

Maryland Thoroughbred Horsemen's Association

Horsemen Services Guide

Maryland Horsemen's Assistance Foundation





500 Redland Court, Suite 105
Owings Mills, MD 21117
Phone: 410.902.6842
info@mdhorsemen.com

One of the Maryland Thoroughbred Racing industry's most valuable resources has always been the dedicated workforce on the backstretch at Laurel Park and Pimlico. These devoted individuals are truly the finest horsemen in the nation and unquestionably the backbone of this proud Maryland tradition.

The Maryland Thoroughbred Horsemen's Association and Maryland Horsemen's Assistance Foundation work together extremely hard to make sure this workforce has to support it deserves by offering numerous services to Maryland's horsemen.

Whether you work as a groom, hotwalker, exercise rider or trainer, you can expect a range of support services in Maryland unlike any other racing jurisdiction in the nation. We strongly believe in the philosophy that you should take care of the people who take care of you.

This booklet serves as a guideline to these services. If you have any questions, please contact the MTHA at 410-902-6942.

Timothy L. Keefe
President, MTHA

Table of Contents

Maryland Thoroughbred Horsemen's Association

About the MTHA	2
Backstretch Pension Plan	3
Trainer Benefit Trust Fund	4
Backstretch Health & Welfare Fund	5
Fire & Disaster Insurance.....	6
Clothing Drive	6
Immigration	7
Recreation Program	8
Business Services	8
Thoroughbred Aftercare.....	9
ObamaCare Help.....	10
Tax Assistance	10
Health Fairs	11
Horsemen's Health System	12
Mental Health, Drug & Alcohol Counseling Program.....	13

Maryland Horsemen's Assistance Foundation

About the MHAF	14
Burial Assistance	15
General Assistance.....	15
Fellowship Services.....	16
How to Help	16
How to Request Assistance.....	17

Maryland Thoroughbred Horsemen's Association

About MTHA

The Maryland Thoroughbred Horsemen's Association is the officially authorized organization that represents, assists and promotes the interests of Maryland's Thoroughbred owners and trainers.

Membership in the MTHA is automatically extended to everyone licensed to own and/or train Thoroughbred race horses in this state.

There is no membership fee. The MTHA's many activities and services are supported by a deduction of 2% off the top of purse monies at Maryland's three Thoroughbred race tracks. In addition, benevolence to backstretch workers is supplemented by a per start gate fee.

Guiding the MTHA is a 15-member board of directors, comprised of seven owners, seven trainers and one at-large member (either an owner or trainer). Further leadership is provided by a President and two Vice-Presidents as well as a Treasurer. Day-to-day administration is conducted by an Executive Secretary employed by the association.

Elections for MTHA directors and officers are held at three-year intervals, with each term of service lasting three years.

In addition to a business office, MTHA offices are also in operation during live race meetings at Laurel Park, Pimlico and Timonium:

MTHA RACETRACK OFFICE HOURS

LIVE RACING MEETS

9 a.m. - 4 p.m.

All Live Race Days
at the live racing track

WHEN NO LIVE RACING IS HELD

9 a.m. - Noon

Monday - Friday
at Laurel Park

MTHA BUSINESS OFFICE

500 Redland Court, Suite 105, Owings Mills, MD 21117

Open Monday - Friday, 9 a.m. - 5 p.m.

Phone: 410-902-6842 • info@mdhorsemen.com

Maryland Thoroughbred Horsemen's Association

Backstretch Pension Program



Retirement benefits for backstretch workers are a reality in Maryland, thanks to a program started by the MTHA in 1988. The Backstretch Pension Fund is derived from monies deducted annually from the Purse Account. Participants do not make individual contributions into the plan.

Sign-ups for the Pension Program are conducted each spring at Laurel Park and Pimlico. At that time, employees must register to receive benefits based on the previous year.

ELIGIBILITY REQUIREMENTS FOR PROGRAM

Anyone employed in the care of horses on the backstretch in Maryland, including trainers, is eligible to participate in the program.

Employee must have worked a minimum of 1,000 hours during the specified year in Maryland, and provide documentation to that effect (with a W-2 or 1099 form, or tax return) at time of sign-up.

Benefits become available when the employee reaches the age of 65, or at age 55 with 25 years of service.

FOR INDIVIDUAL QUESTIONS REGARDING YOUR ACCOUNT CALL:

Joyce Hoffman at Pollard and Associates, 904-853-5385.

Trainer Benefit Trust Fund

Trainers and their spouses can receive a helping hand of limited assistance with medical and dental expenses through the Maryland Thoroughbred Horsemen's Benefit Trust Fund, administered by the MTHA.

Assistance is a founding purpose of horsemen's organizations throughout the country and the MTHA's Benefit Trust is recognized as one of the nation's most robust programs designed to support individuals in need who aren't covered by other programs.

ELIGIBILITY REQUIREMENTS FOR PROGRAM

Program is need based and open to currently licensed trainers and their spouses facing a financial hardship. Eligible trainers must have been currently stabled at Laurel Park or Pimlico with a minimum of 10 starts in Maryland for at least one year prior to the request. In addition, a majority of the trainer's starts must have been in Maryland during this time.

Eligibility is subject to a review by the MTHA's Health & Welfare Committee.

The following eligible participants receive the following benefits from the program:

TRAINERS

\$50.00 deductible per bill
90% coverage of balance
Up to a maximum benefit of
\$5,000 per calendar year

SPOUSE OF TRAINER

\$50.00 deductible per bill
50% coverage of balance
Up to a maximum benefit of
\$2,500 per calendar year

If you are in need of assistance, please contact the MTHA Office at 410-902-6842. You will be asked for a copy of your medical bills. No assistance will be offered without proper documentation.

Maryland Thoroughbred Horsemen's Association

Backstretch Health & Welfare Fund

Often medical coverage for doctor's visits and prescriptions for people working on the racetrack is either non-existent or quickly exhausted by astronomical costs. MTHA offers medical assistance to backstretch workers on a pre-authorized basis and helps individuals. Also the MTHA can help by scheduling appointments with a medical provider who has agreed to reduce fees for Maryland racing patients.

On occasion MTHA makes direct financial assistance in order to prevent impoverishment of an individual and/or family.

EYE & HEARING CARE

Eye and hearing examinations, as well as glasses and hearing aids can be expensive. MTHA will offer up to \$200 of assistance per two-year cycle when the need is pre-determined.

DENTAL CARE

MTHA offers dental assistance on a pre-authorized basis by working with qualified dentists whose charges are based on an agreed fee.

Except in emergencies, the need and cost must be pre-determined* on an individual basis before dental work is performed.

NOTE: *predetermined: permission granted before treatments received from a medical provider. Financial limitations apply to each type of service per employee per calendar year.

ELIGIBILITY REQUIREMENTS FOR PROGRAM

Program is need based and open to licensed backstretch workers in good standing currently employed by a Maryland-based trainer for the past six months.

Fire Insurance

As a service to Maryland's horsemen, fire and disaster insurance is provided at no cost. Under this policy, MTHA members may be compensated for death or humane destruction of their horses due to a number of perils, including fire, lightning, wind storm, smoke and flood.



Coverage extends to horses located at or in transit to or from Laurel, Pimlico and Timonium. Additionally, horses are covered when in transit from Pimlico and Laurel to race and return from out-of-state tracks.

For more information or for help with a claim contact the MTHA Business Office at 410-902-6842.

Clothing Drive



The MTHA Clothing Drive makes necessary clothes, shoe, books, winter coats etc available to backstretch workers in need at Laurel Park via a distribution center open seven days a week.

Two collection bins are easily accessible for donations at Laurel Park located in front of the stable gate and at the horsemen's entrance to the track.

All donations to the program are tax-deductible. Please email info@mdhorsemen.com with the details of your donation for an IRS-approved donation letter.

Immigration



The Maryland Thoroughbred Horsemen's Association has contracted the services of a Bethesda-based immigration attorney to help trainers and backstretch employees with issues concerning visas, green cards and general immigration issues.

On behalf of the MTHA, Stein Legal Group will provide general assistance and guidance, and meet with trainers and their employees intermittently at Laurel Racetrack.

Specific work that Stein Legal Group performs for individuals in processing their work visas will be on a contract basis between those individuals and the attorney.

When contacting Stein Legal Group on any specific case or application, they will be able to tell you if the fee for that service falls within the scope of the work that they are doing for the MTHA, or if there will be a specific charge to the trainer/employee for that work.

The fees that the MTHA has contracted for are for general advice and guidance only, and do not include specific applications.

FOR MORE INFORMATION CONTACT

STEIN LEGAL GROUP, 11426 Rockville Pike, Suite 316
Rockville, MD 20850, Phone: 301-873-0702
mara@steinlegalgroup.com, www.steinlegalgroup.com

Recreation



The MTHA's year-round recreation program provides such activities as softball, football, basketball, soccer, volleyball and bowling leagues on a regular basis, and also routinely sponsors golf tournaments and outings to Orioles and Bay Sox baseball games.

The MTHA provides a Recreation Director, Dan Mangum, to supervise these programs. Notices are posted on the backstretch at Pimlico and Laurel Park and appear in the monthly newsletter.

FOR MORE INFORMATION CONTACT

Dan Mangum – Phone: 410-802-5798 – danielmangum@verizon.net

Business Services

The MTHA offers a wide array of business services to owners, trainers and their employees at the racetrack. Whether your need a notarized bill of sale, a condition book, a report printed from Equi-Base, worker's compensation insurance assistance, spanish-to-english translation, help to become a licensed trainer or anything else, MTHA-racetrack representative Diana Pinnones is at your service and has you covered.



Stop in and see her 9 a.m. to 4 p.m. on all race days or call her directly at 410-902-6844.

Thoroughbred Aftercare



The Maryland Thoroughbred Horsemen's Association became a leader in the effort to care for thoroughbreds when it agreed ground-breaking partnership with the Thoroughbred Aftercare Alliance to coordinate activity for retired race horses.

The TAA is designated to accredit aftercare programs and raise and distribute funds among those programs around the country. The MTHA participation with the TAA requires that funds donated by the MTHA are used for horses that have run in Maryland and that the retirement farm also be in Maryland.

In Maryland, the MTHA's thoroughbred retirement program is funded through a voluntary donation of \$6 per starter that most horsemen participate in. A portion of the funds collected by this program will be allocated to TAA, the remaining funds available will be distributed by the MTHA Board to aftercare facilities that do not participate in the TAA program.

Accredited organizations may apply for assistance directly from Thoroughbred Aftercare Alliance's website at thoroughbredaftercare.org.

Non-accredited organizations can apply for a grant by downloading an application at mdhorsemen.com.

Obamacare Help



The MTHA will assist backstretch workers to learn more about and sign up for health care under the new Affordable Care Act.

For help in English or Spanish, stop in the MTHA racetrack office during live racing from 9 a.m. to 4 p.m. or call 410-902-6843.

Tax Assistance



The MTHA Director of Finance Rosemary Lishia will assist backstretch workers and trainers to prepare and file their state and federal tax returns.

An appointment is required. Stop in the MTHA racetrack office during live racing from 9 a.m. to 4 p.m. or call 410-902-6843 to schedule.

Health Fairs



No one likes to think about serious illness. But the fact is—many life-threatening problems can be successfully treated, and even cured, if they are diagnosed at an early stage.

Backstretch Health Fairs, sponsored by the MTHA at Laurel Park and Pimlico, offer screening services that have uncovered many such conditions.

Services include lipid profiling, screenings for blood pressure, body fat composition, carbon monoxide and skin cancer, PSA testing, colorectal counseling, plus seated massage therapy, and more. Health care providers are on hand to answer questions.

The Health Fair schedules are advertised mid-summer.

All services are FREE of charge to all backstretch employees and their families.

Maryland Thoroughbred Horsemen's Association



HORSEMEN'S HEALTH SYSTEM

The Horsemen's Health System, is a joint effort between MTHA and Maryland Jockey Club that offers medical services—free of charge—to anyone employed in the care of horses, as well as their spouses and families. The program utilizes doctors from the renowned MedStar Sports Medicine network of physicians.

MedStar Sports Medicine is one of the premier sports medicine programs in the country, offering the latest advancements in sports medicine technology. MedStar Sports Medicine has grown to include more than 50 physicians, a team of certified athletic trainers and a network of nurses, therapists, nutritionists, and other clinical support associates at MedStar's 10 hospitals and its network of community-based healthcare services.

Horsemen will be able to utilize Medstar's vast network free of charge for routine medical care. Doctors will be available for walk-ins and appointments on race days, one hour prior to the first post time, until the last race is completed.

On dark days, Medstar physicians are located within a short few miles of both Laurel Park and Pimlico. Transportation can also be provided free of charge via UBER® if need requires.

TO MAKE AN APPOINTMENT

Call Diana Pinones 410-902-6844 in English or Spanish.



MedStar
Sports Medicine

Mental Health, Drug & Alcohol Counseling Program

The Horseman's Assistance Program provides services to deal with a wide range of issues including family problems, marital conflict, work stresses, emotional stress, substance abuse and financial concerns.



Jasmine Arian is at your service to provide services and resources to assist in dealing with a wide variety of problems. This problems include: Stress, Depression, Family Problems, Marital Conflict, Anxiety, Grief, Alcohol or Drug Abuse, Financial Concerns, and Legal Issues.

There is no cost to employees for this service. All contacts made with the Horsemen's Assistance Coordinator are held in strict confidence.

It is the Horsemen's Assistance Coordinator's responsibility to find outside resources that provides affordable services to the community. Financial assistance is determined on a case-by-case basis.

The MTHA and Maryland Jockey Club sponsors the Horsemen's Assistance Program.

COUNSELORS HOURS OF WALK-IN ACCESSIBILITY

LAUREL PARK
Mondays, Wednesday, Thursdays
and Fridays
9 a.m. - 4 p.m.

PIMLICO
Tuesdays
9 a.m. - 4 p.m.

Other appointments by request.
PLEASE CALL (301) 776-0404 FOR INFORMATION

Maryland Horsemen's Assistance Foundation

About MHAF



**MARYLAND
HORSEMEN'S ASSISTANCE
FOUNDATION, INC.**

The Maryland Horsemen's Assistance Foundation, Inc. is a 501c-3 charitable organization originally established in 1947 to provide necessary financial assistance to eligible employees actively working at Maryland race tracks and/or thoroughbred farms. The Foundation is supported by fines levied by the Stewards and by the Maryland Racing Commission and private donations. It is not financed by legislated percentages deducted from purses.

The MHAF Executive Director administers the Foundation as instructed and authorized by a governing Board of Directors, which consists of owners, trainers and industry officials. Members of the Board of Directors furnish their services without compensation.

The Maryland Horsemen's Assistance Foundation is committed to helping those involved in the Maryland racing community.

BOARD OF DIRECTORS:

Karin De Francis (President), Donald H. Barr, John B. Franzone, Linda S. Gaudet, Richard J. Hoffberger, Timothy L. Keefe, Josephine S. Owens, D. Robert Vallance. Executive Director: Robert J. Lillis.

Call 410-340-8986 for more information.

Maryland Horsemen's Assistance Foundation

Burial Assistance

The Maryland Horsemen's Assistance Foundation owns and maintains burial plots for horsemen not having any family or financial means to arrange for burial service.

If financial need is determined, the Foundation will pay for reasonable private burial expenses which are expected to be kept to a maximum of fifteen hundred dollars (\$1,500).

Maryland Horsemen's Assistance Foundation

General Assistance

Sometimes it is necessary to provide people with financial assistance regarding personal matters not covered by the MTHA's Benefit Trust or Health & Welfare program. These matters include ordinary or extraordinary expenses that people sometimes are unable to meet due to illness in the family, death or possible inability to find work, etc.

In some cases, the Foundation helps with such basics as food, or possibly aids in rehabilitation. Assistance is provided on an individual basis, depending on financial need and other personal factors. These are very often extreme cases in which the individual feels there is nowhere to turn.

The Foundation does, however, require those requesting help to provide financial documents such as past due notices, lease agreements, utility bill, W-2 forms, etc. so that the Board of Directors may judge to what extent assistance is necessary.

Maryland Horsemen's Assistance Foundation

Fellowship Services

The Maryland Horsemen's Assistance Foundation, Inc. provides financial assistance and support many religious fellowship activities at Laurel Park and Pimlico. Services are held on Monday evenings at Laurel Park in the Rec Room at Pimlico in the area outside the racing office.

How To Help



The Maryland Horsemen's Assistance Foundation, Inc. seeks tax-deductible charitable contributions from other organizations and private individuals. If you are ever in a situation to give, don't forget the Foundation. Consider a donation to the MHAF, the 501(c)3 charity that gives back to those horsemen most in need. Horsemen helping horsemen is what the Foundation is all about.

To make a donation, make checks payable to:
The Maryland Horsemen's Assistance Foundation, Inc.
mail to: MHAF, 500 Redland Court, Suite 105, Owings Mills, MD 21117.

How To Request Assistance

To request any assistance you must follow these procedures:

ELIGIBILITY

To be eligible for assistance, a pre-authorized member of the Maryland racing community must:

- a) Have an up-to-date MRC license.
 - b) Be currently employed for a minimum of six (6) months in Maryland.
 - c) Be in need of financial assistance. You should be prepared to show proof of income and expenses.
-
1. Contact MHAf's Executive Director before seeking any type of service.
 2. Fill out the appropriate forms.
 3. Be approved by the MHAf Executive Director or the Board of Directors via the Executive Director.
 4. Have your appointment scheduled by the Executive Director.

Once you are pre-authorized, the medical provider will bill the Foundation directly. No payments will be made to an individual.



BOARD OF DIRECTORS:

Timothy L. Keefe, President
Linda S. Gaudet, Vice President
R. Larry Johnson, Vice President
Michael F. Horning, Treasurer
Katharine M. Voss, Secretary
A. Ferris Allen
Christine E. Bricker
Dale Capuano
Ellen M. Charles
JoAnn Hayden
Robert T. Manfuso
H. Graham Motion
Lawrence E. Murray
Charles J. Reed
Michael J. Trombetta

DAVID G. RICHARDSON
MTHA Executive Secretary

ALAN M. FOREMAN General Counsel	ROSEMARY D. LISHIA Director of Finance
DIANA G. PINONES Racetrack Representative	ROBERT LILLIS Benevolence Coordinator
JASMINE ARIAN Assistance Coordinator	DAN MANGUM, SR. Recreation Director

500 Redland Court, Suite 105
Owings Mills, Maryland 21117 • Phone: 410.902.6842
www.mdhorsemen.com