



April 2015

Newsletter

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Spring weight restrictions more important than ever for protecting Michigan's roads

March 12, 2015 -- The Michigan Department of Transportation (MDOT) and local agencies are enacting spring weight restrictions on Michigan roads, an annual move to protect roads that's more important than ever.

When roads that have been frozen all winter begin to thaw from the surface downward, melting snow and ice saturate the softened ground. During the spring thaw, the roadbed softened by trapped moisture beneath the pavement makes it more susceptible to damage, similar to a sheet of glass supported by a waterbed. It's also the time of year when potholes begin forming due to the freeze-thaw cycle.

"Because frost has penetrated the ground so deeply this winter due to extreme cold and lack of insulating snow cover, we're expecting this year's spring 'breakup' to be worse than usual," said State Transportation Director Kirk T. Steudle. "A quick warmup like we're expecting will just make it worse. Aging pavements that are cracked already will be even more vulnerable."

MDOT determines when weight restrictions begin each spring by measuring frost depths along state highways, observing road conditions, and monitoring weather forecasts. In many parts of the state, frost depths currently exceed the limits of MDOT's frost tubes, which generally measure to 6 feet. Weight restrictions remain in effect until the frost line is deep enough to allow moisture to escape and the roadbeds regain stability.

"This time of year, our roads are under attack from above and below, with potholes forming in the surface and the gravel weakening beneath the pavement," Steudle said. "As the repair and maintenance needs continue to grow beyond the resources available to address them, we need to be more vigilant than ever in protecting our aging roads."

On state highways that are designated "all season," (routes with M, I or US designations) no overweight loads are permitted while seasonal weight restrictions are in place. On seasonal state highways, truck weights are reduced by 25 percent for rigid (concrete) pavements, and 35 percent for flexible (asphalt) pavements.

In order to protect roadway shoulders, which are not designed to carry regular traffic, permits for vehicles or loads exceeding 14 feet in width are not issued during seasonal restrictions.

County road commissions and city public works departments put in place their own seasonal weight restrictions, which usually, but not always, coincide with state highway weight restrictions. Signs are generally posted to indicate which routes have weight restrictions in effect.

Detailed weight restriction information is available at www.michigan.gov/truckers, or by calling 1-800-787-8960.



HAPPY BIRTHDAY TO PAUL PATRICK 4/8



Magic Transportation has partnered with our insurance agent HNI Risk Services in presenting Safety Skills. Safety Skills is an online safety training program that has a variety of safety related topics from Road Rage to Slip, Trip, & Fall prevention. Magic Transportation will assign one safety topic every quarter for you to complete. Each safety topic consists of a video, roughly 15 minutes or less and will ask you approximately 10 to 12 multiple choice questions at the end of each video.

Additional information on Safety Skills will be given to each of you soon. If you have any questions please call Anne directly at 616-499-6047

Your newsletter.....what type of content would you like to see??????

Since Magic has resurrected the company newsletter and we have distributed four monthly issues and we would like to get some feedback on the content that is being presented to you.

The point of having a company newsletter is keep everybody informed and engaged in company and industry news. Even though we will still continue to put items related to safety, benefits, medical concerns, and daily operations we would like your suggestions and comments on how to make the newsletter better and more engaging to read. The suggestions could be anything from NASCAR stats, historical quotes, trucking history, local festivals, Harley motorcycles, antique cars, to your favorite camping or vacation destination, anything that interests you.

If you have suggestions for topics, or things of interest you feel are important to you and possibly to all of your fellow Magic employees feel free to speak to Anne and let her know what things you would like to read.

Call Anne directly at the office 616-499-6047, email at amasunas@magicdelivers.com , or

text 231-780-7100

YOU CAN ALSO ACCESS OUR MONTHLY NEWSLETTER ON THE COMPANY WEBSITE www.magicdelivers.com



What's a Deductible? A Quick Guide to Common Health Insurance Lingo

By Julie Bitely – March 11, 2015



A healthy lifestyle ideally includes health insurance to protect your bank account from expenses related to an unexpected illness or hospital stay.

While having it is half the battle, understanding it is the next step in making sure it's working hard for your health. Since helping you pay your medical bills is the main point of having insurance, here are simple definitions for four factors included in your plan that impact when and how much you'll pay after receiving care:

- Did someone say **deductible**? We started here because you'll need to pay this amount in full before your health insurance begins to pay. Electing to pay higher **premiums**, the monthly charges you pay to have health insurance, is one way to lower the amount of your deductible.
- **Coinsurance** cost-sharing: Once you've fully paid your deductible, coinsurance kicks in. Basically, you're still responsible for some costs, but your health insurer will start picking up a portion of the tab, usually figured as a percentage of the total charge for service. Typically, the lower a plan's monthly payments, the more you'll pay in coinsurance
- **Copays** are fixed dollar amounts you would pay for a health care service, such as a doctor's appointment or covered prescription. They work a lot like coinsurance, except that your cost is a fixed dollar amount, pre-determined and set by your plan. If you visit your doctor or pharmacy often, you'll want a plan with a low copay for those services.
- The **out-of-pocket maximum** is the most you'll be required to pay out-of-pocket for health expenses. This means that all the money you pay toward your plan's deductible, and for coinsurance and copays, go toward your out-of-pocket max. Premium payments do not count toward this amount.

If you aren't sure how much your deductible, coinsurance percentage, copay amounts, or maximum out-of-pocket costs are, you can ask your insurance provider for a Summary of Benefits and Coverage plan explanation that will outline those details for you. If you're a BCBSM or BCN member, you can find that information at bcbsm.com.

If you have further questions regarding your benefits, please contact Beverly and she can help you!



GUEST PASSENGER POLICY

The purpose of the Guest Passenger Program is to honor our safe experienced drivers with the opportunity to take a friend or family member with them. It is our hope that this program will help the guest passenger of our safety conscious driver to gain a better understanding of the duties & responsibilities of a professional truck driver. It will also enable our guest passenger the ability to identify & support the driver with the everyday hazard & stress encountered on each trip.

The guest passenger of a Magic Transportation controlled motor vehicle must be a friend or family member authorized by the company to accompany the authorized driver, and must have completed and signed the Passenger Release of Liability and returned to the Safety Department. The driver must be qualified with Magic Transportation as a driver for at least 90 days.

Magic Transportation would like to reward our safe experienced drivers with this privilege however the company reserves the right to deny passenger authorization for any reason, in its sole and absolute discretion. A separate policy was purchased by Magic Transportation to offer this privilege to our drivers, and as a result there will be a nominal fee of \$10.00 for each 7 day period a driver takes a guest passenger. Regardless whether or not the guest passenger is riding for the full seven day period the charge is the same. With this nominal fee you can feel safe knowing that your friend or family member is covered in the event of an accident.

Contact Anne in Safety for restrictions and limitations or if you have any questions.



Champ Truck World Series 2015

Meritor Inc. has been named the executive title sponsor of the Meritor ChampTruck World Series for the 2015 season, marking the return of big-rig truck racing to major U.S. racetracks for the first time since 1993. The announcement was made at the Mid-America Trucking Show.

“ChampTruck is all about ‘Real Racing — Real Tracks — and Real Big Trucks.’ It’s all about bringing back the real excitement of racing by opening events to independent operators and large fleets and making it fan-friendly and family-affordable with immediate access to the trucks, the drivers and teams.

The debut race will be at New Jersey Motorsports Park, the Meritor ChampTruck World Series will also take place at many tracks which host NASCAR events. Check out <http://www.champtruck.us.com/> for events and locations.