

# We Are The Z-Team!

Volume 4, Issue 10  
October 27, 2017

### *In This Issue*

|                           |   |
|---------------------------|---|
| Health Savings Accounts   | 1 |
| Tom's HSA Story           | 2 |
| Welcome New Drivers       | 3 |
| This Month's CSA Scores   | 3 |
| Double Team Bonus         | 4 |
| Odds and Ends             | 4 |
| Birthdays & Anniversaries | 4 |

## HEALTH SAVINGS ACCOUNT: RIGHT FOR YOU?

**H**ealth care costs are getting more expensive every day. And the cost to provide health care coverage continues to escalate. ZTL is implementing strategies to control these costs while seeking to ensure that benefits help families achieve and maintain their health.

Fortunately, there is a way where good health can actually cost less. Many consumers are learning more about health savings accounts (HSAs). Here is a summary of what an HSA is, what expenses it can cover, and how it might work for you and your family.



**What is an HSA?** An HSA is an account that accumulates funds to cover your health care expenses. It comes with a high-deductible health plan that protects you from large health care expenses. HSAs offer the following advantages:

- **Tax Savings.** You contribute pre-tax dollars to the HSA. Interest accumulates tax-free and funds are tax-free to withdraw for medical expenses.
- **Reduce your out-of-pocket costs.** You can use the money in your HSA to pay for eligible medical expenses and prescriptions. The HSA funds you use can help you satisfy your plan's annual deductible.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you retire or leave the company. Additionally, you can invest your HSA funds, so your available health care dollars can grow over time.
- **The benefits of preventive care, without the cost.** Receive 100 percent coverage for nationally recommended preventive care, with no deduction from your HSA or out-of-pocket costs for you when you see an in-network provider.

**What is eligible to be paid through an HSA?** Standard medical care which will be part of your deductible is almost always covered. You need to save your receipts to prove where you're using your HSA funds. If you don't know if something is considered a qualified medical expense, ask before using your HSA.

**Where might an HSA "fit" for you and your family?** Consider what you and your family typically spend on medical care in a year. Do you make frequent visits to the emergency rooms, or just go to the doctor for routine visits? Do you have a chronic condition? Is a lower deductible worth higher out-of-pocket costs? You'll need to do some math to make an informed decision before enrolling in a high deductible health plan, and ensure that it's the right choice for you, your family and your medical needs.

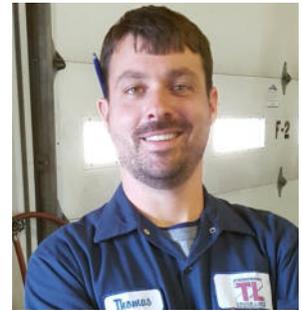
**HSAs Roll Over**  
Save unused HSA funds from year to year—money you can use to reduce future out-of-pocket health expenses.

**HSAs Are Portable**  
You can move to another job and take your HSA. You can even save HSA dollars and use them when you retire.

**It's a Win-Win**  
Over the long-term if the health benefits program can maintain or improve health, both businesses and employees win.

## ***TOM NAYLOR TELLS HIS OWN HSA STORY***

**S**hop Foreman **Tom Naylor** told us about his personal experience with a Health Savings Account (HSA) which his family uses in conjunction with their qualified high deductible health care plan. "We started this in 2017. It's not for everyone and requires some planning. But we use tax free money to pay a lot of our medical expenses. And I'm currently estimating our HSA will save us at least \$1000 a year.



"My wife and I have two kids and a third one arriving in February 2018. We're generally healthy, but of course we have kids and they always need some kind of medical attention. I talked some ideas over with Derek [**Derek Ritzman**, Zimmerman Truck Lines' Chief Financial Officer] before committing to an HSA. Derek showed me the math and an HSA made a lot of sense for us. My wife and I then opened an HSA account at Juniata Valley Bank.

"The HSA works just like a regular checking account with a debit card. I have a regular deduction automatically taken from my weekly pay. This is automatically deposited into our HSA at JVB. My wife and I then use the debit card to pay for anything that would normally be charged to our deductible. We pay the same rates the insurance company has negotiated (including routine doctor visits since there are no co-pays with an HSA). When we visit the doctor's office, go to the pharmacy, or have a test performed, we pay with our HSA debit card. After we reach our deductible (\$7000 each year), then we stop paying the negotiated prices, and just pay the portion which insurance doesn't cover. Once it's set up, it's very easy to use.

"We save money two ways. The first is that our tax withholding is reduced since the money deposited in the HSA is tax free. The second way is through lower health insurance premiums. Since we have a high deductible, we pay a lower premium each week — and that means more money in each paycheck. Like I said before, I think we will save over \$1000 this year. And any HSA funds we don't use, roll over to be used next year. And this rollover of unused funds will happen every year. I can even take HSA funds into retirement and use them for medical expenses after I'm finished working. Retirement is a long way off for me, but still, this program works best when you think long term."



Derek Ritzman was sitting in on this conversation. He observed that, "HSAs work well for a variety of people who are willing to set aside money for the future. But the only way to know for sure is to run the numbers. Anyone who is interested can come and talk to me. Cinda [**Cinda Lauver**, Benefits Manager] and I will be glad to help them." Derek noted that with rising health care and insurance costs, HSAs may become more attractive to more people. He also said that ZTL will continue to offer qualified high deductible plan options in the future, so HSAs will be available for anyone who is interested.

**Action to take:** *Call Cinda Lauver at x250 and schedule an appointment to discuss if an HSA is right for you and your family.*

# WELCOME NEW DRIVERS!

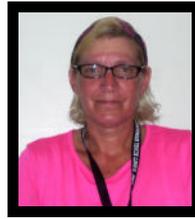
THROUGH JULY 2017  
MORE IN FUTURE ISSUES!



David Burkey



Aron Murphy

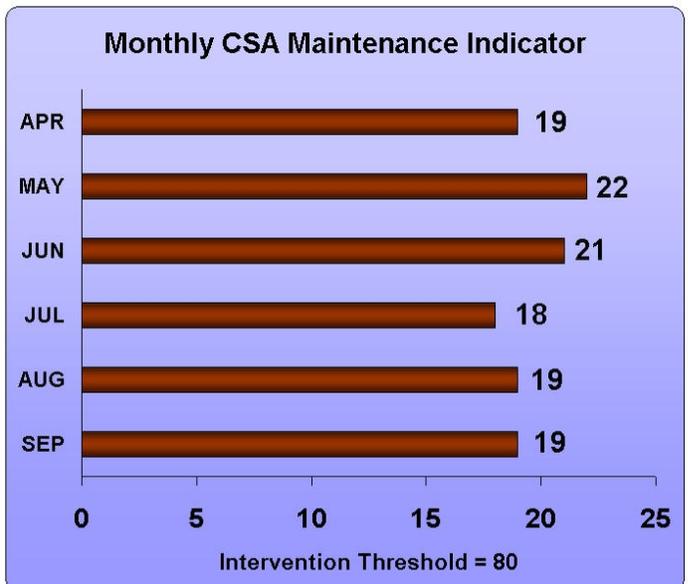
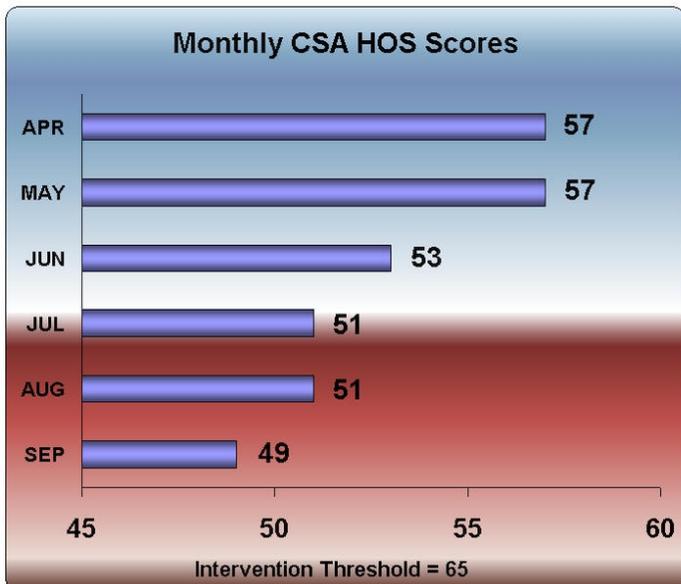
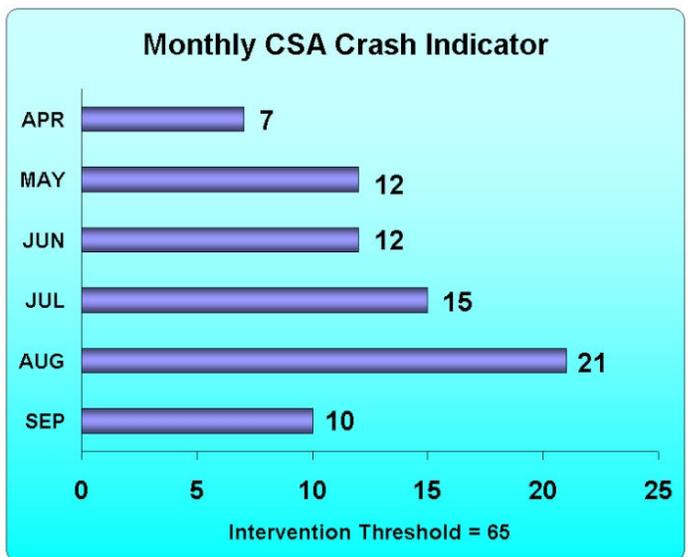
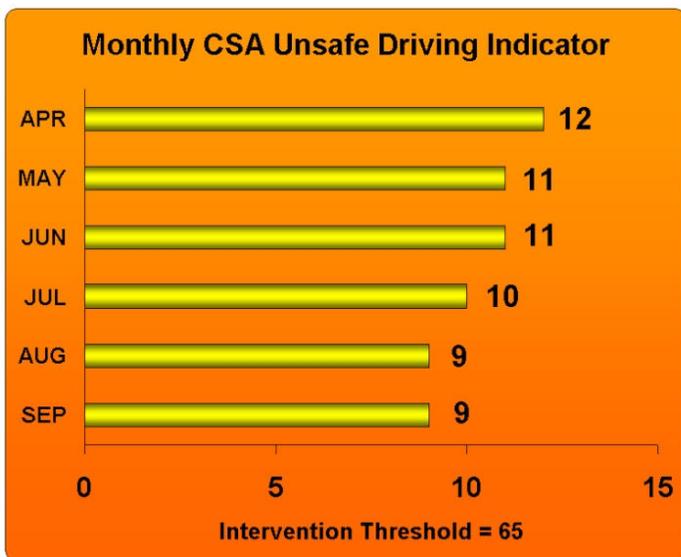


Candice Russell



Roger Collins

## CSA LATEST CSA SCORES THROUGH SEPT 29



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

**WELCOME WES TO THE SHOP**

Wes Williamson started as a mechanic on October 6th. He had some orientation on daylight shift and was moved to second shift on October 23rd. He'll keep working evenings and will continue his training until January. Wes is from Newport.



Amos Fisher, Van Division driver, was back on the job October 17th. He was off after suffering injuries from a motorcycle accident in June.

**Earn Double-Double Driver Referral Bonus!**

Right now ZTL is looking for two driving teams to handle some of our northeast freight. With double referral bonus still in effect, if you refer a team to work at ZTL, you will receive a minimum of \$4,000 (\$2,000 for each



driver — or more if you made another referral in the past eleven months). The team will also receive a sign-on bonus for each driver. Some restrictions apply (but not too many!). See Geoff for more details.

**Dates to Remember**

- Saturday October 28 — Safety Meeting II
- Tuesday October 31 — Halloween
- Wednesday Nov 1 — 2017 Rider Program ends
- Tuesday November 7 — Election Day
- Friday November 11 — Veterans Day
- Thursday November 23 — Thanksgiving Day
- Monday November 27 — First day of Buck Season
- Sat December 2 — Santa Visits ZTL 10AM -1PM
- Saturday December 9 — ZTL Holiday Party - 5PM

*Together we can make it better!*

**NOVEMBER BIRTHDAYS ...**

- Joe Ondesko — Nov 1
- Russ Whitesel — Nov 2
- Gina Himes — Nov 4
- Cathy Wible — Nov 5
- Steve Arnold — Nov 13
- Tom Pannebaker — Nov 13
- Scott Benfer — Nov 14
- Herb Haagen — Nov 17
- Terry Yeager — Nov 17
- Dan Black — Nov 18
- Dennis Snook — Nov 26



**... AND ANNIVERSARIES**

- Scott Barner — 15 years
- Christine Benfer — 15 years
- Scott Benfer — 15 years
- Lane Rumberger — 12 years
- Ken Stiles — 7 years
- Garry Brown — 5 years
- Terry Yeager — 2 years
- Ed Brooks — 1 year

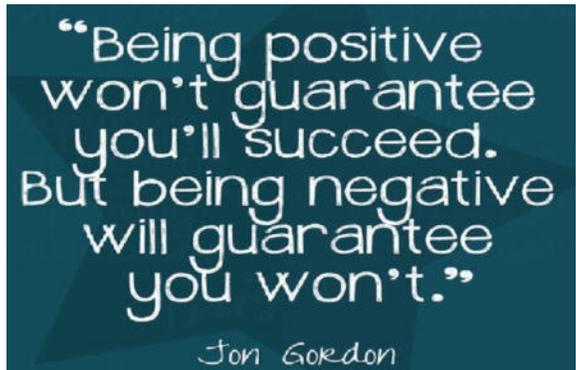


**Daylight-saving time ends**

- Turn your clock back one hour before going to bed.
- It's also time to change batteries in your smoke detectors.



Change your clocks back one hour Sunday morning November 5th!



**ZIMMERMAN TRUCK LINES, INC.**