

SPECIAL EDITION
NOVEMBER 2009

TCPT

A PUBLICATION OF
TWIN CITY PIPE TRADES SERVICE ASSOCIATION

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New TCPT Health Plan Initiatives

The economy continues to struggle and the recovery seems to be painfully slow. A significant number of TCPT members continue to be unemployed, putting great pressure on the members, their families and the benefit funds.

First of all we want to thank those TCPT members that have embraced the health and wellness programs we have introduced. We continue to see growth in the health club reimbursement program called Fit Choices. Approximately 800 members have signed up for the program and about 400 receive the reimbursement benefit every month. This is the perfect time of year to make use of that gym membership and to get some exercise. If you have questions regarding Fit Choices please contact the fund office.

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

See Member Reminders
on the back of this issue

www.tcpt.org

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For the fiscal year from May 1st through the end of September the Health Fund is having better claims experience than expected; thank you members! We believe this is the result of the programs we have put in place, the quality partners we are working with and most importantly our members changing behaviors and being good consumers of their health care dollars.

Along those lines we have two new programs to introduce at this time. First, is a pilot program with a company called Zipnosis. This program is designed to allow members to engage in an “electronic medical visit” for minor conditions using your home computer or smart phone. Please see the complete article for details on this exciting new program.

The second program will provide enhanced vision options for our members through a company called Vision Service Plan. (VSP) Additional details on this program follow in this edition of the newsletter.

Some members may be tired of hearing this – but the facts speak for themselves. Upwards of 40% of healthcare costs can be attributed to lifestyle choices! The cost of claims and therefore the premiums used to pay those claims can go down if members quit smoking, exercise more, eat more fruits and vegetables, get plenty of rest, listen to your physician, take your medications as prescribed, use generic drugs when available and manage chronic conditions effectively.

We know it is a difficult environment and we are doing all that we can to manage the benefit plans effectively during this period of uncertainty.

Medicare Important Numbers



Medicare
1-800-772-1213
Medica Center
for Healthy Aging
952-992-2330 or
1-800-575-2330

BLUEPRINT FOR RETIREMENT

If you haven't done so lately, check out the pension supplement website through Milliman. The website can be accessed from a link at www.tcpt.org or directly at www.millimanbenefits.com

The new sign on screen has current market information as well as a variety of retirement planning, saving and investing tools and calculators. You will find them user-friendly and the information valuable in your financial planning journey.



LaborCare Health Fair – Save the Date!

Saturday April 10th 2010

Don't Miss It!

On April 10, 2010 the Health Fair will be back bigger and better than ever! This event will provide members with a great opportunity to learn about quality medical providers, get your questions answered by doctors and pharmacists, attend classes on a variety of health topics, and participate in health screenings plus a chance to win some great prizes donated by our vendors and service providers. Put it on your calendar now and watch for updates as we enter 2010!

Invigorating Healthcare



The TCPT Welfare Fund is pleased to announce a pilot program with a new company called Zipnosis

Research has found that patients are increasingly looking for electronic methods to contact their doctors; however up until now there hasn't been a simple electronic interface to handle this communication in a way that is effective for both patients and providers. That's where Zipnosis comes into the picture – delivering health care services for easy-to-treat medical conditions!

Zipnosis reduces the inefficiencies that many patients face when they seek medical care. By utilizing easy-to-use internet software, Zipnosis connects patients with clinicians, through a series of basic questions, can make a swift diagnosis, order a prescription or request that the patient be seen.

As you recall the TCPT Welfare Fund was an early adopter of MinuteClinic and as that retail model helped streamline clinical care Zipnosis takes it a step further and gives more choice to patients for simple, easy to treat medical conditions such as an ear infection or sinus infection.

This new software from Zipnosis is positive from a plan standpoint because it saves money, but more importantly, it's positive from a member standpoint because it offers more choice and flexibility. It allows the participant to take further ownership of their own health care and it makes for a more active as opposed to passive patient.

There is no co-pay or out of pocket cost to the member. As a part of this pilot project the TCPT Welfare Fund will pay the claim at 100%. After 6 to 8 months of the pilot program we will assess the data and communicate the effectiveness to TCPT members

We are excited about this new delivery of health care services for TCPT members, give it a try, we look forward to your feedback!

How does it work?

Go to www.zipnosis.com and follow these easy steps:

- In the lower left hand corner select **“Login / New Users”**
- Then select **“New Users with Passcode”**
- **Enter your TCPT alternate ID# and your date of birth as one number.** The first 10 characters are your alternate ID# which can be found on your TCPT benefit ID card. It starts with “TCPT” and is followed by six numbers, this will be immediately followed by the member’s date of birth in the following format “mm/dd/yyyy” and there will be no spaces. An example of a member with an alternate ID# of “TCPT123456” and a birth date of January 2, 1960 would be “TCPT12345601021960”
- Upon entering the site you will be prompted to **select a username and password** that you will use for accessing the site after this initial visit.
You will also be prompted to **enter demographic information** for you and your dependents.
- **Select “New Zip” and answer the questions in the medical interview.** There is no waiting for an appointment, the interview takes less than 10 minutes to finish and ensures the clinician has the right info to make a quick, accurate diagnosis.
- A physician reviews the Zip; they make the diagnosis – ensuring you get an accurate, personalized diagnosis. Shortly thereafter an answer is sent to you. Any prescriptions are sent to the pharmacy of your choice and you have immediate access to additional education materials.

Important Notes:

- The following conditions are currently available for review and diagnosis through Zipnosis: cold/flu (sinus infection, swine flu, strep throat, other cold symptoms); female bladder infection; female yeast infection; cold/canker sores; quitting tobacco
- This new benefit is available to active and pre-Medicare retirees
- During this initial pilot project phase children under age 13 are not eligible for treatment through the Zipnosis program. We expect the services available and the age range will be expanded in the future.
- Medicare members are not eligible for this benefit as you have coverage through Medicare and the Medicare Supplement plans through Medica.
- Parents must select the dependent and perform the Zip visit for anyone under 18.

The TCPT Welfare Fund is pleased to announce a new vision care plan with Vision Service Plan (VSP) beginning January 1, 2010

Great News! TCPT is partnering with VSP to make it easier for you to see well, stay healthy and get the most out of your vision benefits. You are still free to see any provider you choose, however if you see VSP providers your benefits will be enhanced based upon the discounts and management VSP can provide.

Administered by VSP, your new vision benefit is very easy to use. You simply call a VSP doctor, identify yourself as a VSP member, schedule an appointment and VSP takes care of all the rest. There's no need for ID cards, there are no claim forms and quite simply there are no hassles!



Your eyes are amazing and VSP will treat them amazingly well!

<p>Current Allowance</p>	<ul style="list-style-type: none"> You get a \$250 annual allowance per person, that is applied to the cost of exams, lenses and eyewear If you see an Out of Network (non-VSP) provider you'll pay the provider as you do now and submit the claim to VSP for reimbursement
<p>Enhanced VSP Choice Plan</p>	<ul style="list-style-type: none"> Annual Vision Exam – \$0 co-pay – covered in full every calendar year Annual Lenses – Single vision, lined bifocal, lined trifocal, progressives and polycarbonates - covered in full - \$0 co-pay Annual Frames - \$175 allowance for frames of your choice and 20% off any amounts over your allowance Contacts (Instead of glasses) - \$175 allowance for contacts and contact lens exam. This additional exam ensures proper fit for your contacts.

Here's why you'll love VSP

Personalized Care

These private-practice doctors take the time to get to know you and your eyes. The VSP WellVision Exam® is more than just a quick eye check. It focuses on your eyes and overall wellness. VSP doctors look for more than just vision problems. They can detect signs of serious health conditions, like glaucoma, diabetic eye disease, high blood pressure, and high cholesterol too.

Doctor Network

You'll find a VSP doctor at vsp.com/choice who's right for you. VSP doctors are located nearby and most offer weekend and evening appointments. Plus, all VSP doctors offer eyewear choices you'll love.

Significant Savings

Beginning with a generous \$175 annual allowance for frames, plus covered-in-full spectacle lenses, your VSP vision benefit is made even richer with cost controls on the most popular lens options, including: anti-reflective coatings, polycarbonate lenses, progressive lenses and photochromic tints (Transitions®). You'll pay the same amount no matter which VSP doctor you choose.

Sample of an actual claim from a TCPT member and how the new VSP benefits will enhance your vision coverage:

Services	Charges for an Actual TCPT Claim	Current TCPT Plan:	New VSP Choice Plan
Exam	\$160.00	\$160.00	\$0
Frames	\$199.00	\$90.00	\$24.00
Polycarbonate Lenses	\$168.00	\$0	\$0
Allowance Applied		\$250.00	\$0
Total Out of Pocket Cost	\$530.20	\$280.20	\$24.00

Or, use your \$175 allowance toward elective contact lenses (in lieu of glasses) and receive a discount on the fitting and evaluation!

We know you'll be happy or VSP will make it right. Please keep the following important points in mind:

- To find a VSP provider go to www.vsp.com/choice
- For appointments after 1-1-2010 contact a VSP provider, identify yourself as a new VSP member and make the appointment.
- For additional questions on the program call TCPT or call VSP 1-800-877-7195
- If you want to be able to access specific claim information for you and your family register online at www.VSP.com click on the "Members" section and select "Log in/Registration" at the top of the page and follow the instructions.
- For reimbursement of out of network claims (non-VSP) log in to www.VSP.com or go to www.tcpt.org to print an Out-Of-Network Reimbursement Form and send to:
 VSP
 Attn: Out-of-Network Claims
 P.O. Box 997105
 Sacramento, CA 95899-7105
- Target Optical, Vision World, Pearle Vision and other large chains are not in the VSP network. You may still use any of these providers for your vision care needs and the same \$250 annual benefit applies, nothing has changed in this regard.

Another Benefit of VSP

Attention Retirees – New Vision Discounts for TCPT Retirees!

- ◆ As you are aware retirees do not have preventive vision benefits, however in partnering with VSP retirees from TCPT will be eligible for a 20% discount on exams and hardware from VSP providers! This is a great benefit for TCPT retirees to receive this discount at no cost to you!
- ◆ Keep in mind pre-Medicare retirees will receive the discount on both exams and hardware and will be responsible to pay the balance after the 20% discount is applied.
- ◆ Medicare eligible retirees may have some vision exam coverage available through Medicare, so the exam portion of the bill will be processed as usual through Medicare and the 20% discount will apply to hardware. Members will be responsible to pay the balance after the discount has been applied.
- ◆ This is an easy to use 20% discount benefit; there are no ID cards and no claim forms. Simply identify yourself as a VSP member and they will take care of the rest.



FUND UPDATES

PENSION

The current financial crisis demonstrates the strength of defined benefit pension plans. One simple way to look at the issue is the fact that over the past 2 years of a severe worldwide economic downturn and the past 9 years being among the worst in the history of the financial markets there has been no reduction in any pensions paid to retirees and no reduction in the pension accrued by any

active member! It is true that over the past number of years the contribution rate has had to increase to maintain these benefits; however the “bang for the buck” in the TCPT Pension plan is still incredibly strong. Watch for an article in next edition of the newsletter will provide some specific and concrete examples of the strength of the TCPT defined benefit pension plan.

SUPPLEMENT

Consider eCommunications from Milliman

With eCommunication Milliman offers you a paperless way to access your statements and confirmations online. They will also send you an e-mail when your statements are ready for viewing.

Printing and postage of statements and confirmations is costly, and since everyone shares in this expense, perhaps we can save some dollars for the members and some trees for the environment at the same time.

Signing up is easy:

- ◆ Log on to www.millimanbenefits.com
- ◆ Click on Personal Profile
- ◆ Click on Review/Change eCommunications
- ◆ Enter your email address and confirm you'd like to receive eCommunications (Milliman does not solicit, release or sell email addresses)
- ◆ Then click Submit

WELFARE

By the Numbers:

For the first nine months of this year (January 1 through September 30, 2009) TCPT members have filled 73,323 prescriptions, and this doesn't even include our Medicare members. Prescriptions can be a wonderful help for many conditions, please remember the following tips to make your prescriptions as safe and effective as possible:

- Take generic drugs when available
- Make sure your physician and pharmacist are aware of all prescriptions, over the counter and supplements you are taking.
- Use your prescriptions exactly as prescribed by your physician

RETIREE HEALTH TRUST

The Retiree Health Trust continues to grow and provide valuable benefits for our retirees. This fund continues to shoulder more and more of the burden for the cost of retiree healthcare each year. All new retirees since 2003 receive the contribution allowance from this plan, while those that retired before

2003 and that are subsidized directly by the Welfare Fund continue to get smaller as a group. Healthcare in retirement is so important and this fund with its pre-tax contributions, non-taxable investment gains and non-taxable contribution allowance are helping TCPT members be successful in retirement!

Lingering Questions?

Investment Questions

Contact the Ehlers/Huebner Group at 952-921-1952, toll-free at 800-927-1990.

Investment Changes

Through the TCPT website (www.tcpt.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 TCPT office at 651-645-4540.

PERFORMANCE UPDATE

LESS RISK ← → MORE RISK

	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	10/31/09	0.91%	2.51%	4.12%	4.60%	4.88%	5.62%
PIMCO Total Return	10/31/09	4.34%	13.39%	20.11%	9.16%	684.00%	7.58%
Income Fund of America	10/31/09	6.66%	17.78%	15.18%	-3.36%	2.75%	5.45%
Washington Mutual	10/31/09	5.26%	10.08%	4.82%	-7.56%	-0.13%	1.64%
Vanguard Total Stock	10/31/09	5.27%	18.56%	11.22%	-6.57%	N/A	N/A
Davis NY Venture	10/31/09	6.56%	21.76%	11.13%	-7.20%	0.97%	2.18%
Hartford Capital Appreciation	10/31/09	3.27%	30.60%	21.58%	N/A	N/A	N/A
Lord Abbett Mid Cap	10/31/09	5.92%	14.95%	12.14%	-9.98%	-0.94%	7.31%
Columbia Acorn A	10/31/09	5.38%	26.30%	19.11%	-5.01%	3.24%	N/A
Royce Low Price	10/31/09	5.73%	37.00%	36.05%	-2.00%	4.90%	11.94%
Neuberger Berman	10/31/09	4.11%	15.76%	5.67%	-0.61%	5.05%	11.36%
Fidelity Advisor Diversified Intl	10/31/09	5.87%	16.80%	18.16%	-7.79%	2.80%	4.60%
Capital World Growth & Income	10/31/09	7.13%	24.64%	24.78%	-1.53%	6.83%	7.94%
TCPT MODEL PORTFOLIOS ***							
Conservative	9/30/09	5.08%	N/A	5.74%	3.31%	4.28%	4.74%
Moderately Conservative	9/30/09	9.14%	N/A	6.61%	2.51%	4.81%	6.23%
Moderately Aggressive	9/30/09	12.24%	N/A	5.16%	0.78%	4.87%	6.73%
Aggressive	9/30/09	16.00%	N/A	2.82%	-1.14%	4.54%	7.68%
INDUSTRY INDEXES							
Barclays Aggregate Bond	10/31/09	2.60%	6.24%	13.79%	6.35%	5.05%	6.31%
S&P 500 Stock	10/31/09	5.48%	17.05%	9.80%	-7.02%	0.33%	-0.95%
Russell 2000	10/31/09	1.41%	14.12%	6.46%	-8.51%	0.59%	4.11%
NASDAQ	10/31/09	3.37%	29.68%	18.84%	-4.75%	0.70%	-3.65%

* Performance history prior to December 1993 is that of the host fund, also advised by Morley Capital Management

**Quarter, Year-To-Date, 1-Year, and 3-Year are Admiral Share Class, Inception 11/13/00; all others are Investor Share Class.

***Weighted returns based on each fund's representation in the Model Portfolio

Member Reminders

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

- > Check out www.flu.gov for more information on the flu
- > Don't forget www.tcpt.org as a resource for many of your benefit questions and www.VSP.com for information on the new vision program
- > Go to www.zipnosis.com register while you have this newsletter handy and check it out for an electronic visit should the need arise.
- > Check out www.MinnesotaUnemployed.com for available resources for unemployed Minnesotans
- > Maggy Kottman from AirCorps Mechanical has replaced Kent Johnston from Wenzel Plymouth Plumbing as a management trustee on the TCPT Welfare Fund. Thank you Kent for you many years of service and welcome Maggy!

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