for appointments at all Twin Cities metro locations

It is important that you identify yourself as a Pipe Trades Member when making the appointment.

**EVERY DAY, YOU HAVE A CHANCE TO MAKE GOOD CHOICES ABOUT YOUR HEALTH!**



## The purpose of the Pipe Trades Family Health & Wellness Centers is threefold:

- 1 To change the way health care is delivered – by utilizing employed physicians that only need to think about “what’s best for the patient”
- 2 To change the way health care is paid for – by eliminating the insurance, paperwork and billing aspects of the current health care system
- 3 To engage members in improving their health and the health of their families

It’s your health and we are here to support you in any way we can – however, the first step is yours. Make an appointment, sign the “Wellness Commitment” and establish a relationship with one of our primary care physicians. You’ll be glad you did!



### We treat the member – not the symptoms

Physicians at our health & wellness centers are not compensated based on the number of tests or procedures they perform; they are also not incented to see as many patients as possible.

Their goal and the goal of our health & wellness centers will be to spend the time necessary with our members. Remember the following points:

- > No deductible for office visits
- > No office visit copay
- > No deductible for chiropractic visits
- > Generic prescription drugs with no copay will be dispensed by the physician at the time of the office visit (most common generic prescriptions).

Members using our health & wellness centers should be ready and willing to make lifestyle changes; to understand the key role that a patient has in partnership with a physician to improve their own health and the health of their family members.

## PRESCRIPTION DRUG REFILL POLICY UPDATE



### 48-72 hour notice is required

Due to increased demand for prescription drugs at the PTSMN Wellness Centers and the busy schedule for our physicians, we are increasing the time needed for refilling medications.

***We can no longer guarantee a 24 hour refill; we will need 48 to 72 hours going forward.***

A physician must review and sign off on all medications – even refills. We cannot interrupt physician when they are with other patients in order to get medications checked before dispensing.

### KEEP THESE FOLLOWING IMPORTANT NOTES IN MIND FOR REFILLING PRESCRIPTIONS:

- > Medication refills should be ordered a week before you are out. Be aware of the date and how many pills you have and plan ahead. We understand that life happens and will try to make some concessions, but your poor planning should not become our emergency.
- > Calls for controlled medications may require an appointment with your physician, so give additional notice for the refill of a controlled medication.
- > When leaving a message, please leave your name, name spelling, date of birth, dosage, the name of the medication(s) and WHERE you would like to pick it up. We can’t fill it without this information. For outside pharmacies, leave name of pharmacy and city and street location.
- > Do not leave a message stating that you need “all my medications filled, you should know what they are”. It takes time to review your visit notes and medication lists and an error could be made. It is important for you to know and understand what medications you are taking, how to take them and why you are taking them.
- > Due to the volume of prescriptions, unless you specifically request a call back and leave a phone number you will not be notified when your prescription is filled. Patients can call the Wellness Center to verify that a medication order is filled.
- > Review the Wellness Center website for refill hours. According to regulations, medical personnel must be on site to actually dispense the medication.

***Please plan ahead; taking a proactive role in your health and following these simple guidelines will help us provide the best care possible.***

If you have any questions regarding this policy, call the Wellness Team. We are always here to help.

## Diabetes and Eye Health - What You Need to Know!

- ✓ Diabetics with excellent control of blood sugar should have annual eye exams
- ✓ Uncontrolled Diabetics who have fluctuating blood sugar or who have shown signs of diabetic retinopathy may require more frequent exams

### What is at risk? Diabetic Retinopathy

#### What is Diabetic Retinopathy?

Diabetic retinopathy is a condition in which diabetes damages the blood vessels in the eye and causes them to leak. This can result in vision complications and even vision loss.

#### What Are the Causes?

Individuals with Type 1 and Type 2 diabetes are at risk for diabetic retinopathy, which occurs when elevated levels of blood sugar weaken the blood vessels in your eyes. In turn, these weak blood vessels leak fluid into your eye and blur your vision.

#### Who Gets Diabetic Retinopathy?

People with diabetes who do not keep their blood sugar under control are the most likely candidates to develop diabetic retinopathy.

#### What Are the Symptoms?

Many diabetics do not display symptoms of retinopathy, and when symptoms like blurry or obstructed vision do occur, it generally means the

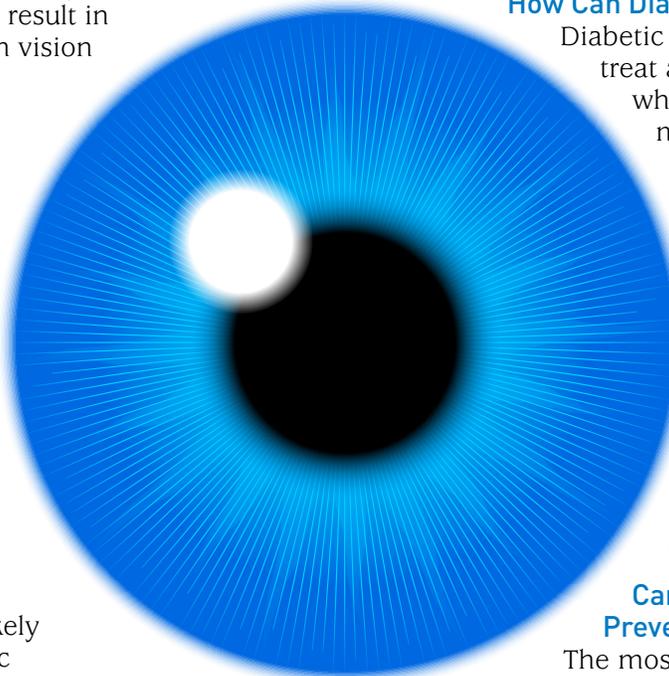
disease has progressed to a fairly severe point. If you have diabetes, it's extremely important for you to get an eye exam with dilation once a year, so your doctor can look for signs of retinopathy.

#### How Can Diabetic Retinopathy Be Treated?

Diabetic retinopathy is far easier to treat and has fewer complications when caught early. Of course, maintaining a healthy diet and exercising regularly will help prevent and fight off the effects of diabetic retinopathy, but there is no sure-fire fix. Surgery may help with serious cases of diabetic retinopathy. Laser treatment has proven to be very effective at sealing leaking blood vessels, but success of this surgery can vary depending on how long the leak has been there.

#### Can Diabetic Retinopathy Be Prevented?

The most effective way to reduce your risk of developing retinopathy is by controlling your blood sugar levels and seeing your eye doctor once a year for an eye exam. Keeping your blood pressure under control, maintaining a healthy diet, following an exercise routine and not smoking will also help you avoid diabetic retinopathy.



For more information about how diabetes is affecting your eye health, visit your very own Pipe Trades Vision Center Optometrist, Dr. Christine Borgenheimer.

**SCHEDULE YOUR EYE EXAM APPOINTMENT TODAY 651-337-5795**

# Rediscover Your Health!

## Life Happens! A Praestan Health Update

Praestan is an important partner at PTSMN providing a variety of mental, behavioral and positive support services within the PTSMN Wellness Centers.

Mental and behavioral health services are such an under served area in the primary care system – but not at the PTSMN Family Health & Wellness Centers. They are fully embedded at each of our metro area locations, they have an entire team of specialists ready to serve our members, and they are doing great work.

**We continue to have more issues with “no-shows” and “cancellations” with these appointments than we do with the medical appointments. Please do all that you can to keep your appointments and if you must cancel please do so as soon as possible.**

If we have no-shows it does not only affect you as the patient not receiving the needed services, it affects the care team and also affects other members who need appointments. We have a text, email or phone call reminder system for appointments – please make sure we have the proper contact information to remind you of upcoming appointments.

Think about this... If you learn how to improve your lifestyle choices and practices you can transform your health and wellbeing. If you can change your health behaviors, you can change your life!

If you believe that you or any of your family members could benefit from these services please make an appointment and give it a try.

## What is Health Coaching – and How Can We Help?

There are limitless topics that can be covered under the “Health Coaching” umbrella. Health coaching takes into account the holistic development of each person’s physical, mental, social, spiritual and emotional health. The health coaching process is unique to each individual; there is no “one plan that fits all.”

Here are some common topics that members will seek support from our health coaches:

- Goal Setting
- Stress Management
- Building a positive relationship with food
- Meal planning
- Gut health
- Creating and exercise routine
- Breaking bad habits and implementing positive habits
- Weight loss and management
- Smoking cessation
- Navigating a recent health diagnosis
- Making healthy choices in a busy, fast paced lifestyle
- Self-care strategies
- Providing accountability, motivation and inspiration for lifestyle change

Health coaching can be a supportive and amazing process that facilitates healthy, sustainable behavior change – just for you.



**To book a session with one of our health coaches, Jill Lipset, Becky Harsma or Lisa Allen call the PTSMN Wellness Center front desk staff at 651-348-8851.**



## FITNESS TRAINING

### Everyone Can Benefit!

You might be asking yourself – I wonder what a training session is like?

Your initial session with one of our trainers will start with a discussion of your fitness, your goals and will include benchmark assessments, such as the Functional Movement Screen (FMS). Everybody has strengths and weaknesses, from world class athletes to the average plumber or pipefitter. Based on the assessments, trainers will determine the correct starting point for your very own fitness training program.

The personalized mobility, strength and conditioning programs are then designed, with each coach guiding and supporting our members and their families as they master each exercise and make sustainable progress on their journey of health and wellness.

Our members work in a physically demanding job, which can be hard on the body. Working with a PTSMN trainer is an excellent way to build a safe and customized fitness program into your life and produce transformative results.

In addition exercise with cardio conditioning and strength training helps prevent chronic diseases like obesity, diabetes, heart disease, sleep disorders, long term muscle tightness and pain, stress, anxiety and more!

Our trainers also work closely with our primary care physicians and chiropractors to make sure everyone is on the same page in providing support to our members, which is truly unique.

To book a session with one of our trainers call the PTSMN Wellness Center front desk at 651-348-8851

## FUND UPDATES

### Pension Supplement Fund

#### Pipe Trade Services of MN IRA Program



As discussed in the last newsletter PTSMN is now offering the Pipe Trade Services of MN IRA Program. This will allow you and your family members to access an IRA with No Trading Fees, Investments at Institutional Pricing (not retail), Investment Oversight by a Plan Professionals Acting as a Fiduciary who already work with PTSMN and designed for PTSMN members and their families.

The PTSMN IRA Program already has nearly \$1 million in assets in just the first few months. If you have questions please contact John Ehlers from Foundations Retirement Consulting whose contact information is listed in the Blueprint for Retirement section of the newsletter.



### Retired Members on Medicare

#### New Medicare Plan will become effective 1-1-2019

Because of changes in federal law, Medicare cost plans like the plan currently provided to our MN residents are being eliminated as if 1/1/2019 in most counties. After considering a number of options, the PTSMN Board of Trustees has chosen to stay with HealthPartners for the Medicare membership and continue to provide the same level of coverage with the Retiree National Choice Medicare Supplement Plan.

**IMPORTANT NOTE for all PTSMN Medicare Members: Your benefits are not changing.**

**There is nothing for PTSMN Medicare members to do if you want to stay with the coverage provided by PTSMN.**

This plan works with Original Medicare and is the same plan that our out-of-state Medicare members are currently using. Members enrolled in the Retiree National Choice plan will be able to use any provider that accepts Medicare.

HealthPartners started sending information out to those who are affected by this change in the middle of October. You will receive both a disenrollment letter for the current plan and an enrollment letter for the new plan.

**You do not need to complete any new paperwork.**

PTSMN will also be sending letters to each affected member with additional details in the coming weeks.



Did you know that 86% of the US's \$2.7 trillion of health expenditures came from the management of chronic diseases, such as diabetes, heart disease, stroke, obesity, and cancer? (cdc.gov)

Did you also know that the majority of chronic diseases can be prevented or even reversed with lifestyle changes?

**Lastly, did you know that the PTSMN Wellness Centers offers a lifestyle enrichment program designed to reduce disease risk factors through the adoption of better health habits and appropriate lifestyle modifications?**

The program is called CHIP (for the Complete Health Improvement Program) and the goal is to lower blood cholesterol, hypertension, blood sugar levels, reduce excess weight, and create more fulfillment with a healthy lifestyle. This is done by improving dietary choices, enhancing daily exercise, increasing support systems and decreasing stress, thus aiding in preventing and reversing disease. Led by the PTSMN Health Coaches, the CHIP program makes health improvements understandable, accessible, and sustainable. All that is needed to participate is the desire to get healthier!

Interested in the success stories of past PTSMN CHIP graduates? Read this great article published recently in the CrossFit Journal!

<https://journal.crossfit.com/article/pipefitters-cecil>

If you have more questions about the CHIP program please contact the Wellness Center at 651-348-8851 and set up an appointment with Jill the health coach or discuss with one of our primary care physicians.

Visit [www.chiphealth.com](http://www.chiphealth.com) for additional information about the program.

Pipe Trades Service MN will be offering new 2018 & 2019 sessions of The Complete Health Improvement Program (CHIP)

### SESSION 1

September 10th 2018 –  
November 15th 2018

MONDAYS & THURSDAYS  
11:00AM – 12:00PM

Maple Grove Health Clinic



Session 1 is underway and we have 16 awesome participants. Register for the upcoming sessions now by emailing [chip@ptsmn.org](mailto:chip@ptsmn.org) with your name and contact information.

### SESSION 2

January 14th 2019 –  
March 14th 2019

MONDAYS & THURSDAYS  
4:30PM – 5:30PM

White Bear Lake Health Clinic

### SESSION 3

April 15th 2019 –  
June 13th 2019

MONDAYS & THURSDAYS  
4:30PM – 5:30PM

Eagan Health Clinic



*There is no cost to enroll in the CHIP program but due to the financial and time investments by the fund, we desire participants who can commit to coming to all (or nearly all) of the 18 sessions and will do their best to integrate the CHIP lessons into their daily lives.*

# SUMMARY ANNUAL REPORTS

## PIPE TRADES SERVICES MN RETIREE HEALTH PLAN and PENSION SUPPLEMENT PLAN

This is a summary of the annual report of the Pipe Trades Services MN Retiree Health Plan (Employer Identification Number 16 1657260, Plan Number 502), AND FOR Pipe Trades Services MN Pension Supplement Plan (Employer Identification Number 41-1539354 for the plan year 01/01/2017 through 12/31/2017. The annual reports have been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

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### PTSMN Retiree Health Plan

#### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$207,026,412 as of the end of plan year, compared to \$184,792,175 as of the beginning of the plan year.

During the plan year the plan experienced a change in its net assets of \$22,234,237. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

During the plan year, the plan had total income of \$32,443,976 including employer contributions of \$9,205,768 and earnings from investments of \$23,238,208. Plan expenses were \$10,209,739. These expenses included \$1,043,288 in administrative expenses, and \$9,116,012 in contribution allowance payments to the Pipe Trades Services MN Welfare Plan for the provision of benefits.

### PTSMN Pension Supplement Plan

#### Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$37,799,158. These expenses included \$579,597 in administrative expenses and \$37,219,561 in benefits paid to participants and beneficiaries. A total of 9,262 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$1,151,295,630 as of the end of the plan year, compared to \$998,316,823 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$152,978,807. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$190,777,965, including employer contributions of \$49,516,583, rollover contributions of \$685,817, earnings from investments of \$139,934,135 other income of \$641,430.

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#### Your Rights to Additional Information

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

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan).
5. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at Board of Trustees of Twin City Pipe Trades Retiree Health Trust, 4461 White Bear Parkway, White Bear Lake, MN 55110 and phone number, 651-645-4540.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: Board of Trustees of Twin City Pipe Trades Retiree Health Trust, 4461 White Bear Parkway, White Bear Lake, MN 55110, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

# BLUEPRINT FOR RETIREMENT

## Foundations can help you plan for financial success in retirement

With all that is going on with the economy today, planning for tomorrow isn't getting any easier. Tax reform, inflation, market corrections, escalating geopolitical pressures and countless other factors have American pre-retirees on edge and looking for answers.

Having enough income to not only live, but maintain the lifestyle you deserve takes careful planning and sound advice.

As a PTSMN member you are in a fortunate position to have a defined benefit pension plan, a defined contribution pension plan and retiree healthcare coverage. John Ehlers at Foundations retirement Consulting understands our plans and understands our members. He is available for retirement planning sessions for you and your spouse – at no charge to you. Call John at (952) 697-3707 or Jeanne at the Fund office (651) 645-4540 to make an appointment, you'll be glad you called!



John and Steve Ehlers

952-697-3707

john.ehlers@lpl.com

1660 South Highway 100, Suite 500  
St. Louis Park, MN 55416

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Our goal at PTSMN is for our members to be healthy & financially successful in their working careers and in retirement. Make an appointment with Foundations Retirement Consulting to discuss these and many other factors that will help you prepare for a successful retirement!

*Planning for Retirement is Smart... Having a Partner to Help is Even Smarter!*

## Member Reminders

Keeping the following items in mind will help us to serve you better!

- > Scott Gale has replaced Rick Eilers as the Trustee representing Local #15 on the Pension and Pension Supplement Plans. Thank you Rick for your dedicated service.
- > Joe Lane will replace Scott Gale as the trustee representing Local #15 on the Welfare and Retiree Health funds; welcome Joe.
- > Don't forget [www.ptsmn.org](http://www.ptsmn.org) as a resource for many of your benefit questions. Call the fund office if you have not yet registered for the member only site.

# Lingering Questions?

## Investment Questions

Contact Foundations Retirement Consulting at 952-697-3707 or by email at [john.ehlers@lpl.com](mailto:john.ehlers@lpl.com).

## Make Investment Changes

Through the website at [www.ptsmn.org](http://www.ptsmn.org) or on the Voice Response Unit (VRU) at 877-645-8278. On both systems, your user ID is your social security number and your password is the month and year of your birth (MMYY). When on the VRU, you can either follow the prompts, or press "0" to speak to a live person.

## Operations or Administration Issues

Call the Pipe Trade Services MN office at 651-645-4540.

PERFORMANCE UPDATE	TOTAL RETURN (%)			AVERAGE ANNUALIZED RETURNS (%)			
	As of	Quarter	Year-To-Date	1-Year	3-Year	5-Year	10-Year or Since Inception
Galliard Retirement Income	9/30/18	0.47%	1.34%	1.76%	1.56%	1.55%	2.29%
Metropolitan West Total Ret	9/30/18	-0.01%	-1.42%	-1.10%	1.13%	2.03%	5.49%
Nuveen Inflation Protected Sec	9/30/18	-0.55%	-0.72%	0.48%	1.63%	1.15%	3.29%
Templeton Global Bond Adv	9/30/18	0.99%	-0.27%	-2.07%	3.72%	1.84%	5.72%
BlackRock High Yield Bond	9/30/18	2.06%	2.33%	3.19%	7.09%	5.05%	8.66%
MFS Emerging Market Debt	9/30/18	1.45%	-3.88%	-2.90%	5.05%	3.91%	6.95%
Income Fund of America	9/30/18	2.90%	1.59%	5.14%	10.25%	7.80%	8.63%
MFS Value R4	9/30/18	5.72%	1.92%	6.99%	13.09%	10.72%	10.01%
Dodge & Cox Balanced	9/30/18	4.17%	4.19%	7.95%	12.15%	9.40%	10.04%
Vanguard Total Stock Idx	9/30/18	7.09%	10.61%	7.09%	17.62%	17.07%	13.44%
Mairs & Power Growth	9/30/18	10.91%	8.41%	15.20%	15.65%	10.96%	11.03%
T Rowe Price Blue Chip Growth	9/30/18	6.36%	18.69%	26.91%	21.36%	17.26%	15.21%
JP Morgan Mid Cap Value	9/30/18	3.83%	3.65%	8.49%	11.85%	10.53%	11.73%
Hennessy Focus Investor	9/30/18	2.45%	3.06%	8.94%	10.85%	10.24%	13.11%
Hodges Small Cap	9/30/18	4.96%	11.41%	23.44%	12.09%	8.57%	13.46%
Neuberger Berman	9/30/18	6.91%	11.68%	18.00%	16.13%	10.66%	10.40%
Fidelity Advisor Diversified Intl	9/30/18	1.76%	-1.13%	2.64%	8.60%	6.00%	6.23%
Capital World Growth & Income	9/30/18	1.22%	1.81%	7.02%	12.25%	8.42%	8.37%
<b>INDUSTRY INDEXES</b>							
Barclays Aggregate Bond	9/30/18	0.01%	-1.60%	-1.21%	1.31%	2.16%	3.77%
S&P 500 Stock Idx	9/30/18	7.71%	10.56%	17.91%	17.30%	13.94%	11.96%
Russell 2500 Growth Idx	9/30/18	7.16%	15.78%	23.12%	17.95%	12.88%	13.60%



PIPE TRADES SERVICES MN

**HEALTH &  
PENSION FUNDS**

*Serving the pipe trades industry in Minnesota*

PIPE TRADES SERVICES MN  
4461 White Bear Parkway  
Suite 1  
White Bear Lake, MN 55110



**PIPE TRADES SERVICES MN**

4461 WHITE BEAR PKWY SUITE 1  
WHITE BEAR LAKE, MN 55110  
EXECUTIVE ADMINISTRATOR: JAMES HYNES  
PHONE: 651-645-4540  
TOLL FREE: 1-800-515-2818  
FAX: 651-645-8119  
E-MAIL: [QUESTIONS@PTSMN.ORG](mailto:QUESTIONS@PTSMN.ORG)  
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