

2009 Dues Increase

At their October meeting, the Board of Managers approved the 2009 budget which reflects a 10% increase in healthcare claims as projected by certified actuarial consultants. The increased cost of operations prompted the Board to authorize increasing monthly dues by approximately 10% on the following plans:

Plan #	Plan Name	New Monthly Rate
2	Active, Secondary	\$116
3	Active, Other	\$509
4	Disqualified/Disability	\$462
6	Retired or Union Employee	\$116
8	60/30 Upgrade	\$166
10	Medicare /Spouse	\$133
11	Spouse of Retiree	\$121
12	NS/Wabash Family - 1 Dep (secondary)	\$110
13	NS/Wabash Family - 2 or 3 Dep (secondary)	\$162
14	Assoc Member Standard	\$242
15	Assoc Member Optional	\$405
19	Retiree Under 65	\$545
21	COBRA w/Active Benefits	\$410
23	NS/Wabash Family - 4 Dep	\$202

Plan #9 monthly dues will increase to \$200 per month recognizing an increased prescription drug benefit of \$1,000 per year. **The new monthly rate will be effective January 1, 2009 on all plans.**

Wabash Hospital Association Foundation

Please remember the Wabash Hospital Association Foundation when planning your year-end charitable giving. The Foundation was established in 1999 to accumulate an endowment fund to provide extended healthcare benefits to members of the Association who have extinguished their available benefits due to catastrophic medical events and financial hardship. All gifts are tax deductible. This is another example of **Railroaders Serving Railroaders.**

The Banner Blue News

is published quarterly by

The Wabash Memorial Hospital Association.

Janet Rolofson, Editor, may be contacted at

janet@wabashcannonball.org.

Any crafts associated with Wabash Association

may submit articles or announcements

concerning Health & Welfare to Janet

for publication in future editions.

Their inclusion is subject to space available

and appropriateness as judged by

Editor and management

Wabash Management

Stephen Speagle Board Chairman

Tamara Bivins, CPA Administrator

Bonnie Musgrave Office Manager

Wabash Consulting Staff

Thomas Handley, FS, MAA Actuary Services

James Peckert, Esq., JD Legal Services

Ronald L. Ruecker, M.D., MBS Medical Director

Thomas Curb, RPh Pharmacy Services

In Memory

Wabash extends condolences to family members and friends of our Wabash members who have recently passed away. Life can be the same after a trinket has been lost - but **never** after the loss of a treasure.

September 2008 Through December 2008

Sam J Ames
Dixie M Branham
August R Camlic
Charles B Cress
Rosemary Ellrick

Gerald W Johnson
Roger W Luedtke
Jeanette R Parker
Martha E Rhoda
Neva J Riggs

Ben R Shumate
Robert W Snyder
John F Suter
Joseph E Wilkerson



Mobile Flu Clinic - 2008



Bonnie Musgrave, Office Manager, and Carol Sincebaugh, Membership Coordinator, brought the **Mobile Flu Clinic** to your area. The week of October 20th - 23rd found us headed on the "Eastern Tour" to the Railroad towns of Peru, Detroit, Montpelier and Lafayette. We had tremendous participation at all stops. After a week back at the office, we headed out for the "Western Tour" making stops at Moberly, Kansas City, Granite City and St. Louis. Once again, Moberly had the biggest turn-out with 131 shots. A combined total of 420 shots were given - an increase of 56 shots given in 2007.

A big **thank-you** goes to all the railroaders that assisted us by getting the word out and distributing flyers - and to the nurses who gave the shots. The great comments we receive from you, the member, makes the time and effort worthwhile. As always, we enjoy the opportunity to meet our members, put names to faces and answer questions. The most frequently asked question was, "Will you be back next year?" Our reply - "YES - WE WILL BE BACK!!!"

The photo above shows Carol (rt) and Bonnie (lt) with George Wisdom, a long-time Wabash member from Moberly and a long-time supporter of NARVRE.

Holiday Hours

Wabash Administration Office, Outpatient Clinic and Fitness Center will be closed on:

December 24th - Christmas Eve
December 25th - Christmas Day
December 31st - New Year's Eve
January 1st, 2009 - New Year's Day



Wabash Memorial Hospital Association
 1501 North Water Street
 Decatur, Illinois 62526
 www.wabashcannonball.org

PRESORTED
 STANDARD
 U.S. POSTAGE
 PAID
 DECATUR, IL
 PERMIT NO. 101

Banner Blue News



A Publication of Wabash Memorial Hospital Association

December - 2008

125 Years of Railroaders Serving Railroaders

2009 marks the celebration of 125 years of operations for The Wabash Memorial Hospital Association. The Association was born in 1884 as the Hospital Department of the Wabash, St. Louis & Pacific Railway. The original Hospital System separated from the Railroad as the Wabash Employee's Association in 1885 to provide medical service to its associated railroad employees and their dependents. During the peak of the Wabash Line railroad activities, it operated hospitals in Kansas City, MO., Springfield, Danville and Decatur, IL., and Peru, In. Any railroader becoming ill or injured was given necessary treatment any place "on-line".

The Wabash Railroad exists today as a part of the Norfolk Southern Railway Company. Wabash Association is one of the oldest operating Railroad HMOs in our nation. The Association continues to operate a prepaid health care plan owned and operated by its members. The Association serves nearly five thousand Active and Retired Railroaders and dependents. We look forward to providing health care services to railroad employees for the next 125 years and beyond.



Benefit Update

The following changes in benefits were approved at the October Board Meeting effective January 1, 2009:

- ◆ **Benefit Schedule G (Plan #9)** Prescription Drug Benefit increased from \$750 to \$1,000 per year
- ◆ **Benefit Schedules A (Plans 1, 5, 8, 16, 17, 21, 22, 24)** Physical Therapy Benefit - 100% coverage for the first \$3,000, 50% coverage for claims in excess of \$3,000
- ◆ **Benefit Schedule C, E (Plans 3, 4, 7, 19)** Physical Therapy Benefit - 80% coverage for the first \$3,000, 50% coverage for claims in excess of \$3,000
- ◆ **Benefit Schedules A, C, D, G** Drug Benefit - CoPayment on Generic Prescription medication will increase from \$2 to \$4 for a 30-day supply and from \$4 to \$6 for a 90-day supply.



Quality People Serving Quality People

Although Debbie Perrey, LPN, is the newest member of the Wabash Clinic Staff, she comes with twenty-eight years of nursing experience. Debbie and her husband of twenty-six years, Jim, are parents of two sons, Jesse and Cody. Their household also includes Teddy, a doberman. Reading, baking, gardening and seasonal watersports are favorite pastimes for Debbie.



Knowing that "if you look good, you feel good" and always ready to help, Debbie works part-time as a licensed nail-tech and also does foot care for the elderly in assisted living facilities. It hasn't taken her long to notice the camaraderie of railroaders that often includes a jovial attitude that is contagious. Debbie only works part-time in our Clinic but while she is here, her peaceful and friendly demeanor reaches many members.

Signals From The Past

Mr. H. K. Davis brought in the photo below that represents the train that went from St. Louis, Missouri to St. Paul, Minnesota. The second gentleman on the right is Mr. Davis's grandfather.

Remember, send your railroad memories and/or photos to Wabash Association, PO Box 1340, Decatur, IL 62525. You may also email them to janet@wabashcannonball.org.

