

TRAFFIC PLAN'S OFFICIAL EMPLOYEE PUBLICATION

UNITED



VOL. 18

CHEERS

to Another Great Year

THANK YOU!

As 2024 draws to a close, we're proud to look back on another year of safe, reliable, and effective traffic control for our clients, for the public, and for your fellow Traffic Plan employees. Your hard work, dedication, and commitment to safety ensure that everyone gets to their destinations safely. Thank you. You truly make a difference.

NEW MEDICAL, RX & DENTAL ADMINISTRATOR

We're excited to announce that, effective December 1, 2024, Healthgram replaced HealthNow as our third-party administrator of medical, dental, and prescription benefits. This transition is designed to enhance your healthcare experience with Healthgram's exceptional customer service and clinical support.

This does not impact your current benefit plan designs, access to the Cigna network, or the use of RxBenefits/Express Scripts for your pharmacy needs. The only change is the dental network — we have moved from the Aetna Dental Access network to the Cigna Dental DPPO network, which gives you access to a larger number of dentists. Any claims submitted by an Aetna Dental Access provider who does not participate in the Cigna Dental DPPO network will be processed as they would have been prior to this change.

NEW ID CARDS

As part of this transition, you should have received new ID cards and information about the Healthgram Connect team in the mail. While Cigna and Express Scripts remain your networks, Healthgram will now manage all eligibility, claims, benefits, and support.

Detailed information about the ID cards, Healthgram Connect, and the employer portal are provided on pages 4 and 5 of this issue of *United*. If you have any questions or need further information, please don't hesitate to reach out to the Connect concierge service team.

Happy holidays to you and your family!

*Carolyn Kiely, President & Executive Director
& Mary Kiely, CEO*



NEED INSPIRATION?

**Here are just a few of the organizations
Traffic Plan team members support.**

American Association of Blacks in Energy
(South Jersey Chapter)

American Cancer Society

American Heart Association

Children's Specialized Hospital Foundation

Community in Crisis

Parkinson's Foundation

Phi Community Foundation

St. Vincent Academy

United Way of Monmouth County

Various Police & Fire Organizations

Wheaton Arts

GIVING THE GIFT OF TIME

It seems we're always running these days, from home to work, to the store, to school, to so many places. With such hectic schedules, carving out time to volunteer may seem impossible. But giving your time around the holidays, and throughout the year, offers enormous benefits, not only for the organizations and individuals you help but also for your own well-being.

You can make a real difference for so many others.

Every charitable organization thrives on the energy and dedication of its volunteers. Whether you're delivering meals to seniors, helping at an animal shelter, or tutoring underprivileged students, your efforts directly improve lives. Giving just a few hours creates real ripples of positive change in your community.

You'll also meet like-minded individuals, which can lead to lifelong friendships. Finding a cause that resonates with you — like healthcare, education, or human services, for example — will lead you to others who share that passion, providing the opportunity to create lasting bonds while also making a positive impact.

Connect with something bigger than yourself.

This time of year, there's always emphasis on getting "just the right gift." We hope you'll consider giving a different kind of gift — to yourself and others. Your gift of time connects you with something bigger than yourself and allows you to serve within your neighborhood and beyond.

To get started, think about causes that are important to you, then look for opportunities on websites like [VolunteerMatch.org](https://www.volunteermatch.org), [Idealist.org](https://www.idealists.org), or local community boards. Whether it's an hour a week or a single annual event, your service will brighten the lives of others — and your own.

SAY HELLO TO HEALTHGRAM!

Get to know Healthgram, your new, all-in-one health coverage management resource.

Healthgram is now our third-party administrator of medical, dental, and prescription benefits, ready to assist you with your healthcare plan. Read below to learn how to use their help for your insurance coverage needs.

INTRODUCING HEALTHGRAM CONNECT – YOUR HEALTHCARE SUPPORT TEAM

Healthgram Connect is here to answer your questions about your healthcare. They'll help you better manage your coverage to suit your needs for things like:

- Finding the right doctor, hospital, and facility
- Ensuring providers are in-network
- Estimating pricing for certain procedures
- Resolving claim and billing questions
- Understanding benefits and coverage
- Finding fair-cost facilities
- Earning monetary rewards
- Knowing the precertification process

How Can You Contact Healthgram Connect?

Call (866) 904-9081

Chat at members.healthgram.com

Email askConnect@healthgram.com

HEALTHGRAM MEMBER PORTAL – YOUR HEALTHCARE DATA CENTER

Managing your health benefits has never been easier. Visit your online Member Portal from your desktop, tablet, or mobile device to:

- View your claims, EOBs, and plan documents
- Access your digital ID card
- Search for an in-network provider
- Utilize the Healthcare Bluebook price transparency tool
- Monitor your deductibles
- Chat or secure message your Healthgram support team
- Review your Personal Health Record
- And more!

Get Started Today!

1. Scan the QR code or visit members.healthgram.com. Click "Need to Register."
2. Provide the required information.
3. Enter your username and password to log in.



Understanding the Information on Your Insurance Card

BE SURE TO CARRY YOUR CARD AT ALL TIMES

Our move to Healthgram means a new insurance card has been issued to you. Take a few moments to understand where the information you need is located on your card to help you save time and avoid confusion.

MEMBER SECTION

ID Number: unique to you and ensures you receive coverage and care

Group #: identifies the plan you are on

Ancillary Plans: medical services that are not provided by acute care hospitals, doctors, or healthcare professionals

PHARMACY PLAN SECTION

When filling a prescription, the pharmacy will require the following information:

RX BIN: the Back Identification Number to route a claim to the right insurance

RX PCN: the Processor Control number that further narrows the claim to the specific insurance

RX GRP: the Prescription Group Number indicates which group plan you fall under

MEDICAL PLAN SECTION

Find information about how much you will pay upfront at the following places:

PCP: Primary Care Provider

SPEC: Specialist

UC: Urgent Care

DED: Deductible

OOP: Out-of-Pocket

ER: Emergency Room

ELIGIBILITY SECTION

The network logo is on your card because you have access to their medical network, but Healthgram provides all benefits and eligibility determinations. Contact Healthgram by calling (980) 201-3020, or chat with a representative at members.healthgram.com.

ADDITIONAL INFORMATION ON YOUR CARD

The EDI number and mailing address for submitting claims can be found under the "Claims Submission" section. Information regarding precertification is under the "Utilization" section. If you have to be admitted to the hospital, call Healthgram right away.

FAQS

Who do I contact if my provider says I am not covered or ineligible for benefits?

Confirm they are verifying with Healthgram. If issues continue, please call (980) 201-3020 or chat with a Healthgram representative at members.healthgram.com. We will do our best to assist you while you are at your provider's office.

How do I find an in-network provider?

Use the "Provider Search" tab at members.healthgram.com, log in to your member portal to chat with a representative, or call (980) 201-3020. We would be happy to help you find an in-network provider.

Who should I tell my provider to contact if they have a question about benefits and eligibility?

Visit providers.healthgram.com for chat support or online coverage verification. Providers can also search "HEALTHGRAM" within their EHR systems or call our phone number for support.

If you need further assistance, please visit members.healthgram.com to chat with a Healthgram representative, or call them at (980) 201-3020.



FOCUS ON ELLEN COOMBS

HOW LONG HAVE YOU BEEN WITH TRAFFIC PLAN, AND WHAT'S YOUR ROLE?

It will be three full years this February, and I am a Crew Chief.

WHAT'S YOUR FAVORITE PART OF THE JOB?

My favorite parts are being in different locations and working with and making friends with different crews. While working here, I was diagnosed with breast cancer, and the support from my coworkers (in my yard), Supervisor Dave Wardell, GM (SJ) Adam Slack, and TSS Mike Parker really showed me that in the Traffic Plan family, no one fights alone!

WHAT'S THE MOST CHALLENGING PART?

The drivers on the road that we deal with every day are the most challenging. When setting up a job, I am always thinking about how a new driver approaching the work zone will understand what's going on.

WHAT HAS YOUR CAREER PROGRESSION AT TRAFFIC PLAN LOOKED LIKE?

I started as a Second Seater and had a great Crew Chief (Joe) that taught me the ins and outs of the job. We made a great team! When I made the move to Crew Chief, I was able to take my knowledge and pay it forward to my Second. I have also been to highway training, which has opened doors for me to experience and learn more aspects of our job.

WHERE DO YOU SEE YOURSELF AT TRAFFIC PLAN IN THE FUTURE?

I would like to work my way up to being a Supervisor under GM Adam Slack in the Egg Harbor Township yard.

ANY ADVICE FOR SOMEONE WHO'S NEW TO TRAFFIC PLAN?

Be prepared for working in different elements! Every day is a new adventure. Soak in the knowledge from your Crew Chief and stay safe!



WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?

I spend a lot of time with my family and friends.

WHAT'S A FUN FACT PEOPLE MIGHT BE SURPRISED TO LEARN ABOUT YOU?

I am crafty and love to crochet.

HOW WOULD FRIENDS OR FAMILY DESCRIBE YOU IN THREE WORDS?

Protective, determined, and unique.

“ EVERY DAY IS A NEW ADVENTURE. SOAK IN THE KNOWLEDGE FROM YOUR CREW CHIEF AND STAY SAFE! ”

STAND & TAKE A BOW

Congratulations to all those who celebrated work anniversaries or promotions in May–August of 2024. Your commitment to Traffic Plan is what makes us a stronger company — ***thank you!***

1-YEAR ANNIVERSARIES | 2023

JOSE ALICEA
KIMBERLY ALLI
ROMMEL ALVARADO
SABRINA ANELLO
ARIEL ARROYO
THOMAS BARGANSKI
BRANDON BARLOW
JAYME BEHRENS
ADAM BENESARIO
JAMIER BLAND
JERMALL BROWN
BRIAN BUDD
JENNIFER CANNELLA
ROBERT CATTELL
KHALIL CRAIG

JOSEPH DUCKWORTH
JASON DURN
LAUREN FRANZA
CARA-LYNN GESSITZ
DEAN GUERRA
JAMES HART
DEYANIRA HOLGUIN
THOMAS JORDAN III
IZAYAH LINK
GERLAND MAHON
MARK MARLATT
VERNON MARTIN
WILLIAM MARTIN
DAVID MIECZKOWSKI
CHARLES MORRIS

COREY OVERTON
DEDRIC OVERTON
MARCUS OWENS
SEBASTIAN PALMER
NICK PASTOR
RUSSELL PETTY
OMAR ROJAS
MANUEL SANCHEZ
JONATHON SIMMONS
ROBERT STRADER
CARLOS TORRES
DAVID WAGNER
JEREMY WILLETT
KYLE WILSON

5-YEAR ANNIVERSARIES | 2019

KHALIL ABDULKARIM
LARRY BOWMAN
JERROD CLARK
SUSAN DAWSON
JUAN FIGUEROA
GWENSZETTA GRAHAM

DEREK GRANTON
STEVEN LIND
DENNIS LUCYKANISH
RAYMOND MITCHELL
MICHAEL NORDSTROM
DOROTHY NUNAMCHER

CRYSTAL PENDLETON
GEORGE ROBBINS
JOHN SADAK
JOLEEN SARNICKY
JONATHAN STONE
DARYL TOGANS

PROMOTIONS

STEVE VIRU Accounts Receivable Manager
STEVE CITTADINI Assistant General Manager
ILENE ALBRECHT Crew Chief
BRANDON BARLOW Crew Chief
KARAM CUMMINGS Crew Chief
COLIN FITZPATRICK Crew Chief
LAUREN FRANZA Crew Chief
CHELSEA GORDON Crew Chief
DEAN GUERRA Crew Chief
JAYLEN HOOVER Crew Chief
QUMERE JENKINS Crew Chief
EBONI JONES Crew Chief
JAMES KESSLER Crew Chief
CLARENCE KNOWLES Crew Chief

ANDRE LINDSAY Crew Chief
WILLIE MARSH Crew Chief
WILLIAM MARTIN Crew Chief
WYSHEEN MCDANIEL Crew Chief
MICHAEL MILLER Crew Chief
KYLE NEWMAN Crew Chief
MICHAEL OLMAN Crew Chief
NICHOLAS REYNOLDS Crew Chief
JOHN SPECHT Crew Chief
ROBERT STRADER Crew Chief
JACOB SUBLETT Crew Chief
MICHAEL WOOD Crew Chief
JOHN CURCIO Equipment Technician

10-YEAR ANNIVERSARIES

MATTHEW FRASER

Ten years ago, Matthew was job hunting and wanted to try something new. His brother worked at Traffic Plan at the time, so he decided to give it a shot for himself. Fast-forward to today, and Matthew is a Crew Chief who loves working outdoors and tackling the challenge of figuring out how to set up the work zone each day. Looking ahead to the next 10 years, his goals are staying healthy and continuing to improve in all endeavors he decides to pursue.

ALBERTO FRAY

Alberto started his career with Traffic Plan as a Technician and, over time, worked his way up to his current role as a Crew Chief. He initially joined the company because he liked the idea of working outside, and now, his favorite part of the job is setting up an efficient work zone and keeping everyone safe. In the next 10 years, Alberto sees himself having good health, strength, and the ability to care for his family and himself.

THOMAS MARKS III

Thomas began his Traffic Plan journey working with Crew Chief Mike Hoare, who helped him “learn everything down to a T.” Now a Crew Chief himself, he relishes the responsibility of setting up large-scale jobs, and he enjoys working outside and the fact that projects can last weeks or even months. Within the next 10 years, Thomas hopes to move up into management, where he can share his expertise and help future Traffic Plan employees thrive.

JULIE VEROSKY

Julie is always smiling or laughing, something Traffic Plan has appreciated about her from the time of her interview 10 years ago to the present day. She is very knowledgeable about traffic safety and setups, and she enjoys sharing her expertise with her teams. Originally hired in Pennsylvania, Julie later transferred to New Jersey, but is now back home working in PA.



LAYING THE GROUNDWORK

ESSENTIAL CORNERSTONES OF FINANCIAL PLANNING

In the last issue of *United*, we explored how planning for retirement is not a destination, but a journey that demands ongoing navigation. This time, we're extending that metaphor to financial planning and providing strategies to help you align your finances with your life goals.

Think of financial planning as driving down a winding road. Your budget serves as the road map, guiding you through each curve and bend. Emergency savings act like airbags, ready to cushion you when unexpected bumps arise. Reducing debt lightens your load, enabling you to accelerate toward your destination without the weight of financial stress. And saving in your 401(k) is the engine driving your retirement savings — it's the key to your long-term financial stability. Together, these four elements lay the groundwork for a safer, more efficient journey.

1. BUDGETING: THE 50/30/20 RULE

A solid budget is the foundation of financial health. While there are many approaches to consider, the 50/30/20 rule stands out for its simplicity and effectiveness. This method divides your after-tax income into three categories:

- **50% for Needs:** This portion covers essential expenses like housing, utilities, groceries, transportation, insurance, and healthcare.
- **30% for Wants:** This category includes discretionary spending — anything from dining out and entertainment to travel and hobbies. Allocating a portion of your budget to “wants” is vital for maintaining a balanced life.
- **20% for Savings & Debt Repayment:** This segment should be dedicated to building your savings and/or paying down debt. Aim to increase your retirement savings, invest in opportunities, or contribute to your emergency fund.

To implement this rule effectively, track your expenses for a month to understand your spending habits. Numerous budgeting apps can help with this, providing insights that make it easier to adjust your allocations and stay on track.

What happens if you get off track? Don't panic. It's common to veer from your financial goals due to unexpected expenses or lifestyle changes. Reflect on what caused you to stray, develop strategies to avoid those triggers, then reassess and recommit to your budget. With a proactive approach, you can regain control and move forward confidently.





2. CONQUERING DEBT: THE SNOWBALL & AVALANCHE APPROACHES

If you find yourself with high-interest debt — such as credit cards, student loans, or personal loans — it's important to prioritize repayment. Two popular strategies are the snowball method and the avalanche method:

- **Snowball Method:** This approach focuses on paying off your smallest debts first. By eliminating smaller balances quickly, you gain a sense of accomplishment that can motivate you to continue. Once one small debt is paid off, redirect that payment to the next smallest debt, creating a “snowball” effect. This method is particularly effective for those who need quick wins to stay motivated.
- **Avalanche Method:** In contrast, the avalanche approach prioritizes debts with the highest interest rates. This strategy minimizes the overall interest you pay over time and can save you money in the long run. While it may take longer to see the first debt eliminated, the overall strategy is often more cost-effective.

Choosing between these methods depends on your personality and financial situation. If you feel motivated by quick wins, the snowball method may suit you best. If you're more analytical and focused on minimizing interest payments, the avalanche method could be for you. The key is to stay committed to whichever method you choose.

3. BUILDING EMERGENCY SAVINGS

Imagine facing a series of unexpected challenges: a tree crashes onto your roof, you need an urgent root canal, and you find yourself in a minor but costly fender bender. Dealing with these situations is tough enough, but if you're financially unprepared, they can feel overwhelming. That's where an emergency savings fund comes in, designed to help you cover these unforeseen expenses without going into debt.

At Mountain Hill Investment Partners, we recommend saving three to six months' worth of living expenses in a checking or savings account. This acts as a vital safety net in case of an emergency — with this fund in place, you can avoid relying on credit cards or loans when life throws you a curveball.

Building your emergency fund doesn't have to be daunting. Start small by setting a realistic monthly savings goal, and gradually increase it over time. Consider automating your savings with direct deposits into a dedicated account, allowing you to reach your target more efficiently.



4. FUELING YOUR FUTURE: THE IMPORTANCE OF 401(K) CONTRIBUTIONS

Once you've set your budget, managed debt, and built emergency savings, the next step is to add 401(k) contributions to your financial plan. As a general recommendation, we suggest contributing 10% of your income, but it all depends on your personal circumstances. For some, it may be a higher percentage, and for others, it may be wise to temporarily pause 401(k) contributions to focus on paying down debt or strengthening your emergency fund.

Review your 401(k) investment options regularly to ensure they align with your risk tolerance and retirement objectives. If you have questions or would like a comprehensive review of your 401(k) plan, contact us at Mountain Hill Investment Partners.

You're Not on This Journey Alone

Taking control of your finances with these foundational steps can give you greater stability and peace of mind. Start small and stay consistent — each step brings you closer to your goals.

Would you like some reassurance that you're on track? Or more personalized strategies and support? Reach out to me, Lauren Siewert, at Mountain Hill Investment Partners. As the corporate 401(k) advisors for Traffic Plan, we offer personalized financial advice, at no cost to you, to help you achieve your financial goals.



Lauren Siewert, Partner
Mountain Hill Investment Partners
(732) 554-1146
laurensiewert@mhipartners.com

PROGRESS INSTITUTE

TRAINING UPDATES

Every day, thousands of people rely on us to make the right decisions to keep them safe and to keep traffic flowing. From the crews who are working a site to the drivers and pedestrians who pass through our zone – as well as our fellow Traffic Plan teammates – the choices we make have a huge effect on the success of a project. That's why staying on top of the industry's best practices to keep our traffic management knowledge current enables us all to perform at our best.

Talk to your supervisor about enrolling in one or more of our classes so that we can keep Traffic Plan the safest, most reliable traffic management service available.

ADVANCED CREW CHIEF TRAINING

From July 1 to September 30, two classes were held and 13 employees were trained. We will be scheduling two classes each month this winter.

ADVANCED HIGHWAY TRAINING

Also running from July 1 to September 30, 12 employees were trained over two classes. Beginning in March, we will schedule one two-day class session every month.

ATSSA 4-YEAR FLAGGER RECERTIFICATION

Every four years, flaggers are required to complete the American Traffic Safety Services Association certification. This summer, we recertified 14 existing employees.

CLIENT TRAINING CLASSES

There were no client training classes this summer; we will continue to schedule future classes as requested by our clients.

NEW EMPLOYEE TRAINING

Over the past few months, we held 24 classes to train 107 new employees.

TRUCK-MOUNTED ATTENUATOR CLASSES

From July 1 to September 30, one class was held and four employees were trained. We will continue to schedule at least one TMA class every month going forward.





TOOLBOX TALK

OUR COMPANY VAN, OUR WORKSPACE

A clean, organized van (or other workspace) is crucial to your well-being and can help make a positive first impression on potential clients and the public. On the other hand, a dirty van can harm your health, productivity, and Traffic Plan's reputation. Here's how.

1. Negative Brand Image

A dirty, cluttered van can give the impression that Traffic Plan is unprofessional, disorganized, and can't manage its affairs properly, leading to a loss of business and a bad reputation.

2. Decreased Productivity

It's hard to concentrate in a messy environment, which increases frustration and decreases efficiency. In contrast, a tidy workspace boosts morale and productivity.

3. Increased Risk of Illness

Bacteria and germs thrive in an unkempt space, so not cleaning your van increases your risk of getting sick — and spreading it to your coworkers.

4. Increased Stress

A disorganized workspace creates a sense of chaos, which can make you feel more stressed and negatively affect your mental health.

5. Decreased Safety

A cluttered environment creates hazards, increases the risk of accidents, and encourages mold growth, which can cause health problems, especially in those with sensitive respiratory systems.

COMPANY POLICY: DVIR

A DVIR is an important part of a systematic and compliant vehicle maintenance program. It is also Traffic Plan company policy.

What Is a DVIR?

A driver's vehicle inspection report — a document a Crew Chief fills out to report unsafe or missing equipment on a vehicle. The company must then fix the defect(s) before anyone else drives that vehicle.

What Must Be on a DVIR?

The date, vehicle identity (fleet unit number, license plate number, etc.), and signature of the driver who prepared the DVIR, as well as any mechanical discrepancies, noticeable vehicle damage, and/or safety malfunctions.

Any unsafe condition, mechanical malfunction, or visible damage is cause for the vehicle to be RED-TAGGED and put out of service. Contact Supervision/Fleet.





OVEREXERTION INJURIES

Lifting, pushing, pulling, or carrying heavy objects can cause overexertion injuries — and cumulative damage to the musculoskeletal system. Learn the causes and how to reduce the risks.

CAUSE	HOW TO REDUCE YOUR RISK
<p>Forceful Exertions</p> <p>Manually handling material often requires you to exert force. If it takes more strength than you have, you can injure your back or shoulder.</p>	<ul style="list-style-type: none">• Get help from a fellow crew member to move heavy loads.• Use mechanical help like handcarts, lifts, and tools.• Reduce the weight of loads to be handled manually.
<p>Awkward Postures</p> <p>Unnatural body postures, such as bending or twisting, can strain muscles and joints, especially when combined with forceful exertion.</p>	<ul style="list-style-type: none">• Avoid twisting, deep bending, or extended reaching.• When lifting, keep loads as close to your body as you can.• Push instead of pull when possible.
<p>Muscle Fatigue</p> <p>Working your muscles too much or too long can lead to lasting pain and fatigue.</p>	<ul style="list-style-type: none">• Avoid staying in one posture for too long, especially if it feels awkward.• Take breaks between exertions so muscles have time to recover.



TRAFFIC CONTROL SERVICES

Corporate Headquarters
5300 Asbury Road
Farmingdale, NJ 07727
(844) 875-2644

BONUS OPPORTUNITIES!

MILESTONE BONUSES - \$2,000 & \$500

Receive a \$2,000 bonus 30 days after your 6-month employment anniversary, then a \$500 bonus 30 days after your 12-month employment anniversary! Must be actively employed by Traffic Plan at the time of payment to receive bonus. Valid for union employees only.

CREW CHIEF BONUS - \$250

Receive a \$250 bonus 6 months after promotion to Crew Chief.

REFERRAL BONUS - \$1,000

Refer a new employee, and if they remain employed in good standing with Traffic Plan for 6 months, you'll receive a \$1,000 bonus! Make sure the person you're referring adds your name to their job application.