

We Are The Z-Team!

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GOOD NEWS FOR HEALTH INSURANCE

The news on 2018's health insurance plan may already be announced by the time you read this. There are some changes and Derek Ritzman has given us some insight into them. It sounds like good news compared to what had been forecast and recent stories in the media about soaring health care costs. **Derek Ritzman** explained, "ZTL has decided to switch to Highmark. Our management team takes health care costs very seriously and it is our goal to provide the best plans we can for our employees and their families."



Derek said that 2017 had the biggest increase in year-over-year claims in his seventeen years at ZTL. "Because of that, with our current plans we were facing a 44% increase over 2016, which would have amounted to nearly \$600,000. But we worked with USI (our health insurance broker) to come up with a much more manageable option with Highmark."

Here are some of the highlights: If you had the PPO in 2017, your weekly deduction will stay the same if you choose the HRA (Health Reimbursement Account) option. The deductible for the HRA will increase (over the 2017 PPO plan) by \$500 for a single or \$1000 for two party or family. The HRA has what is called a "qualified deductible." This means you pay 100% of Highmark's negotiated rates until you meet the deductible. After reaching the deductible, claims are paid at 100% and doctor visits and prescriptions include co-pays.

There is also an HSA (Health Savings Account) option. Choosing this plan might reduce your weekly payroll deduction. Like the HRA, the HSA plan includes a qualified deductible and prescription co-pays after the deductible is met. However, the HSA does not have co-pays for office visits after meeting the deductible.

Derek finished up by saying, "No doubt choosing the right plan can be very complicated. If you or your spouse have questions, *please* do not hesitate to call **Cinda Lauver** (Benefits Manager x250) or myself (x249). We will also have the team from USI available here and over the phone. I cannot stress this enough: we are here to help with your questions." Derek also told us that you'll be seeing an emphasis on wellness in 2018 so that costs can be controlled for future years.

What you need to do now: watch your mailbox for the health insurance enrollment form. Ask Cinda to e-mail the form if you won't be passing through Mifflintown before Dec 1. Pay close attention to the deadline for returning the form.

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Watch the DVD!

If you were excused from the Winter Safety Meeting (held the first and fourth Saturdays this past October), you now have until Friday December 8th to watch the video and take the quiz. Ask Geoff to borrow a copy of the DVD and return it along with your quiz answers by Dec 8th. Your quarterly Safely bonus will be in jeopardy if you do not watch this video!

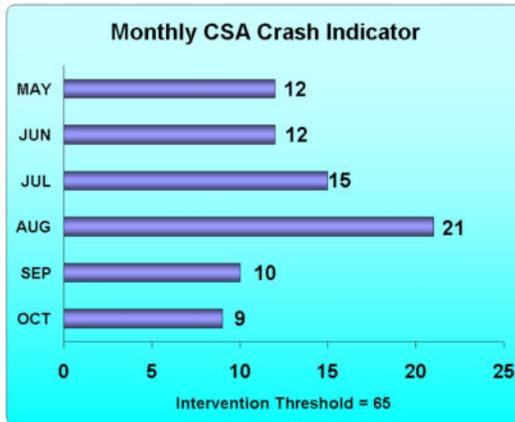
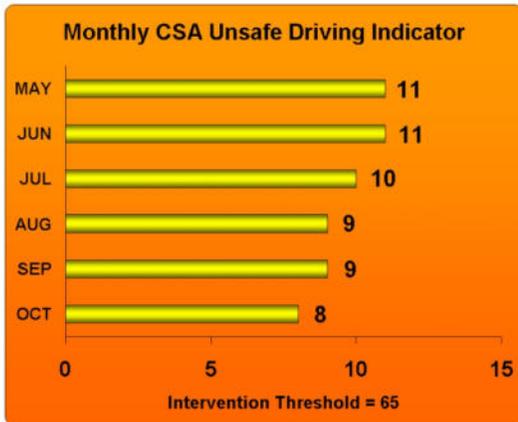
THE BIG DOG BARKS; KIDS LISTEN



Safety Director, **Geoff Hosband** and **Gina Himes** were at the Juniata County Business and Education Committee's "Free Wheeling Day" on November 8th. Gina filed this report: "The event was held at the Port Royal fairgrounds where fifth grade classes were able to learn about careers in different industries. We spoke to each class for about five minutes, then took them outside where they were able to climb into a ZTL truck and look around. They were most fascinated with the bed and, of course, the air horn. There were about 250 kids and teachers altogether."

KEEP THE WHEELS ROLLIN' - DO YOUR PART

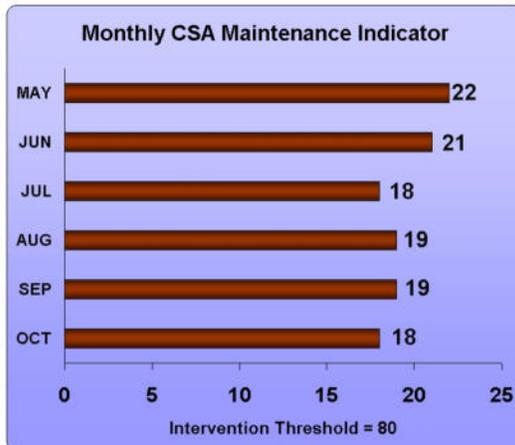
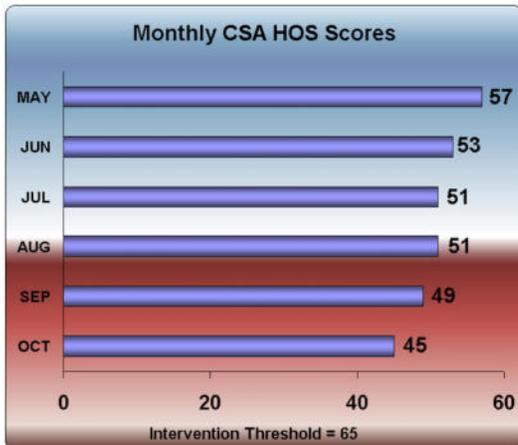
- Make sure all BOLs are properly signed, plus they must show the signer's printed name, date, and the time of day.
- Check to be sure your pickup and delivery addresses are the same as what you've been sent previously. If they are different, call into Dispatch.
- BOLs must be signed "Shipper Load and Count" no matter what the circumstance.
- Make sure trailer door latches are latched at all times!
- Allow 10 to 15 minutes during normal business hours for a reply to a message sent via PeopleNet.
- IF you have not received a timely reply from a message, don't wait! You might be in a dead zone or another technical issue may be in effect. Call in to discuss your needs.



wOw! As of October 27th, our latest CSA scores are at or near all time lows!

For trucking companies comparable in size, ZTL is in the top 10% for safety (Unsafe Driving and Crash Indicators). This can only be attributed to one factor: *drivers are doing a great job!* The Maintenance score is holding it's own and the Hours of Service score continues it's long term decline from highs that were in the low 80's not that long ago.

Once again,
GREAT JOB!





NEWS ABOUT OUR OWN



This year ZTL once again honored our colleagues who have also served in the military. Many of you heard the radio spots on local stations November 5th through the 11th naming the eighteen members of the Z-Team who are also veterans. They are

BOB ZOOK
 DARREN WEAVER
 GARY BEATTY
 JOHN JOHNSON
 BRIAN RUDY
 SCOTT IMMEL
 STEVEN HORNBLOWER
 WAYNE HIGHBAUGH
 JOHN KINDERVATER

DANNY HACKENBURG
 DENNIS PETERSON
 GORDON FULTZ
 KERRY HUMMEL
 RAY SNYDER
 STEVE TARR
 TERRY NEELY
 JOHN PIERCE
 JOE BROWN



HOLIDAY PARTY DETAILS

KIDS PARTY WITH SANTA



What: ZTL Adults-only Holiday Party
When: Saturday December 9, 5:00 PM, meal at 6 PM.
Where: Millerstown Moose Lodge
Featuring: Hors d'oevres, dinner, entertainment, and

our annual presentation of driver achievement and shop safety awards.
RSVP: Invitations have already been sent, so RSVP by Nov 17th, or you can call Gina x246 and let her know you will attend. Every employee can bring one guest of their choice!
Cost: Free to all ZTL employees and a guest.
New this year: Comedy by Nipsy & Jessie, Come and enjoy this great annual holiday tradition with your friends and colleagues.



What: Kids Holiday Photo Party with Santa.
When: Saturday, Dec 2, 10:00 AM to 1:00 PM.
Where: "Santa's Warehouse" inside the ZTL Main Offices.
Featuring: Kids (grandkids, and young-at-heart kids) posing with Santa for photos. We'll have fun and music, balloons, crafts, cookies, goodie bags, hotdogs, and much more.
Sign-up: Everyone is welcome, but so we know how many to expect we ask that you contact Gina at x246 to let her know you plan to attend. Please do so by Friday November 17th.
Cost: Free to all ZTL employees and their families.
New this year: Another new background and even more interesting photo opportunities. Come and join this holiday tradition!



KERRY HUMMEL SAYS ...

- If the freight you are picking up or delivering is damaged, ***you must call before pulling away from the loading dock!***
- Our customers demand on-time performance. Please call in if you are going to be delayed or late!
- Call Geoff (x227) if you are involved in an accident (after hours: 717-513-5318)
- If you have been sitting for more than 45 minutes at a shipper or consignee and are still not ready to leave, please call in to let us know. We'll make some calls to shake things loose and get you released as quickly as possible.



Kerry Hummel (photo from previous job)

