

# We Are The Z-Team!

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## HEALTH INSURANCE: NOT MANY CHANGES

**H**appy New Year! And while the new year often brings a lot of changes, in 2016 the Zimmerman health care plan will change only slightly. We will be continuing with the same plans from Health America. Co-pays will remain the same as well as the employees' share of the deductible (what you actually pay out of pocket) .



So what will be changing? It can be confusing, so please follow along carefully. You already know that the health care plan includes a Health Reimbursement Account (HRA). **The purpose of the HRA is for ZTL to pay a portion of the true annual health plan deductible.** In 2016, the true annual health plan deductible for a single employee is rising from \$3,000 to \$5,000 and for a family it is rising from \$5,000 to \$10,000. The reason for moving to higher deductibles? Higher deductibles mean the rise in weekly premiums is less. And to protect each employee from the larger deductible? ZTL takes on the risk as the HRA will cover the difference. This leaves the employee portion of the deductible unchanged from what it was in 2015, that is, \$1,000 for a single person and \$2,000 per family.

Even with all this number juggling, weekly premiums will increase around 5% starting in January. **Derek Ritzman** explained, "The weekly premiums are all related to the total amount of our claims. If we as a company have lower claims—or higher claims—that's what determines the premiums. These insurance companies look at the overall health expenses for our company, then charge enough to cover it. It really helps if everyone is a smart health care consumer and searches for the best overall value." Dental and Vision premiums will not increase.

There is also going to be a renewed emphasis on Flexible Savings Accounts (FSAs). This plan will allow employees to take a weekly deduction that reduces their taxes. Then those un-taxed dollars can be used to pay for many health care related fees including co-pays, prescriptions, eye exams, glasses / contacts, dental fees, medical fees not covered, any expense that's part of the deductible, and more.

**Cinda Lauver** is the person to contact with regard to any health insurance related questions. She is always available in her second floor office or at Extension 250.

### **More on the HRA**

Some providers don't know about the ZTL Health Reimbursement Account. You should make sure they are informed about it. If they don't know that a portion of your deductible is covered by the HRA, then it's likely you will be invoiced by them for the unpaid balance! Cinda said that a few employees have found themselves in this situation. She said to prevent problems, it's a good idea to remind your health care providers at the time you show them your health insurance credentials that ZTL has an HRA .

## NEW MILLION MILERS — AND TWO MILLION MILERS

These seven professional drivers were honored at the ZTL holiday party for their outstanding achievement of safely driving over 1,000,000 miles for Zimmerman Truck Lines! Their photos will be added to the ZTL Wall of Fame which greets every visitor who comes into our offices.



Jose Amezcua    Anthony Gudonis    Tom Pannebaker    Dennis Peterson    Lane Rumberger    Kim Snook    Norm Stever

These three professional drivers were honored for their amazing achievement of safely driving over 2,000,000 miles for Zimmerman Truck Lines! Their photos on the Wall of Fame will be elevated to announce this feat to every visitor who comes into our offices.



**Herbert Haagen**

**Ricky Snyder, Jr.**

**Christopher Witter**



## FIVE, TEN, AND FIFTEEN YEAR SAFE DRIVING AWARD WINNERS

- Frank Benfer, 5 years
- Joe Castro, 5 years
- Adrian Garcia, 5 years
- Keith Messimer, 5 years
- Terry Neely, 5 years
- Herb Haagen, 10 years
- Wayne Highbaugh, 10 years
- John Johnson, 10 years
- Robert Rush, Jr, 10 years
- Denny Snook, 10 years
- Kim Snook, 10 years
- Darryl Walker, 15 years



## EMPLOYEE SPOTLIGHT — GEOFF “BIG DOG” HOSBAND

**Geoff Hosband** was born in Philipsburg, PA in 1955. He graduated from Tyrone High school, class of '73. His interest in trucking began at an early age as his uncle and cousin were both truck drivers and later retired from trucking. You could say he followed in their footsteps (or more appropriately, tire tracks).



After graduation Geoff worked for CF Airfreight until 1989 when they were sold. He was then hired at Schneider as a driver/trainer/instructor, where he worked until February 2005. Around that time ZTL contacted him to interview for the Safety Director position. He started in March 2005 and continues as the Safety Director/Recruiter. His daily tasks include dealing with driver relations, accidents, freight claims, recruiting, road tests, hiring, and drug/alcohol testing. His favorite part of the job is interacting with the staff and drivers. Geoff likes that Zimmerman's is a family-owned business where each driver is known by name instead of by a number. He resides in Lewistown with his wife, Sherry. He has four kids, six grandchildren with one more on the way, and one great-grandchild. Geoff enjoys hunting, fishing, and everything outdoors. *[Editor's note: A photo of Geoff's 9 point buck arrived too late to be published in this edition, but it will be featured in the January issue of We Are The Z-Team!]*

What is Geoff really like? If he won a million dollars, he would help his kids. Pepsi or coke? Ginger ale. Chicken or Beef? Beef. Burger King or McDonald's? Burger King. Cats or Dogs? Dogs, for sure. Salty or Sweet? Sweet!

## KIDS SANTA PARTY 2015 EDITION — ANOTHER BIG SUCCESS!



On Saturday Dec 12 Santa arrived for his annual photo session with the families of Zimmerman Truck Lines. Over 120 adults and children (and one dog!) stopped by for the free photos along with food and other activities. Here are a few of the dozens of cute kids who had their photos taken with Santa.



Santa and his helpers this year (back row Left to Right) Stan Scanlon, Taylor Himes, Samantha Syjud, Gina Himes, Mark Zimmerman, (front row) Logan Himes, Santa, Miranda Syjud, and Cassie Himes.

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## THE NEW, FABULOUS ZTL MERCHANDISE STORE IS NOW ON-LINE!



The new online apparel program is now up and running. You no longer have to call into the office to shop for Zimmerman Apparel! The new website is <http://www.addone.com/stores/zimmerman>. There is also a link at the top of each page on our website as well. Many styles and types of shirts, tops, coats, and accessories are available. And by popular demand, we even have “do rags”! For most items you can choose the ZTL “square logo” or the “rounded lettering” style (both shown here at right).



One thing to note before ordering: you will need to pay for the items with a credit card on the website. If you prefer to use the payroll deduction method, you can still call **Gina** to place your order at Ext. 246.

[www.WeAreTheZ-Team.com](http://www.WeAreTheZ-Team.com)

Samantha (Sam) Syjud is desperate to know more about you! What personal news do you have that you would like to share right here? Births, anniversaries, graduations, passings, and other milestones are of great interest to everyone here at Zimmerman Truck Lines. No news is too BIG or too small. Would you like to toot your own horn? Let everyone know about you? She is always looking for candidates for the *Employee Spotlight* section of this newsletter. Call Samantha at x234 or write to her at [newsletter@ztline.com](mailto:newsletter@ztline.com). Don't be shy! She needs your help!



## FIND YOUR TRUCK NUMBER

So the first round of the "Find-your-truck-number-hidden-in-this-newsletter" contest had a winner! Truck 1620, driven by **Justin Henry**, was our first winner simply because he thoroughly read the newsletter! Looking carefully, he saw that we doctored the photo of "Blind Man Driving" to change the last four digits of the phone number to 1620. Good luck this month to our next random contestant! You have until Friday January 15 to contact Gina and claim your prize if you see your truck number HIDDEN in this edition of *We Are the Z-Team!*

## LATEST CSA SCORES

The latest numbers as of November 27th with the thresholds in parentheses. Arrows show the trend change from last month:

<b>Unsafe Driving (65)</b>	ZTL Score: 8	↓
<b>HOS Compliance (65)</b>	<b>ZTL Score: 68</b>	↑
<b>Vehicle Maintenance (85)</b>	ZTL Score: 36	↑

**Geoff Hosband**, Safety Director, said, "Even though the public can no longer see our CSA scores, they still matter! HOS numbers have gone from 49 in August, to 51 in September to 55 in October, and now 68 in November. We're now expecting an 'intervention' from the DOT. Even if we are doing the same as before, compared to our peer group, we're doing worse — and the trend is clear. You **MUST** keep your logs current! There are no excuses for not being complete. Keep duty status updated! I expect I'll hear from DOT about this soon."

*Together we can make it better!*

## JANUARY BIRTHDAYS ...

Kevin Swailes — Jan 6  
 Ricky Orwan — Jan 11  
 Scott Barner — Jan 12  
 Dale Kukuka — Jan 15  
 Tony Gudonis — Jan 16  
 Bob Zook — Jan 16  
 Ricky Snyder — Jan 17  
 Thomas Naylor — Jan 21  
 Jim Yocum — Jan 22  
 Scott Moist — Jan 24  
 Cody Boone — Jan 25  
 Bill Carra — Jan 30  
 Regina Castro — Jan 31  
 Harry Everly — Jan 31

## ... AND ANNIVERSARIES

Sonny Dobson — 39 years  
 Dave Martin — 20 years  
 Dot Dowling — 15 years  
 Mike Kreydatus — 14 years  
 Thomas Naylor — 12 years  
 Belinda Dunklebarger — 12 years  
 Clarence Dunklebarger — 12 years  
 Dennis Peterson — 12 years  
 Keith Messimer — 8 years  
 Gina Himes — 4 years  
 Bob Zook — 2 years  
 Mark Rudebeck — 1 year  
 Nick Steigerwalt — 1 year  
 Miguel Rodriguez — 1 year

## YOUR COMMENTS



In response to last month's article, *Check Your Credit Report*, came the following comment. "This is really important for people to do. When we went to purchase our first house, they had our credit report at the bank. It showed all kinds of outstanding loans and delinquent payments that were not mine. Turns out these items belonged to someone else with a name the same as mine! We eventually got it straightened out, but it was a shock when it happened." Please send your comments and feedback to [newsletter@ztline.com](mailto:newsletter@ztline.com).

## QUOTE FOR THE MONTH

*"It is not the employer who pays the wages. The employer only handles the money. It is the customer who pays the wages."*

— Henry Ford

**ZIMMERMAN TRUCK LINES, INC.**