

WINTER 2010

TCPT

A PUBLICATION OF

TWIN CITY PIPE TRADES SERVICE ASSOCIATION

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

See Member Reminders
on the back of this issue
for holiday closings

www.tcpt.org



What Does It Cost?

The Annual Cost of Obesity in America - \$147,000,000 that's right \$147 Billion!

- A 2009 study by the Centers for Disease Control and Prevention, along with RTI International (a nonprofit research group), found that the direct and indirect cost of obesity “is as high as \$147 billion annually, which is 9.1 % of all medical spending” The study was based on figures collected in 2006.
- The study found that in 2006, obese patients spent an average of \$1,429 more for their medical care than did people within a normal weight range. That is a 42 percent higher cost for people who are obese.

The Annual Cost of Smoking in America - \$96,000,000 that's right \$96 Billion!

- According to the CDC during 2000–2004, cigarette smoking was estimated to be responsible for \$193 billion in annual health-related economic losses in the United States (\$96 billion in direct medical costs and approximately \$97 billion in lost productivity).
- According to a recent Gallup poll most U.S. adults call smoking “very harmful” and more than three out of four smokers want to kick the smoking habit. Smoking harms nearly every organ of the body, causing many diseases and affecting the health of smokers in general. Quitting smoking has immediate as well as long-term benefits for you and your loved ones.
- The reason we are highlighting the costs associated with obesity and smoking is to show that as individuals we can have a significant effect on the cost of our healthcare. Please see the information in this newsletter regarding the upcoming health fair. Take the time to attend the fair and let's see if we can each make one positive change in our lifestyle.

LaborCare Health Fair – See You There!

Saturday April 10th 7am–3pm
Minneapolis Convention Center

TOOLS FOR BETTER LIVING



HEALTH + BENEFITS FAIR 2010

The Health Fair is back, and it will be bigger and better than ever!



Member Challenge

Last year TCPT members attended the health fair in greater numbers than any other group – way to go! This year we challenge our member to once again show up in big numbers. The fair this year has a significantly better space at the convention center and a lot more to offer. Please review this information– there is something for everyone!

Just a few of the highlights from this year's fair...

- Tips from medical experts and health coaches
- Meet with, ask questions and gather information from some of the best providers in our area
- Celebrity appearances and live entertainment
- Healthy living and activities for all ages
- Hugely expanded Children's area
- Health screenings including blood pressure, cholesterol, and health assessments (no cost to eligible Taft-Hartley fund beneficiaries)
- This year we are providing “non-fasting” health screening tests which provide much more flexibility. You can eat before you come even if you have an early test time or you can have lunch at the fair and still get your health screening tests when you are done.
- Education sessions and demonstrations
- Free admission, Free Parking, Healthy food options
- A chance to win travel and spa packages, golf give-a-ways, sports memorabilia and more!



Please go to the website at www.tcpt.org or www.lchealthfair.com and register today!

Please register for the fair and remember there is a second registration for the health screening tests, secure your time slot today!

Check back often as we will update the website weekly. Visiting the site will allow you to plan your day, see the details on speakers and the educational sessions as well as register for your screenings.

Mark your calendar, tell your co-workers and we'll see you at the fair!

Member Feedback

The following testimonials are from actual TCPT members regarding their experiences with our programs, preferred providers or even their own initiatives to save healthcare dollars. Please take the time to read these and send us your own stories.



Member feedback on Zipnosis

“The Zipnosis experience was awesome.

1. No technical problems
2. The questions were clear and easy to follow
3. My prescription was ready within about a half hour of the time I requested it online
4. I liked not having to call for an appointment, answer the same questions over and over (person making appointments, nurse, and doctor), not having to drive to the doctor, and not having to pay a co-pay. There was really nothing in the process I didn't like. There were a lot of questions to answer but that makes good sense in order to make a good diagnosis.

If you still need to speak with me, it would be okay to call during the day - Thanks for this great service.”

Zipnosis Update

We are pleased to see that Zipnosis users are happy with this new service available through the TCPT Welfare Fund. Although the service is designed for a limited number of simple conditions it is cost effective for both the fund and the member – not to mention the convenience. See our last newsletter for details on this service, if you don't have the newsletter it is available online at our website www.tcpt.org

Member feedback on prescription drugs

“Dear Pipe Trades,

I take the medication Crestor. My dosage is 20mg per day. The cost for 90 pills is \$340. My co-pay is \$68. I asked my doctor if there was any way to save on cost. He said to use 40mg tablets and cut them in half.

The cost for 45 tablets at 40mg each is \$170 and my copay is \$34. A pill splitter costs \$3 and it takes about 5 minutes of my time to split the pills. When I cut them in half I have 90 pills.

This saves the pipe trades welfare fund \$170 every 90 days or \$680 annually. This saves me \$34 every 90 days or \$136 annually.

My wife does the same thing for Lipitor and she has similar savings. Our total savings to the plan is over \$1,000 annually and our personal savings is over \$260.

I hope this tip can encourage other members to do the same.”

Member feedback on Physicians Neck and Back (PNBC)

“Experience with PNBC staff and doctors were great and I would recommend PNBC to anyone. I benefitted from the experiences while in the program and still use the roman chair on a regular basis. I got a lot of relief in my legs and back and may have avoided serious surgery. Again it was a great experience.”

And another,

“After 34 years of on and off back pain I was told about PNBC by a friend. While meeting with the doctor and therapist, it was explained to me what I had to do to have a strong and healthy back. This was an experience I would not trade, and would highly recommend to anyone with back pain.

You have my permission to use this testimonial. If you need anything further please contact me.”



Save the Date! LaborCare Health and Benefits Fair April 10!

You want to make the right decisions about your health — but you need the resources that will help you.



HEALTH + BENEFITS FAIR 2010

That's why "Tools for Better Living" is the theme of the 2010 LaborCare Health and Benefits Fair, which will be held Saturday, April 10, from 7 a.m. to 3 p.m. at the Minneapolis Convention Center.

This year's event will feature more than 100 health and wellness displays and 40 presentations — twice as many as the 2009 fair. More than 8,000 attendees representing nine labor funds are also expected, making this one of the largest health and wellness fairs in the nation.

Be informed, take action

The fair will include free health information that matters to you, with a special emphasis on tools for better living. There will also be a variety of activities for all ages and stages of life, from children to adults to seniors.

Health screenings to detect conditions such as type 2 diabetes, low lung function, obesity, high cholesterol and high blood pressure will be available. Those who receive abnormal results can receive practical information about controlling their condition, lowering the risk for symptoms or complications, living a healthier lifestyle and managing health care costs.

Come for the fun of it!

The event is more than just rolling up your sleeve for a blood pressure screening. It's also a lot of fun, with games, prize giveaways and activities for all ages. Mark Kruger, who lost nearly 100 pounds on the reality TV show "The Biggest Loser," will be among the celebrities sharing stories about the importance of good health.

Participants will also have an opportunity to learn about tobacco cessation, talk with doctors and other health professionals, and ask questions about specific health concerns.

Plan to attend the 2010 LaborCare Health and Benefits Fair. We look forward to seeing you there!

For more information, visit www.lchealthfair.com

Fact: Of 220 attendees who asked for a diabetes screening at the 2009 LaborCare Health and Benefits Fair, 46 individuals — more than 20 percent of those screened — had significantly abnormal test results. *Source: Medica*

Fast food doesn't have to be 'fat food'

Fast food is an easy way to get a tasty meal without busting your budget. However, many fast food items are loaded with sodium, fat and cholesterol. These tips can help you find healthier menu options and even save a few dollars:

Strategize

Most fast food chains post nutrition information online. Check it out in advance. Or ask for it before you order.

Read and heed

A glance at the menu may give you clues about what to avoid. For example, beware of foods described as "fried," "creamy" or "crispy."

Go small

If you must have fries, order the smallest portion. Some restaurants may even let you order the child-size portion.

Hands off the saltshaker

Most fast food is already loaded with sodium. You don't need more.

Think before you drink

Water is good for you and costs nothing. Sweetened soda or tea will add sugar, calories and cost to your meal.



Tips for safe winter driving

Most Minnesota drivers are accustomed to dealing with snow, ice and wind. Even if you're an "old hand" at winter driving, however, keep these simple tips in mind:

- ❖ Have your vehicle serviced for winter by a qualified mechanic. All systems — including brakes, tires, fluids and battery — should be in top working order.
- ❖ Keep a winter emergency kit in your car. The kit should include items such as a small shovel, flashlight, flares, distress flag, blanket, first aid supplies, and road salt or sand.
- ❖ Stay informed of the weather. Avoid driving in heavy snow, high winds and other extreme conditions.
- ❖ Always keep the gas tank at least half full.
- ❖ Hazards such as black ice are not always visible. So drive slower than usual, even on familiar roads.
- ❖ If your car is equipped with cruise control, do not use that feature in winter conditions.



Who can help control health care costs? Look in the mirror

By Theodore Loftness, MD, vice president of Labor Health Services

Fact: 50 percent of all health care costs are driven by the behaviors we choose — such as what we choose to eat, whether we choose to smoke and wear seat belts, how much exercise and sleep we choose to get, how well we choose to manage stress.



Your labor fund, with Medica's support, can help you make better choices so you enjoy better health and lower health plan costs.

The LaborCare Health and Benefits Fair is one important way we offer you help in making the best choices for your health. The event — which will be held April 10, 2010 at the Minneapolis Convention Center — is a golden opportunity to talk with experts about programs offered by your fund and delivered by Medica to help you achieve your health and wellness goals:

- Quit tobacco once and for all
- Get relief from chronic back, neck or shoulder pain
- Enjoy a balanced diet
- Sign up for one-on-one health coaching
- Lose excess weight
- Start a regular exercise program

The LaborCare Health and Benefits Fair is sponsored by the nine participating LaborCare funds as a way to improve the lives of their 60,000 members. Results of the screenings can also help identify significant health trends among labor members.

For example, the screenings at last year's fair revealed that the average LaborCare member has fairly healthy cholesterol levels — but is at increased risk for high blood pressure and an unhealthy body mass index. This information can help your funds on where to focus education and prevention programs.

The goals of the fair are simple ones: To help you be a better, more-informed healthcare consumer, and to live a longer, healthier, more productive life. We look forward to seeing you on April 10, 2010.

Smart savings start with a seasonal flu shot

Compare the cost (if any) of a flu shot to the cost of treating flu symptoms. Doctor visits and medicines can add up to hundreds of dollars. Plus, a flu shot can save you a lot of misery. It could even save your life.

A yearly flu shot is highly recommended for:

- People 50 years and older
- People 5 to 49 years old with chronic health conditions, such as heart disease, asthma, diabetes or lung disease
- Health care givers who provide direct patient care
- Household contacts of people at high risk for flu complications
- Household contacts and out-of-home caregivers of children younger than 6 months
- Health care workers
- People who live in long-term care facilities

Tip: It's not too late to get a flu shot. Flu season usually peaks in February or March. To find where you can get a flu shot, call your doctor.

‘Why are my health care costs so high?’

There is no simple answer to the question about rapidly rising health care costs. However, you can take some simple steps that can help keep costs as low as possible.

The way we live — Americans are not making lifestyle choices that benefit their health. Choosing to smoke, eat unhealthy foods and avoid regular exercise often leads to obesity, diabetes and other health conditions that are difficult and expensive to treat.

Variations in costs — Different doctors can charge very different prices for the same health care services. Investing a little time in research could save you and your health plan hundreds or thousands of dollars. Through our partnership with Medica, you can research provider costs via two helpful online tools:

Main Street Medica

(www.mainstreetmedica.com) allows you to compare cost and quality measures for a variety of health care goods and services, including in-patient procedures, same-day surgeries, X-rays and other imaging services, medications, medical equipment, laboratory services and chiropractic care. You can also complete an online survey about your care experience, compare hospital quality and more.



You can even get on-the-go access to Main Street Medica Mobile on your iPhone. Download the application from the Main Street Medica home

Minnesota HealthScoresSM

(www.mnhealthscores.org) can help you select the best health care providers for you and your family. A searchable database of medical conditions and facilities allows you to compare data for medical groups and clinics from across the state.

These tools are quick and easy to use, and they are available 24 hours a day at no cost to you.

Unnecessary use of health care services — You can cut costs by being an informed and active member of your health care team. It is your right to ask providers questions such as, “Do I really need to have this test?” and “Is there a less-expensive generic form of this medicine available?”

Your group is self-funded. That means:

1. The total cost of your group’s claims has a direct impact on the health insurance premiums that you pay.
2. The total cost of the claims you file has a direct impact on the health insurance premiums that everyone else in your group pays.

If your group’s claims continue to increase, so will the premiums for you and every other member of your group. But by taking simple actions, such as the ones described above, you can help change that.

Tip: Keeping up with your preventive care is another way to keep costs low. Preventive care can help find many health problems early, when they can be treated more effectively and less expensively. Most recommended preventive care services are covered as part of your health plan.

Primary care is a key to good health

One of the most important steps you can take for good health is to choose a regular doctor (primary care provider). This is the doctor you will call when you need non-emergency care.

Your primary care provider will:

- Provide a wide range of non-emergency medical services, including fast care for minor illnesses and injuries
- Refer you to a specialist for additional care, as needed
- Know your full health history and help make sure the care you receive is safe and appropriate
- Coordinate all of the medical care you receive
- Keep track of all the medications you take
- Make sure you receive needed preventive care, such as cancer screenings and immunizations, to help you stay as healthy as possible

Many primary care providers are family practitioners or general internists. Be sure to select a doctor with whom you can talk openly and comfortably.

For help selecting a doctor, visit medica.com > Members > Find A Doctor.

Smoking: Not worth the cost to your health or wallet

Lung cancer isn't the only danger of smoking. Smoking is also linked to cancers of the throat, mouth, stomach, bladder and more. Smoking also increases the risk for heart disease, infertility and other major health problems. In fact, smoking harms nearly every organ in the body.

Fact: Cigarette smoking kills about 443,000* smokers- and nearly 50,000* non-smokers, via secondhand smoke — in the United States every year.

Who pays? Everyone

There's also a steep financial cost. Cigarette smoking results in \$96 billion* in direct health care costs in the United States annually. Much of that cost is passed along to all workers — smokers and non-smokers — in the form of higher insurance premiums, out-of-pocket costs and other expenses.

Cigarette smoking results in an additional \$97 billion* in lost productivity in the United States each year.

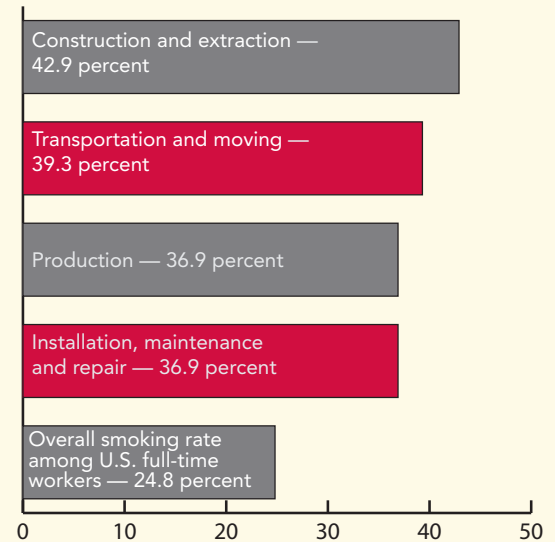
Now is the time to quit

Medica can help you quit smoking. Our tobacco cessation programs and benefits are available at no cost to you. Contact your benefits administrator or Medica Customer Service to learn more.

*Source: Centers for Disease Control and Prevention

U.S. labor groups and smoking

This chart shows some of the occupations with the highest smoking rates among full-time workers, ages 18-64:



Source: National Survey on Drug Use and Health, September 2009

TCPT FUND UPDATES

PENSION

Trustees of the Twin City Pipe Trades Pension Plan, based on information from the actuary are recommending an increase to the pension fund of 13% of the contribution rate effective May 1, 2010. This contribution rate increase is needed to maintain the funding of the plan. If a local union does not increase the contribution rate by 13% the pension credit will be reduced effective May 1, 2010. Conversely local unions can contribute in excess of the 13% to increase the pension credit effective May 1, 2010. Everyone is aware of the difficult economic and investment markets. Even in this difficult environment it is important to remember this plan is the primary source of retirement income for TCPT members.

RETIREE HEALTH TRUST

The Trustees are currently reviewing the annual report and evaluation for this fund.

SUPPLEMENT

Trustees of the Twin City Pipe Trades Pension Supplement plan are completing the annual detailed review of the plan and its investments for 2009. Members will be notified of any changes, enhancements or updates. See the "Blueprint" section of this newsletter for more information on the Supplement plan.

WELFARE

The cost of coverage effective May 1, 2010 will increase from \$1,123 per month to \$1,199 per month. This represents an increase of \$76 per month or 6.77%. Each local union is able to determine their hourly contribution, which will determine the number of work hours needed to meet the monthly premium.

BLUEPRINT UPDATE

BLUEPRINT
FOR RETIREMENT

\$500,000 Dividend Declared!

Trustees of the Twin City Pipe Trades Pension Supplement plan declared a dividend in the amount of \$500,000 to be distributed to member accounts.

There are 7,252 individual accounts in the TCPT Pension Supplement plan, so taking the \$500,000 and dividing by 7,252 results in a dividend of \$68.94 for each member.

The dividend is the result of revenue sharing arrangements negotiated on our members' behalf by the TCPT Pension Supplement Plan, and our service partners Morgan Stanley, Milliman and AST Trust Company.

You might be asking how is this possible? Or, where did this money come from? The answer is that TCPT along with our service providers handles all of the administration of this plan.

Think of it this way, if the 7,252 members from our plan were invested in one of the mutual fund selections directly, and not through this plan – the mutual fund company would have to maintain 7,252 separate accounts, handle all trading activity, mail out 7,252 statements and take calls from 7,252 members.

Well, in this plan the mutual fund has one account in TCPT's name, while TCPT and its partners maintain the 7,252 individual accounts, handle all trading activity, send out all the statements and take member calls. With that information in

hand we have been able to negotiate revenue sharing back from the mutual funds to pay for the work that we are doing – and they are not. After paying for all of our internal costs and those of our service providers the additional funds collected are being returned to member accounts.

The net result is that TCPT Fund members do not have any account maintenance fees, (most accounts of this type have quarterly or annual account maintenance fees) do not pay any transactions costs for trading and there are no fees for withdrawals. In addition the members are each receiving this dividend of \$68.94.

Just as an annual account maintenance fee (if TCPT had one) would be based on a per account basis, the Trustees have decided to allocate the dividend in this same manner.

The dividend was applied to member accounts in December and was allocated under the choices you have made for "Future Elections" just like a contribution. If you are a retired member please review your account as your existing balances may be invested differently than the last time you had future elections. If there are differences you can move the dividend to your desired allocation.

We are very pleased to provide this dividend, which is one more reason we believe the TCPT Pension Supplement Plan continues to be "best in class!"

An Important Update on Hardship Withdrawals and Member Service

The economic times are very difficult and the pipe trades industry along with the entire construction industry is experiencing unprecedented unemployment. In an effort to assist members during these difficult times the Trustees of the TCPT Pension Supplement plan adopted hardship withdrawal provisions. We understand that members are in a difficult position when applying for a hardship but it is very important for members to understand that the plan must administer these hardship withdrawals according to the Federal Regulations that govern these types of plans and specifically hardship withdrawals.

Keeping these following points in mind will help both the member and the plan work through this process:

- The TCPT office staff is here to help. Plain and simple that is our function; however we still must operate according to the rules of the plan and Federal regulations.
- The type of hardship payments and the specific rules regarding mortgage payments, installment loans, credit cards etc. are listed in the hardship application and associated documents. Please review this information prior to completing your application.

- Your signature and if married the signature of both you and your spouse must be either notarized or witnessed by a TCPT plan representative. There can be no exceptions to this rule, this is a requirement of Federal regulations.
- The TCPT office staff does not make the rules and can't change the rules.
- It is inappropriate to use profanity, yell or threaten the office staff in any way.
- If for some reason you do not qualify for a hardship distribution it is not the result of the office, it is based on the plan rules and regulations. As stated staff is here to assist you, but cannot make or change the plan rules or regulations.
- You may need to provide additional documentation and if you are not satisfied with the outcome you always have the opportunity to appeal to the board of trustees.

It is a necessity that these rules are implemented in a uniform manner, consistent with the legal obligations of the trustees, the rules of the plan and federal regulations.

Each of us, as TCPT staff, as board members and members are responsible for behaving appropriately, treating others with respect, and working together to find solutions in the best interest of all.

SUMMARY ANNUAL REPORT

FOR TWIN CITY PIPE TRADES PENSION AND WELFARE PLANS

This is a summary of the annual reports of the Twin City Pipe Trades Pension Plan and Twin City Pipe Trades Welfare Plan for the period May 1, 2008 to April 30, 2009. The full annual reports for the benefit plans are filed with the Internal Revenue Service as required under the Employee Retirement Income Security Act of 1974 (ERISA) under the following employer identification numbers:

Twin City Pipe Trades Pension Plan 41-6131800 Twin City Pipe Trades Welfare Plan 41-0761972

TCPT Welfare Fund – Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$50,765,571 as of April 30, 2009, compared to \$52,459,874 as of May 1, 2008. During the plan year the plan experienced a change in its net assets of \$-1,694,303. 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 \$60,416,760, which included employer contributions of \$57,139,545, employee contributions of \$3,419,032, loss of \$-623,549 from the sale of assets, and earnings from investment of \$-2,493,458.

Total plan expenses were \$62,111,063. These expenses included \$1,424,555 in administrative expenses and \$60,686,508 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

INSURANCE INFORMATION

The plan has (a) contract(s) with, United Health Group-Medica, and United Healthcare Insurance Company and United Health Group-Medica Advantage Plan to pay certain Retiree Health Benefit Claims. The total premiums paid for the plan year ending April 30, 2009 were \$5,973,262.

TCPT Pension Fund – Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$468,496,915 as of April 30, 2009, compared to \$608,090,411 as of May 1, 2008. During the plan year the plan experienced a change in its net assets of \$-139,593,496. 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 \$-107,528,867 which included employer contributions of \$29,827,645, employee contributions of \$0, loss of \$-17,916,073 from the sale of assets, and earnings from investment of \$-120,109,908.

Total plan expenses were \$32,064,629. These expenses included \$2,232,232 in administrative expenses and \$29,832,397 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 7,295 persons were participants 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.

Note 1: Professional, legal and investment management fees included in the administrative expenses listed above were \$1,677,622

Note 2: For the period ended 12/31/2009 the plan was up 15.6% for the fiscal year with assets of \$541,408,305; an increase of \$72,911,390 in the eight months since 4/30/09.

Minimum Funding Standards

An actuary's statement shows that enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards or ERISA

Your Rights To Additional Information

You have the right to receive a copy of each full annual report or any part upon request. The items listed below are included in that report for the Pension and Welfare Plans.

- An accountant's report; Financial Information and information on payments to service providers; Assets held for investment; Transactions in excess of 5% of plan assets; Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates; Actuarial information regarding the funding of the plan

To obtain a copy of each of the full annual reports, or any part of a report, write or call the Office of the Plan Administrator, Twin City Pipe Trades Service Association, Inc., 700 Transfer Road, St. Paul, MN 55114, and Telephone (612) 645-4540. The report is furnished without charge.

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 each 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 each annual report at the main office of the Employee Benefit Plans, 700 Transfer Road, St. Paul, MN 55114 and at the U.S. Department of Labor in Washington, DC. Requests to the Department of Labor should be addressed to Public Disclosure Room N 1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, DC 20210.

You have received this report in accordance with requirements of ERISA because you were a participant in at least one of the plans. Receipt of this report does not in any way imply that you were a participant in all of the listed plans. This report does not create any rights, or give benefits to you, other than those you were entitled to under the terms of a particular plan in which you qualified to be a participant. If you have any questions regarding whether you are a participant in a particular plan, or what benefits or entitlements are due you from a plan please contact the Service Association office.

Sleep – What You Should Know

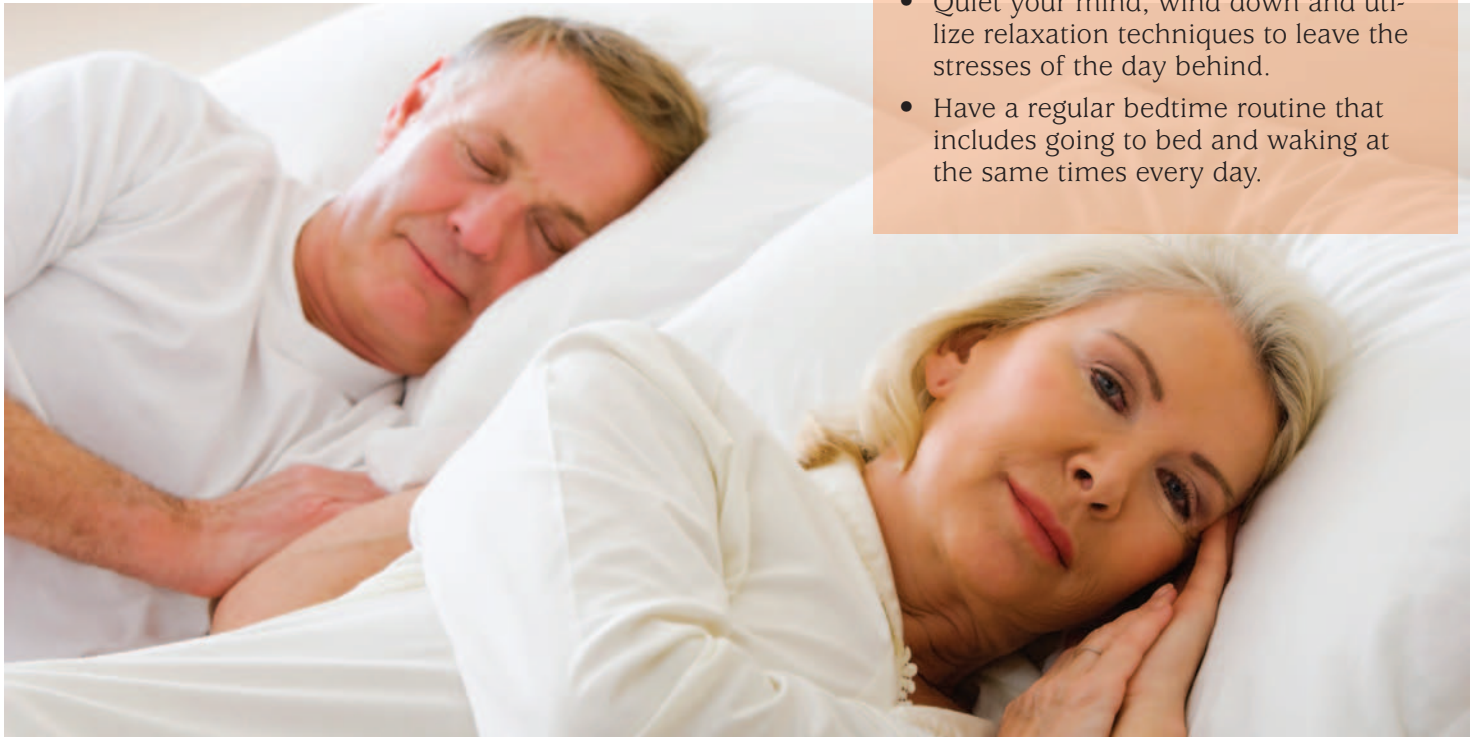
Getting enough sleep every night has more benefits than you might think. Studies show that getting enough sleep every night may reduce your risk of colds, injuries and even life threatening conditions.

According to a 2008 survey by the National Sleep Foundation, almost 65 percent of adults report having problems sleeping. Trying to continue with all our daily activities without adequate sleep puts our bodies under stress. It's not just feeling sleepy or cranky – a lack of sleep affects your thinking, the speed of your thinking, the accuracy of your thinking, your memory, your physical coordination, reaction time and strength.

According to a study published in the January 2009 issue of the Archives of Internal Medicine links a lack of sleep with negative effects on the brain, thyroid, cardiovascular system and appears to play a role in obesity.

Do your best to get a good night's rest, if sleep doesn't come easy it may be time to see your doctor.

Important note: Please contact the fund office before scheduling a sleep study to discuss benefit limitations and providers. The cost and quality for these tests vary greatly; this phone call can save you time and money!



Anyone can have an occasional rest-less night, but for the chronically sleep deprived it's important to take steps to improve your sleeping to improve your health! What can you do? Please review the following tips for a good night's rest:

- Everyone is not the same, but in general sleep experts recommend that adults get seven to nine hours of sleep per night.
- If you have trouble sleeping avoid caffeine, including coffee, tea and soda within 6 to 8 hours of bedtime.
- Avoid eating too close to bedtime.
- Regular exercise, besides many other benefits can also make it easier to fall asleep
- Quit smoking, nicotine is a stimulant which can disrupt sleep.
- Don't drink alcohol too close to bed time; although it may help you fall asleep alcohol reduces sleep quality which can result in you waking up later in the night.
- Quiet your mind, wind down and utilize relaxation techniques to leave the stresses of the day behind.
- Have a regular bedtime routine that includes going to bed and waking at the same times every day.

Medicare Members

If you become eligible for Medicare due to a disability prior to turning age 65 please notify the fund office immediately



Important Numbers

Medicare: 1-800-772-1213

Medica Center for Healthy Aging:
952-992-2330 or 1-800-575-2330



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	12/31/2009	1.06%	3.94%	3.94%	4.47%	4.81%	5.58%
PIMCO Total Return	1/31/2010	2.12%	1.72%	15.09%	9.88%	7.15%	7.89%
Income Fund of America	1/31/2010	3.32%	-2.25%	29.44%	-3.89%	2.56%	6.07%
Washington Mutual	1/31/2010	4.84%	-3.00%	27.04%	-7.46%	0.08%	2.96%
Vanguard Total Stock	1/31/2010	4.90%	-3.47%	35.59%	-6.70%	N/A	N/A
Davis NY Venture	1/31/2010	4.71%	-3.45%	41.06%	-7.55%	0.52%	2.19%
Hartford Capital Appreciation	1/31/2010	5.81%	-3.38%	49.67%	-4.91%	N/A	N/A
Lord Abbett Mid Cap	1/31/2010	7.17%	-2.73%	35.98%	-9.90%	-1.22%	7.97%
Columbia Acorn A	1/31/2010	5.20%	-4.58%	43.54%	-5.23%	2.84%	N/A
Royce Low Price	1/31/2010	5.79%	-5.62%	55.83%	-2.19%	5.33%	10.32%
Neuberger Berman	1/31/2010	5.03%	-3.69%	30.71%	-0.77%	4.73%	11.20%
Fidelity Advisor Diversified Intl	1/31/2010	-0.42%	-5.53%	33.36%	-9.84%	0.95%	2.92%
Capital World Growth & Income	1/31/2010	0.28%	-5.48%	39.14%	-3.60%	5.17%	7.02%
TCPT MODEL PORTFOLIOS ***							
Conservative	1/31/2010	1.46%	N/A	12.22%	2.88%	3.95%	4.52%
Moderately Conservative	1/31/2010	2.50%	N/A	21.15%	1.64%	4.23%	5.80%
Moderately Aggressive	1/31/2010	3.11%	N/A	29.61%	-0.66%	3.92%	5.73%
Aggressive	1/31/2010	3.69%	N/A	36.35%	-3.40%	3.27%	6.37%
INDUSTRY INDEXES							
Barclays Aggregate Bond	1/31/2010	1.23%	1.53%	8.51%	6.60%	5.16%	6.53%
S&P 500 Stock	1/31/2009	4.16%	-3.60%	33.14%	-7.24%	0.18%	-0.80%
Russell 2000	1/31/2010	7.34%	-3.68%	37.82%	-7.74%	0.61%	3.29%
NASDAQ	1/31/2010	5.00%	-5.37%	45.44%	-4.48%	0.81%	-5.89%

* 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!

- > Remember to send back your “Annual Family Information Statement” this is necessary for us to accurately process claims for you and your family
- > Check out www.lchealthfair.com for more information and to register for the Fair
- > Don’t forget www.tcpt.org as a resource for many of your benefit questions. Call the fund office if you have not yet registered for the site.
- > If you have diabetes, www.diabetes.org can be a great resource
- > Looking to make a change in your life check out www.livestrong.com

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TCPT

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