

Bestway News



Nov/Dec, 2014

Driver Bonus Program

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WINTER DRIVING TIPS

Employee Spotlight

Employees of the Month



Becky Mischler

Becky took over as the Accounts Payable Manager on July 14, 2014. Just completing her A.S. in accounting at VU, she was ready to hit the ground running in a new career. She previously worked as a Certified Nursing Assistant for 10 years.

Becky lives in Washington with her husband of 7 years and has 5 children. (Cassidy 11, Zackary 10, Wesley 6, Audrey 4, & Jacob 2). She has many hobbies including custom cake baking/decor., sewing, fishing, and camping.



Heather M. Nesbitt

Heather was hired in the Accounting Department in August of 2013. She is originally from Sterling Heights, MI, about twenty minutes north of Detroit. Heather still has several family members in that area, so she enjoys taking the occasional trip up

north to see them. She earned a Bachelor's of Arts Degree from Eastern Michigan University in Japanese Language and Culture, as well as an Associates Degree of Applied Science in Accounting from Vincennes University. Heather is currently 28 years old and lives in Vincennes, Indiana with her son Matrim, who is seven and in the second grade. Heather's fiancé, Josh, recently finished his degree in Computer Networking at Vincennes University and is also employed at Bestway Express. In her free time, Heather enjoys playing video games with her family, yarn crafting and watching movies and television. Heather can be reached by email: heather.nesbitt@bestwayexpress.com or ext 169.



New Drivers' Lounge coming soon to McBe!

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Truckload Carriers Association Elects Shepard Dunn of Bestway Express, Inc., as 2014-2015 Chairman



Incoming chair was not born into trucking, as many company presidents are — but you'd never know it.

Grapevine, Texas — The board of directors of the Truckload Carriers Association (TCA) has elected Shepard Dunn, president and CEO of Bestway Express, Inc., of Vincennes, Indiana, as its 2014-15 chairman. The vote took place as part of the organization's Annual Convention at the Gaylord Texan in Grapevine, Texas.

Dunn came to be involved with the trucking industry in a most unusual way. In 1994, he was working in the travel industry when he was approached to manage a dedicated operation for Bestway Express. He knew almost nothing about trucking. The offer came from his wife's cousin, C.J. "Mac" McCormick, III, who ran the flagship company in the McCormick family chain of enterprises.

Believing that Dunn had the necessary people and sales skills to be successful in the business — and ignoring those who said Dunn would fail because he "did not have trucking in his blood" — McCormick hired Dunn as an executive

vice president at Bestway. Dunn soaked it all in and loved everything he was taught. By 2003, Dunn had been promoted to president. Three years later, however, his career took a bizarre twist when his mentor was tragically killed while piloting a small airplane. The McCormick family named Dunn as Bestway's CEO in January of 2007, and the company has continued to flourish under his leadership.

Ever since Dunn joined TCA, he has been active on numerous committees, including Carrier/Shipper Relations, Highway Policy, Independent Contractor Practices Policy, Industry Supplier Relations, Membership, Recruitment & Retention Human Resources, Regulatory Policy, and TCA Communications & Image Policy. As a member of the organization's executive committee and board of directors, he has held the positions of first and second vice chair, secretary, and at-large officer (twice). He is also a member of the American Trucking Associations' (ATA) board of directors and its Safety Policy Committee, and he is a former chairman of ATA's Highway Policy Committee.

Locally, he serves on the boards of directors of the Knox County (Indiana) Chamber of Commerce, the Knox County Development Corporation, the Indiana Legal Foundation, and Conexus Indiana, an initiative that aims to keep the state of Indiana at the forefront of advanced manufacturing and logistics. Dunn also serves on the Transportation Advisory Board for the 8th Congressional District.

As he steps into the TCA chairmanship, Dunn believes that continuity should be paramount as the organization continues to build on the programs already established in recent years. He cites the work of 2011-12 Chairman Gary Salisbury, who steered the association toward improving trucking's image, followed by his successor, Robert Low, who added a unique health-and-wellness focus.

"Image really started with Gary — he floated the idea out there and got the ball rolling," said Dunn. "Then Robert got the entire industry talking about image, especially the health of the professional truck driver. Now look at us... we're providing equipment, manpower, and funds for Wreaths Across America, producing pro-trucking commercials, and holding health fairs during National Truck Driver Appreciation Week. We've even got an official, country music singer spokeswoman, Lindsay Lawler, who literally sings the praises of our Highway Angel program to the general public. We're going to continue to build on those fabulous ideas and make sure they stay in front of our industry. That's our job," he said.

Dunn's year at the helm of TCA falls in the middle of a 3-year strategic plan that was initiated by last year's chairman, Tom Kretsinger, Jr.

"The plan really helped TCA focus in on measurements of what we are trying to accomplish," said Dunn. "Now my philosophy is, 'Let's get really good at our core.' We will roll through my term with good, sound measurements, and then begin the discussion again under next year's chairman for another 3-year plan. I'm the transition guy that will make sure we keep on truckin'!"

Dunn will lead TCA until the next Annual Convention, scheduled for March 8-11, 2015, at the Gaylord Palms in Kissimmee, Florida.

Lifestyle Changes Require Dedication and Tenacity

By Nash Dunn

Weight loss: two words with way too much tied to them. The world today is full of weight loss advice and it seems that everywhere you go people are trying to shove it down your throat. The weight loss industry is a multi-billion dollar industry, yet obesity rates continue to rise in most of the developed world, and the USA is leading the pack with our chubby little cheese covered fingers grabbing every 6 minute abs video and gluten-free candy bar we can get our hands on. It seems that every few months a new fad diet or workout program emerges with claims of revolutionary new weight loss findings. Even science can't make up their mind on what works and what doesn't. One month eggs are bad for you, the next they're a super food. And there's always that annoying face attached to these products and ideas that really just get under my skin. Whether it's the hot new reality TV star, the guy or girl with the rock hard body that's ready to pump you up, or the doctor who was recently on mom's favorite daytime talk show, everyone is trying to sell you the latest and greatest and if you ask me, it's a bunch of crap.

I tried my fair share of these fad diets and pills and may have even used some of the new buzz words that surround them a little too much for comfort. But like most people, I didn't stick with it, didn't lose weight, or gained back the 10 lbs I lost the month prior after letting one cheat day turn into a week. I am now happy to say that I'm down 50 lbs in the past year and better yet, I'm keeping it off. So what works? **HARD WORK**

"make it a lifestyle change, not a diet, so it sticks."

The weight loss plan I have used over the past year probably isn't something that you hear about too often anymore. I went back to the basics. Most

everyone knows how to lose weight; eat less and move more. It works. I promise. If you eat less, and smarter, and exercise more you will lose weight. Do these things for a long enough time period and you might even get skinny!



I know that seems simple; maybe even a little too simple, but it's true. So get back to the basics. What do I mean by this? Start your day every morning with a good breakfast. I realize that sausage egg biscuit at the quick stop looks appealing but it's not going to do anything for your waistline. Instead, start with a protein bar, or a boiled egg or two. Other easy things to pack around are granola and fresh fruit. Packing food for a healthy lifestyle is key when making changes. As much as I would love to say that everywhere you go will have healthy options all the time, this just isn't true. So be prepared for that. I pack my breakfast and lunch every morning. It doesn't

take up much space or time and it ensures that what I eat for the day is my choice.

So, what to pack? Well again, stick with the basics. I would venture to say that most people need more lean protein in their diet. So protein up! Boiled eggs and chicken are always easy to prepare ahead of time and pack. What you are looking for when trying to add more protein to your diet is **LEAN** protein. A big ol' fatty cheeseburger is delicious but you can't eat one everyday and expect to get healthier. Along with adding more protein we need to be cutting carbs. Cut the bun out of your meal, don't grab the donut in the morning and don't reach for that nice warm crescent roll to enjoy with dinner. Add more fruit to your diet and you'll be getting all of the carbs you need. This doesn't mean eat a bag of apples a day. Too much of anything is just that, too much. Try to balance your meals so you have a little fruit, a little vegetables, and a lot of protein. Another thing that I try to avoid is dairy. Dairy products tend to be full of sugar and fats.

These aren't helping your cause either.

Eating right in my book isn't about cutting ALL of the bad out, not at all. I don't restrict myself so much I can't enjoy ice cream on the weekends or an occasional cheeseburger off the grill. I just don't eat these types of things as much. It's all about balance. Personally, I would venture to say that if you try to cut too much out or try to push yourself too hard you are less likely to succeed. Don't think of this as a diet, think of it as a lifestyle change. When I put my mind to losing weight I knew that the worst thing I could do was remind myself all the time that I'm on a diet. I don't want to be on a diet my whole life, counting carbs and calories and not enjoying all that there is to enjoy. Anytime some one asked how my diet was going my typical response was, "I'm not on a diet". A diet is something that isn't meant to last forever so don't go about it like that. It's like you are setting the date that you can be free and over indulge again. A healthy lifestyle can't be attained by going back and forth so don't. If you want it, get it in your mind that you are making lifestyle changes and do it. Again, it's not about cutting all of the fun out of your life for a short period of time so you can crash into a lower weight, it's about making permanent changes in your life that will stay with you everywhere you go. That will work.

"It's not the easiest thing in the world to change your lifestyle but you know what you should do so do it."

Along with all of the diet changes that you know you should be making you also need to get off your butt and exercise. Just like with the diet changes don't go crazy with it at first or you won't stick with it. You're not going to want to wake up every morning and go for a run when you haven't ran a mile since high school gym class. Honestly, who ran the mile in gym class? I didn't. I hate running. Set your

goals small and know that it's more than you were doing before. Make a point to get out and go for a walk 3-4 days a week. Once you make exercise a part of your routine you will start to push yourself a little harder every time you do it. Then you are on the right track. I started out walking a few times a week and just went from there. Once you lose a



few pounds you will actually feel like doing more. I know that sounds crazy but it's true. When it was time for me to do more I started kettle belling. I didn't let anyone pressure me into working out more and I think that's why it works for me. I went at my own pace and I would recommend you do the same. I kettle bell with our safety director, Ry McCormick, and my newly acquired wife, but you don't have to have anyone else involved to work out. As long as you are doing it that's all that matters. Anyways, back to the kettle bell. Think of the kettle bell as a cannon ball with a handle. It's fun because the amount of movements you can do with it are

limitless so it's hard to get bored with it and it's portable. You can throw it in the car or truck with you and do it wherever you go so there is never an excuse not to exercise. Even if you just do it for 15 minutes at a time it's great cardio and weight training and it's more than you were doing before so that's enough.

None of these things are things that you don't already know. It's not the easiest thing in the world to change your lifestyle but you know what you should do so do it. Make it a lifestyle change, not a diet, so it sticks. I was 27 years old and weighed 250 lbs. I knew I could go into my thirties strong or I could go into it on my way to diabetes and heart failure. So I made changes, a lot of them. I'm still not the healthiest guy in the world and I may never be; however I am the healthiest me that I've been in a long time and you could be too. So keep it basic, don't bite off more than you can chew, and just do it.

AS WINTER RAPIDLY APPROACHES...

Winter Driving Tips!

Hello Everyone,

I hope this newsletter finds all of you happy and healthy. The nice days of spring, summer, and fall will soon be gone and old man winter will be upon us. Winter can bring a lot of issues that will have to be addressed if we as a company are going to be successful. It's a time of year that even the smallest of mistakes can be catastrophic.

- ✓ Roadways and bridges become ice and snow packed.
- ✓ Fuel has to be treated.
- ✓ Hoods and doors freeze.
- ✓ Windshields are foggy and wipers poorly work.

These are just a few of the problems cold weather brings. The good news is that you can overcome all of these issues as well as

many more with just a little planning.

For most of you seasoned drivers all of this may be old news, but for you less seasoned drivers, please take this advice and use it.

Here are some questions to think about:

1. What is the number one thing a driver can do to keep him or herself safe during winter driving?

Always drive according to the weather conditions. This means slow down to account for increased stopping distances and reduced visibility.

2. Do I still have to do a "Pre & Post Trip Inspection"?

Yes, it is even more important to inspect the tractor and trailer during the winter months.



ARE YOU READY FOR THE ROAD?

Coolant, oil, washer fluid, belts, and tires are under even more stress due to the constant heating and cooling.

3. What items should I carry in the truck at all times?

A good flash light with spare batteries, gloves, thermal coveralls, extra blanket, drinking water, nonperishable food, kitty liter (used for traction on the ice), 2-pound hammer (used for brakes frozen to drums), 2 cans of de-icer, 1-gallon of coolant, 1-gallon of oil, cell phone and charger. All of these items can help when dealing with a breakdown.

4. How much fuel additives should I use and when?

Never use fuel additives unless temps are below 30 degrees. Always follow the instructions on the bottle as to how much to use.

Over doping the tanks provides nothing except less MPG and power. If you run a north

to south or south to north run, purchase your fuel in the north, as it will be treated for those temperatures.

5. Is there anything that needs more attention in the winter?

Yes. Battery and battery connections are very important to pay attention to. Cold weather puts a lot of stress on the batteries. If the connections become corroded it will cause “no starts”, overcharging of the alternator, alternator and starter failures, and voltage loss on the battery. Check the tractor to trailer electrical and air connections as well as tire tread depth.

That sums up all of the tips and advice for this winter edition newsletter. If you have any questions, just call and have a safe winter.

Sincerely,

Vince Conover



DRIVER BONUS PROGRAM

Although all company employees are expected and required to comply with all governmental and company laws, regulations, and policy, we have designed an incentive-based bonus program to encourage our driving force work together with other company employees as a team. This bonus is not guaranteed pay; rather, it is earned by demonstrating teamwork and professionalism. To be eligible, the driver must be working (driving) for Bestway/KMA at the end of each month. Bonuses are earned by and paid to an otherwise eligible employee only if the employee is employed and working on the date the bonus is scheduled to pay out. The circumstances of any employment termination, separation, or leave-of-absence do not alter this condition. Bonuses will be paid in the driver's regular payroll. All earned bonuses will be paid by the fourth payday following the close of the calendar month. (The words "driver," "employee," and "you" are used interchangeably in this document.)

Safety and Regulatory Compliance Driver Responsibilities Include:

1. Compliance with all hours-of-service regulations.
2. Compliance with and adherence to all company hours-of-service and logging requirements.
3. Compliance with all federal, state, and local traffic laws.
4. Maintaining your CDL, Medical Examination (Physical), equipment permits, and operating permits and documents in legal and current condition.
5. Submitting your daily logs and driver vehicle inspections (DVIR) within seven days to Safety Department with your weekly paperwork through acceptable means.
6. Preventing incident, accident, equipment damage, or cargo damage.
7. Reporting any incident, accident, ticket, or inspection immediately to Safety Dept.
8. Compliance with all regulations and Company policy concerning CDL or physical examinations.
9. Compliance with all DOT and Company drug and alcohol testing and prohibition requirements.
10. Ensuring your cargo has been properly secured before leaving shipper.
11. Reporting unsafe or unsecured load or any out-of-the-ordinary cargo issues to Company Operations and/or Safety personnel.
12. Attendance at all pre-scheduled driver meetings for your area (unless under dispatch or preapproved permission to miss the meeting by Safety Dept.).
13. Completion of all assigned web-based or other training within the required timeframes.
14. Being at work on-time every day (as required by schedule).
15. Courteous and professional behavior and language to (or in the presence of) a customer, driver, company personnel, or any other person while on the job, waiting for work, at company, customer, or vendor locations, or other locations where your actions reflect upon the company.

Operational Driver Responsibilities Include:

1. Submission of required weekly paperwork on a timely basis to the Payroll & Billing Department. (Late paperwork is defined as received after 12:00 noon on Tuesday of the week following the completion of the order.)
2. Fueling your vehicle in the company network. (Any fuel purchased out of network must be approved prior to purchasing the fuel.)
3. Signing your bills "shipper load and count" (SL&C) or with other required notations.
4. Working when you have available hours to complete run or work schedule. (Emergencies or any prior approved events will not be considered as a refusal.)
5. Providing adequate prior notice for calling off work.
6. Being available for dispatch whenever needed by the company (unless otherwise approved to be unavailable).
7. Not being guilty of excessive absenteeism [defined as missing more than one scheduled working day or one tardiness event for any reason other than pre-scheduled and pre-approved days (i.e. vacation) during any month].
8. On-time cargo pickup and delivery.
9. Ensuring you are pulling correct trailer before departing.
10. Ensuring you are not responsible for service failures resulting in potential plant/customer shutdown.
11. Maintaining A&B equipment schedule service unless other arrangements have been approved by the company's maintenance department.
12. Compliance with company ECM idle time limitations.
13. Making sure your unattended tractors are not idling without an acceptable reason.
14. Keeping your tractor and reefer properly fueled.
15. Maintaining Company required mpg for your truck.
16. Incurred expenses of a service call, wrecker service, or maintenance response that is deemed to be the driver's fault or as the result of parking company equipment at driver's home or location to facilitate driver getting home.
17. Providing accurate, up-dated available hours and odometer mileage each day to driver manager or other approved operational staff (as required by operational/maintenance procedures).
18. Incurred expenses to expedite or otherwise cover a load through other than normal or prearranged load plan, for which the driver is responsible.
19. Company costs for out-of-route miles (unless given prior company approval to travel out-of-route).
20. Maintaining a clean and healthy environment within your assigned unit (presence of bodily fluids or waste, excessive bodily or other grime, garbage, sickening odors, or in-cab environment that precludes the safe maintenance, cleaning, or sanitizing of the unit will not be tolerated).
21. Incurred expenses to recover equipment, cargo, or other property of interest through other than normal operating processes, for which you are responsible.
22. Maintaining a clean truck.

Continued on page...9

When a disqualifying event or issue is discovered to have incurred within a previous month, but the bonus was not properly withheld, the applicable bonus will be withheld during the month (and succeeding months where applicable) wherein the disqualifying even or issue was discovered.

Bonuses may be denied for longer periods of time than listed in the “Bonus Disqualification Periods” (or for multiple violations within a bonus period) at the discretion of the Safety, Operations, and/or Maintenance Directors, if circumstances warrant.

Bonus Compensation Calculations

1. Percentage Drivers

a) The bonus is based on billed miles.

2. Operational Part-time Drivers (Mileage or Hourly)

a) The bonus is computed based on days/hours worked in the month.

b) Part-time drivers are subject to a monthly \$150 bonus base, but the bonus will be adjusted up or down based on hours worked/miles run.



Driver Bonus Pay Schedule

1. Dedicated drivers and system drivers:
calculated at 2.5 cents per pay mile.
2. Shuttle/load pay drivers and spotters:
calculated at a flat rate of \$150.00 per month (but adjusted for hours/days worked)

Bonus Disqualification Explanations

One month loss of bonus: All disqualifying events not requiring additional months of bonus loss (as detailed in the letter); any preventable incident/accident costing the company under \$2,500.

Two months loss of bonus: Roadside inspection resulting in CSA points (other than non-preventable maintenance points); moving traffic violations (non-serious).

Three months loss of bonus: Any preventable incident/accident costing the company more than \$2,500, serious CDL violations and OOS violations.

Workman's Compensation Injuries: Any driver who suffers an on the job injury will not receive their bonus for each month they are out (ex: if you miss one week of work in March, you will lose March bonus). If you return to light duty work, you will still lose your bonus until you are released to full duty.

This bonus information is not intended to be construed as an all-inclusive list of responsibilities or disqualifying issues or events. Depending on the severity and the type of issue, the Director of Safety, Operations, and/or Maintenance will make the final decision as to awarding safety and operational bonuses. Best Way Express, Inc. / KMA, LLC reserves the right to revise, supplement, or rescind any part of the bonus program, with or without notice to employees.

Bestway Store Is Open...Come Visit

Shop by Category

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Our Products

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Welcome to Bestway Express Store

We invite you to browse through our store and shop with confidence. We invite you to create an account with us if you like, or shop as a guest. Either way, your shopping cart will be active until you leave the store.

Thank you for visiting.

1 - 12 of 15 items

1 2 » View All



Anvil - Ladies' Full-Zip Hooded Sweatshirt
\$35.30

Options



Black Sierra Pacific Anti-Pill Fleece 1/4 Zip Pullover
\$28.00

Options



Independent Trading Co. Crewneck Sweatshirt
\$28.30

Options



Inner Harbor Meridian Long Sleeve Pique Royal Blue Polo
\$24.00

Options



IZOD - Dobby Performance Sport Shirt
\$42.00

Options



IZOD - Lady's Performance Pique Sport Shirt with Snaps
\$42.90

Options



J. America - Triblend Crewneck Sweatshirt
\$30.30

Options



JERZEES - NuBlend® Cadet Collar Sweatshirt
\$33.20

Options



JERZEES - NuBlend® SUPER SWEATS® 1/4-Zip Pullover Sweatshirt
\$33.20

Options

Winter 2015 Drivers' Meeting Schedule



Vincennes – February 21, 2015

Vincennes University – ICAT Building
(across from the PE Complex)
Room #142
1002 North 1st Street
Vincennes, Indiana 47591
(Breakfast buffet will be served at 8:00am)

Cadiz – February 14, 2015

Kevin Carr's New Shop
1116 New Industry Lane
Hopkinsville, KY
(Breakfast buffet will be served at 8:00am)

Georgetown – February 28, 2015

Hilton Garden Inn, Lexington/Georgetown
110 Grandstand Drive
Georgetown, KY 40324
(Breakfast buffet will be served at 8:00am)

Driver meetings are an excellent time for drivers and administrative personnel to interact. Our discussions will be productive and informative. Remember, your attendance is required. These meetings are for the benefit of our employees, so please respect your fellow drivers by not bringing children to the meeting. However, your wives/husbands are welcome to attend.

Driving directions to each meeting location are included herein.

Please make sure to attend one of the scheduled meetings. Failure to attend without prior approval will result in the loss of your monthly bonus. We understand there are various legitimate reasons for missing a driver meeting. All you need to do is contact the safety department for advance approval.

*Ry McCormick / Director of Safety
800-401-1505*

Directions to the Winter 2015 Drivers' Meetings

Vincennes, IN – Vincennes University ICAT Building: February 21st

From Evansville: Highway 41 North, take the Hart street exit, at the stop light turn left, continue straight until you reach 1st Street. Turn right, go over the railroad tracks and turn left at the stop sign. Follow the road, you will curve to the right and come to another stop sign. Continue straight after the stop sign. You will come up on a ball field to the right, across the street, to your left is a parking lot. The ICAT building is in that parking lot.

From Terre Haute: Highway 41 South, take the Hart street exit, at the stop light turn right, continue straight until you reach 1st Street. Turn right, go over the railroad tracks and turn left at the stop sign. Follow the road, you will curve to the right and come to another stop sign. Continue straight after the stop sign. You will come up on a ball field to the right, across the street, to your left is a parking lot. The ICAT building is in that parking lot.

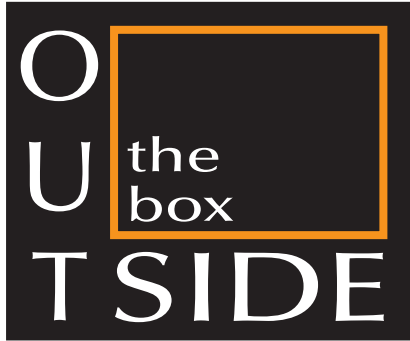
Georgetown, KY – Hilton Garden Inn • Lexington/Georgetown: February 28th

From I-75 N, take Exit 126. Turn left at stop light. At 3rd stop light turn right onto Champion Way. Hilton Garden Inn will be 1 mile on right.

From I-75 S take Exit 126. Off exit turn right. At 2nd stop light turn right onto Champion Way. Hilton Garden Inn will be 1 mile on right.

The Good Stuff

Bestway Driver Showing the Good Stuff



Outside the Box, also known as OTB, is a place I like to volunteer on weekdays that I am not working or whenever I have time off from Bestway. Outside the Box is a non-profit organization in Indianapolis, Indiana that strives to empower adults with developmental disabilities toward personal growth, self discovery, joining the workforce and leadership development and by doing so helps them find meaning within themselves.

I personally volunteer at OTB whenever possible. My girlfriend Rhe Bremer introduced me to Outside the box. She is a facilitator at OTB and got me interested in volunteering and the friendships and people are reason enough to keep me coming back. The individuals that work at Outside the Box are amazing and show a level of patience and understanding that most could not conceive, let alone demonstrate.

When volunteering I do anything from helping a wheelchair bound participant into a swing or simply be an ear for someone to talk to. Volunteering at Outside the Box is a reward in itself and I plan to continue to volunteer or help in any way possible for as long as they will have me.

Charles Hendrix

Bestway Driver

OUTSIDE the box

3940 E. 56th Street Indianapolis, IN 46220 • Tel - (317) 253-6658

A Little History

In 2008, what started out as a dream shared between Outside the Box's founders, quickly turned into two part time employees with a 4-person clientele in a borrowed conference room. Within 2 years OTB thrived into a team of 25 staff serving 92 clients with 60 people on the waiting list. By 2011, OTB had gained the momentum to open the doors to a new 14,000 square foot facility. Today, Outside the Box is thriving with departments that provide day services, employment services, and a variety of art services to more than 200 individuals with a staff of more than 40!

To Make a Donation

Go to www.otbonline.org or Call (317) 253-6658

If you have questions about volunteering or would like to get involved, please contact our Coordinator of Staff and Environmental Development, Stella Brickel.

EATING HEALTHY.....

5 days a week plan experienced by Sam Williams

A wonderful, caring bride of 53 years, 2001 Volvo and a Coleman 12 volt cooler made it very easy to transform me from an overweight driver, to a lean healthy person. I am home almost every day so, this makes this plan very easy to use as it is a new way of eating for me. My wife and I bought several containers that hold either 1.2 or 2.0 cups of food and small rectangle boxes for items that do not fit in the round storage cups. After she would prepare foods, these made that food easier to store. My wife and son are Registered Nurses, and they helped develop meal items that are very healthy and most of all are delicious to eat. The best part of my new way of eating is the food. I consume simple/healthy food for five days a week and the other two days I eat whatever I want but in moderation. This solved my constant feeling of guilt not feeling for falling off the wagon. I eat most meats, fruits, vegetables, and grains. Milk that helps control my Diabetes and Cholesterol. The first thing I began eating more of was fresh fruits, heated frozen fresh mixed vegetables, bread, and lean meats. I am now able to eat enough food so, (with this new lifestyle of eating) I do not really feel hungry. When I was running to Dickson, Tennessee everyday, I had to carry enough food for approximately two meals. Every day when I made my scheduled run, I weighed myself at Dickson and started noticing that I was losing weight. We did not own a good scale at home, so my wife suggested that we purchase a new scale to better monitor our weight loss. I have a satellite radio in the

truck, and it was mentioned on the radio that yogurt helps lower blood sugar. We began purchasing several flavors of Carb-master yogurt, which only has 4 carbohydrates in it. Later my son did some research and discovered that yogurt can lower a person's blood sugar as much as 28% and also that the enzymes in yogurt assist the body enzymes to better help digest food. My wife used a 1.2 cup container and layered the "Carb-master yogurt and fresh fruit. While shopping, we found low carb "Ole' Wraps" in mexican food aisle at the store and we started using them in place of bread since this would decrease the amount of carbohydrates I was eating. I also remembered that when my mother lost a lot weight, she didn't have loose skin. I remembered her telling me, "eat a couple of fish meals a week and that will tighten your skin!" So I have started adding fish to my diet.

While working on this article, I searched the web to ensure I was using a healthy approach to eating. I found several articles from The Centers for Disease Control and Prevention that were consistent with the steps I took to lose my weight. I found many other articles with a lot of information to help me with my new eating habits. The articles put into words what my body was experiencing. My wife noticed how this was working for me and started eating yogurt and fruit in the evening as well, and she also has seen positive results.

2013 DRIVER OF THE YEAR Joe Toy



Being named "Bestway's 2013 Driver of the Year" is an honor to me. Driving "Big" trucks is the one thing I have always wanted to do. I explained to my dispatcher in the beginning that I need to keep my "wheels" turning and they have done just that.

I get up in the morning ready to drive. I sign in to PeopleNet and get started down the road. I keep my record, paper legal and up to date. I manage my fuel mileage. I am always concerned about safety. I am always listening for information on road conditions or anything that I need to be aware of and I always obey the rules of the road.

I work my clock to make it work for me. I drive full time. I do not stop along the road except for the breaks I am supposed to take.



I received a wall plaque and a four day, three night trip to French Lick Spa and Resort, in French Lick Indiana. I have included several pictures of my trip. We enjoyed our trip very much. We walked around the grounds and went to the casino. The resort had wonderful food and shopping. We went to the Wood Caverns Shop, visited the original site of Plutos' Springs and saw the Railroad Museum.

After receiving this award, I feel humble, knowing the size of this company and all of the drivers that could have won.

I am so very honored and blessed to have gotten this award.

Thank you for everything!

Joe Toy

Workers Compensation Claims - How Claims Effect Premium

Workers Compensation Claims Drive the Cost of Fixed and Experience Rated Policies

The ultimate performance of any workers compensation policy is that of paying for injuries incurred by employees during the course of their work. That's what it's for! Taking care of the injured employee and getting them back to work. Workers compensation benefits include paying for medical bills, rehabilitation, lost time, permanent injuries and death benefits of those injured employees. Workers compensation coverage is mandated by each individual state. Yes, it is still a state governed product with a few federal program exceptions. So when looking for specifics on workers compensation benefits you must look towards individual state statutes for guidance. That's where you'll find the details on how a workers comp policy will respond to an injured employee's claim for compensation. Consider medical care in today's economic environment. While just one part of a claim, the cost for medical procedures continue to go up. When they go up workers compensation total claim costs also go up. You'll find that most workers compensation insurance carriers have instituted some type of medical review committees and use outside medical review consulting groups whose responsibilities are to keep an eye on medical claim expenses. Similar to how health care carriers now operate, workers compensation carriers employ many tactics to assist in controlling their medical expenses and claim costs.

What Are The Primary Claim Cost Components?

- **Medical Expense:**

- o As mentioned above, medical expense plays a very important part in the overall cost of a workers compensation claim. It can be the most costly part of a claim, of course depending on the type and extent of injury incurred. The medical portion of a claim is generally paid until the disability has ended. This is controlled by individual state statute. When thinking of medical cost for a workers comp claim just imagine all of the medical bills that may contribute. It can be staggering!

- **Indemnity Expense:**

- o There are four types of workers comp indemnity. Indemnity refers to lost wages of the injured employee while they are off from work. In a work comp claim the injured employee will be compensated for time off, until they return to work, at some rate specifically guided by their states statute. Here's the four sub-categories:

- **Temporary Total Disability (TTD);** Where the injury is of a significant nature that the injured worker cannot perform any job duties and is therefore off of work. They are expected to fully recover and at some point return to work. Compensation under temporary total disability continues until the injured employee returns to work.

- **Temporary Partial Disability (TPD);** The workers injury is of a partial nature that may keep them from performing some of their job duties but they can still work. The injury is of a temporary nature and their indemnity will be adjusted between the difference of what they were earning before the injury and after the injury.

- **Permanent Total Disability (PTD);** Where the injury is of a permanent total nature. The injured employee will never work again at any job. In most states, the injured employee will be paid a weekly wage for life as guided by state statute.

- **Permanent Partial Disability (PPD);** Where the injury is of a permanent partial nature. The injured employee can still perform work duties but not at the level they could before the injury. Their level of compensation then is permanently affected and individual state statutes will provide guidance as to a percentage settlement of their case.

Most actual dollars paid in a claim come from medical and indemnity categories however there is another claim expense category usually unknown to the insured employer. It is the:

- **Insurance Company Claim Expense Category:**

- o Under this category are expenses an insurance company incurs while processing a claim. It may include attorney and litigation fees, investigation cost, and other settlement expenses. This expense category can grow quite large in cases that go to litigation.

Let's recap. The primary cost components of a workers compensation claim are; Medical Expense; Indemnity Expense; and Insurance Company Claim Expense. It's the combination of these items that make up the direct cost of a workers compensation claim.

How Do Claims Effect Workers Compensation Premium?

The cost of a claim is directly reflected on an experience rated workers compensation policy in the form of an increase of the experience modification rate or EMR. The EMR is a premium modification factor that is applied in the premium calculation process. It's generated from experience data gathered on any individual experience rated employer over a three year period of time known as the experience period. This may vary given certain circumstances but regardless the experience period it is a reflection on current premium for claims incurred in the past. Here's the effect:

Claim Costs -----EFFECTS-----> Experience Modification Rate -----EFFECTS-----> Premium Calculation

Let's look at how this concept applies using some numbers. Experience modification rates are individual to every experience rated policy so our example shown below is not accurate. Keep in mind; while these numbers are not real, the concept still applies:

- **Debit Mod Example:**

\$12,000 Claim ----> Generates an EMR of 1.08 ----> $1.08 \text{ EMR} \times \$29,000 \text{ Premium} = \$31,320 \text{ Modified Premium}$

In the above example of a debit mod the employer will pay \$31,320 in premium, \$2,132 more than the average employer doing the same type of work who may have a 1.0 mod.

- **Credit Mod Example:**

Now lets look at how a credit mod works. Lets say this employer has had no claims for the experience period and his EMR is 0.90.

No Claims -----> Generates an EMR of .90 -----> $0.90 \text{ EMR} \times \$29,000 \text{ Premium} = \$26,100 \text{ Modified Premium}$

In the last example you can see the employer with the good experience, no claims, has been rewarded in the experience mod calculation. Both employers do the same work but the employer with the 1.08 will pay \$5,220 more in premium. That's a significant difference, and that's how claims can effect an employers premium.

Claim Mistakes That Effect Workers Compensation Premium -

As we've shown above, claims greatly impact the premium of an experience rated workers compensation policy. It's important to know what they are, how they occur, why they occur and how to correct claim errors and mistakes when they are discovered.

- **Areas where claim problems are typically discovered:**

Insurance Company Claim Handling; Gaps and problems found in procedures and methods an insurance company uses when handling a claim can lead to claim mistakes and errors that ultimately lead to over payment and claim mishandling. When a workers comp claim is submitted to an insurance company they are charged with:

- o Contacting the injured employee;
- o Verifying validity of the workers compensation claim;
- o Communicating and coordinating with the health care providers;
- o Managing the claim process;
- o Paying the health care provider;
- o Calculating and paying lost wages or indemnity to the injured employee;
- o And more...

Additional costs occur when a claim is mishandled by an insurance company. These costs and mistakes show up on the total cost of a claim and are transposed onto the employer's claim or loss experience which is used to calculate the experience rating.

When an insurance company is first presented with a claim they will review the details and then assign what's known as a "Claim Reserve." This is what the insurance company believes they will ultimately have to pay for the claim. The reserve is treated on all experience data as money already paid out when maybe not a single dollar has yet been paid. Lets take a look at a reserving example:

- o Lets say an employee has fallen at work and injured their back. The insurance company receives the claim, reviews the details and sets up a reserve of \$200,000. The employee goes to the doctor and the doctor discovers the injury is a soft tissue strain, no surgery required, prescribed no lifting, bed rest and time off from work;
- o First month has passed, \$2,500 in medical bills has been paid and \$4,000 in lost wages has been paid totaling: \$6,500 paid out;
- o Second month has passed, additional \$1,500 in medical bills has been paid and another \$4,000 in lost wages: \$12,000 total paid to date;
- o Fast forward one year, the employee is released to go back to work: \$76,000 total paid on the claim;
- o The claim remains open and the insurance company reports \$200,000 to the rating organization as the claim data experience for this employer;
- o Time passes and no reserve adjustment is made, the rating organization uses the last claim data reported to calculate the employers experience modification rate.

Yes, it is a simple example and we did skip a few steps just to make an easy example, but you can now see how reserving practices play such an important role in the development of claim experience data and how that data can be mistakenly used.



Driver... of the Month

2013 Winners

JanuaryJack Harris
FebruarySteve Sugg
MarchChris Hirsch
AprilDon Haney
MayDan Jones
JuneTony Pohl
JulyTony Clark
AugustCharles Fisher
SeptemberSteve Sandwell
OctoberKaryl Wiesner
NovemberAlbert Crawford
DecemberJoe Toy

2014 Winners

JanuaryFred Murphy
FebruaryLloyd Whisman
MarchBrad Perkins
AprilJoe Cazel
MayJohn R Harris
JuneRon Astle
JulyTim Sawyer
AugustWarren Warner
SeptemberRick Morrow
OctoberErikerson Morrow
NovemberMike Ash
December

Past 6 Months Driver Ratings

10 Worst MPG Rating

DRIVER	MPG
Kinney Gregory	5.0
Gross Ronnie	5.1
Johns David	5.1
Gray Robert	5.6
Hunter Robert T	5.8
Jackson Marcus	6.0
Price David	6.0
Cionko John E	6.1
Taylor John	6.1
Michael Daniel	6.1

10 Best MPG Rating

DRIVER	MPG
Foughty Gregory	8.2
Vanallen Steve	8.3
Collins Ray	8.3
Locke Robert	8.3
Stephenson John	8.4
Lair Gary	8.5
Saunders David	8.6
Greene Jack	8.6
Hirsch Christopher	8.6
Caudill Mark	8.7

10 Worst Violations Rating

DRIVER	VIOLATIONS
Samsil Hunter	31
Tornow Charles	31
Roberts Timmy	32
Dennis Ryan A	33
Allen John	34
Gresham Eddie	34
Hendrickson Bobby	38
Funk Marvin	43
Gonzalez Benito	47
Smith Mark K	48

ZERO Violations

DRIVER	VIOLATIONS
Gross Ronnie	0
Matheny Darrel	0
Dunsil Darrell	0
Hillard Larry	0
Burge Fred	0
Pohl Anthony	0
Pratt Shannon	0
Young Joseph	0
Jackson Donald	0
Daum David	0
Cichy Michael	0
Cook Raymond	0
Richards John	0
Foughty Gregory	0
Caudill Mark	0

Bestway News

We Need You!

Bestway News is back... and we want to make it better than ever. We know our drivers are our most valuable commodity, so we want Bestway News to be about you. We also want to pass on valuable information concerning health, safety and other important issues...however

We Need Your Input!

We are looking for stories about our drivers hobbies. Humorous stories from your experiences on the road. Ideas to help make Bestway even better!

**This is your magazine...
help us make it the Best!!**

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