

We Are The Z-Team!

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PRICE SHOPPING HEALTH CARE SERVICES

"A penny saved is a penny earned." — Proverb

As health care costs continue to increase, isn't it sensible that we should be able to "shop" for our health care services like we do for our books, clothing, or electronics?

In the past, "shopping" for health care and comparing costs has been difficult. The price two individual consumers pay for the same service may differ if they have different insurers, even if they see the same provider. For example, even though a physician's office may charge \$150 for a visit, one insurance policy might result in the patient paying \$25 for the visit, while a different insurance policy might result in another patient paying the full \$150 fee.

New tools are now being developed to support smarter health care consumption. One example is Health Care Blue Book at www.healthcarebluebook.com.

On the initial landing page, scroll all the way to the bottom and click on **Consumer**. From there you will navigate to an area where you can evaluate average healthcare costs based on your ZIP code. With this info, you can search by procedure and then compare different providers. For example, choose **Abdominal MRI with Contrast** and you will find pricing along with info about "How to Negotiate Healthcare Prices."

Note that advanced imaging is one example of a service which tends to have meaningful differences in cost depending upon where you get that service—and this issue is not specific to central Pennsylvania! According to a 2011 article*, "*As you would expect, the two places found to offer a shoulder MRI for \$450 were private imaging centers. And the \$450 price tag included the radiologist's fee, which is extra at many facilities. The highest prices were charged by hospitals, with Memorial Hospital in Colorado Springs at the top of the heap at \$3,460 ... It's been said that many consumers will check half a dozen gas stations for a few cents difference in price, but would never think they could save thousands of dollars by checking prices for a medical test like an MRI.*"

Points to Remember:

- Don't be afraid to ask about cost before purchasing health care services.
- Look for alternatives, when appropriate, and look to evaluate cost and quality.
- Seek out information, including online search tools such as Health Care Blue Book.
- Collaborate with your family physician about the pros/cons of various choices you face.

*<http://articles.mercola.com/sites/articles/archive/2012/01/21/mri-could-save-thousands.aspx> — with author's bio at <http://www.mercola.com/forms/background.htm>

More Information

The article on this page was written by Jens Thorsen of The Hartman Group, whose team acts as consultants and brokers for Zimmerman Truck Lines' retirement, health insurance, dental, and vision plans. This information is meant to be an introduction to the idea that you actually do have choices and should consider cost differences for many standard medical and diagnostic procedures. For more information on any of your ZTL insurance policies and options contact Cinda at Ext. 250.

DAVE WETZLER NOW NEW OPERATIONS MANAGER

In mid-July, **Dave Wetzler** was named Operations Manager. Dave will bring his 20 years of experience at Zimmerman Truck Lines to this newly created position. During his time here, Dave has been involved in almost every facet of operations. He started as a full time dispatcher in 1994 when ZTL's headquarters were still located in Los Angeles. In addition to working in Dispatch and managing drivers, Dave has played a crucial role in many developments—especially those technology related. He has been the in-house expert on our automated Dispatch and Billing systems since 2007. He was also responsible for selecting, testing, and implementing the PeopleNet mobile communications system installed in our trucks last year. Among many other duties, he is currently now heading the search for a new IT system for the Shop. His activities will mainly be focused on developing systems and improving processes to make operations run smoothly and efficiently. Until other plans are made, Dave will continue to be at his familiar desk in the Dispatch office.



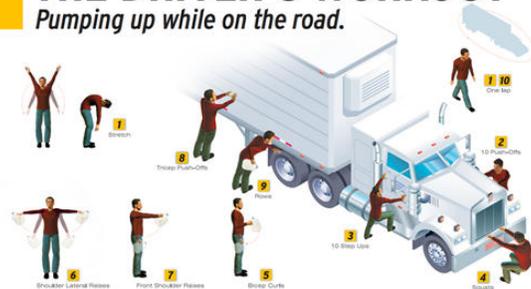
(Photo: Dave resting after watching the Orange Bowl (Nebraska vs. LSU) New Year's Day, 1971.)

TIPS FOR A HEALTHIER YOU!

Eating poorly, not exercising, not sleeping well, and not drinking enough water can lead to weight gain which leads to all kinds of other serious health problems. Wouldn't you like to be healthier and feel better? Have fewer aches and pains? Fewer health problems and associated risks? Well, if you say "yes" to any or all of these questions, this message is for you. There are many small things a driver (or anyone) can do to create a healthier lifestyle. Here is one tiny step that will provide large returns.

Exercise. Everyone can exercise. Start off small by taking a walk! Walk around your truck, walk around the truck stop, park at the farthest spot in the lot, walk in place. There are great websites out there with more involved exercises if you are interested. Thehealthytrucker.net has lots of exercises you can do in and out of your truck. Exercising will help with weight loss, lower blood pressure and cholesterol, improve your mood and overall health. Your body will just feel better!

THE DRIVER'S WORKOUT Pumping up while on the road.



Find out about the 10 exercises you can do without any equipment (as shown in the picture above) by going to this website: <http://www.teamrunsmart.com/articles/health-smart/march-2013/the-drivers-workout-the-fit-system>

LATEST CSA SCORES

Drivers have individual CSA scores and all those scores contribute to the company's CSA score. So how is the Z-Team doing this month? The latest numbers as of July 24th along with the thresholds (in parentheses) which, when over these limits, draws serious (and unwanted) DOT attention to everyone:

Unsafe Driving (65)	ZTL Score: 11
HOS Compliance (65)	ZTL Score: 52
Vehicle Maintenance (85):	ZTL Score: 38
Drugs and Alcohol (65):	ZTL Score: 0

Geoff Hosband, Safety Director, says, "Logs are our toughest challenge. This is the area where everyone has to pay attention to details and be up to date at all times. It's very important for all of us."



Employees, their families, and friends (215 people in all) enjoyed a warm sunny Saturday at DelGrosso's Amusement Park on August 15. Good food and great times were the order of the day, and flatbed driver Mark Kling, Jr. won the grand raffle prize of an iPad-mini. **Special thanks to Samantha Syjud and Gina Himes for all their efforts in organizing this fabulous event which so many enjoyed.** If you have ideas for next year's picnic, place them in the suggestion box or send Samantha an e-mail!

WELCOME NEW DRIVERS!

MAY 2015
MORE IN FUTURE ISSUES!



Richard Cressler



Michael Pentz



Jason Wissenger



John Dickson



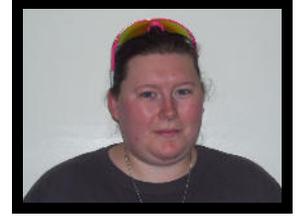
Steven Denotsko



Robert Ritter



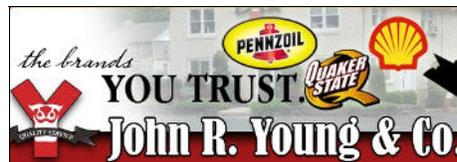
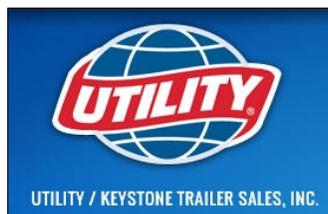
Thomas Lyons



Christa Guyer



These sponsors help make our Employee Appreciation Week possible:



WHAT ZTL MERCH DO YOU WANT?

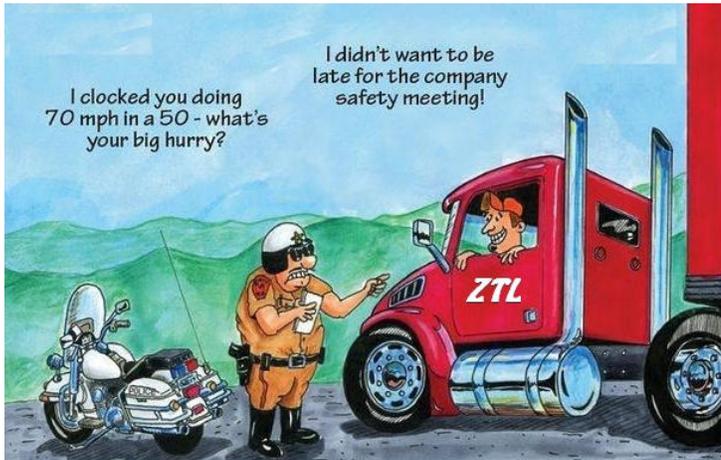
Gina Himes and Sam Syjud are now selecting new merchandise that will feature the ZTL logo. What kinds of items would you like to see with the Zimmerman name and logo?

You know what to do! Put your ideas in one of the suggestion boxes or send an e-mail to newsletter@ztlinc.com. Don't wait! They want and need your ideas now!



www.WeAreTheZ-Team.com

A well done cheeseburger comes off the grill during last year's Employee Appreciation Week!



Dates to Remember

Employee Appreciation Week — August 24th to 28th
Fall Safety Meeting #1 Saturday October 24, 9 AM
Fall Safety Meeting #2 Saturday October 31, 9 AM
Santa Kids Party, Sat December 12, 10AM – 1PM
Company Holiday Party, Sat Dec 19, Time TBA

Drivers are **required** to attend at least one of the two fall safety meetings if they are not under dispatch, on vacation, or otherwise unavailable. You will be paid \$50 for your attendance!

Together we can make it better!

SEPTEMBER BIRTHDAYS ...

- Charlie Leitzel—Sept 2
- Lawrence Oliver—Sept 3
- Marcel Ernst— Sept 7
- Darren Weaver—Sept 9
- Tim Beers—Sept 11
- Gary Beatty—Sept 12
- Todd Knepp—Sept 12
- Bob Hopp—Sept 20
- Lane Rumberger—Sept 21
- Jose Amezcua—Sept 24
- Charles Miller—Sept 24
- Dave Muretta—Sept 24
- Richard Cressler—Sept 28
- Steve Clouse—Sept 30
- Dot Dowling—Sept 30
- Gary Stidfole—Sept 30

... AND ANNIVERSARIES

- Roy Huffman—42 years
- Steve Arnold—19 years
- Jeanne Cashman—19 years
- Brian Griffiths—16 years
- Dan Haubert—12 years
- Jose Amezcua—10 years
- Tony Gudonis—9 years
- Samantha Syjud—8 years
- Kevin Bowes—7 years
- Russel Whitesel—7 years
- Cody Boone—4 years
- Greg Reigle—4 years
- Bob Hopp—4 years
- Tammie Hopp—4 years
- Brian Tyger—3 years
- Clyde Swartz—2 years
- Harry Everly—2 years

QUOTES FOR THE MONTH

“It's never the wrong time to do the right thing.” —Unknown

“Every work is a self portrait.” —Unknown

ZIMMERMAN TRUCK LINES, INC.