

GUARDIAN

Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



IMPORTANT NEWS

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUG LIST FOUND ON PAGES 12-13 WHICH IS EFFECTIVE APRIL 1, 2019.

EFFECTIVE 7/1/2018 WALMART IS NOW AN ELIGIBLE NETWORK PHARMACY COVERED BY GLOBAL PHARMACEUTICAL BENEFITS.

THIS NEWSLETTER CONTAINS AN INSERT WITH IMPORTANT INFORMATION REGARDING CHANGES TO THE DEFINED BENEFIT PLAN AND RETIREMENT INCOME PLAN. THE INSERT SHOULD BE RETAINED WITH YOUR SPD FOR FUTURE REFERENCE.

From the Central
Pennsylvania Teamsters
Health & Welfare and
Pension Funds!

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Important Changes to Pension Suspension Rules

The Board of Trustees has amended the Suspension of Benefit Rules that apply to Retirees, under the Defined Benefit Plan and Retirement Income Plan 1987, who have retired and later decide to return to work. Effective November 1, 2018, the Fund shall not suspend the benefits of any pensioner during a calendar month in which the pensioner works in Covered Employment and is entitled to no more than 100 hours of pay. The Fund shall not suspend the benefits of any pensioner during a calendar month in which the pensioner works outside Covered Employment, provided that the pensioner has attained age 65 and is entitled to no more than 80 hours of pay for such month. A pensioner who has not yet attained age 65 and works outside Covered Employment is still limited to 56 hours of pay in a calendar month.

The Fund makes a written copy of the suspension of benefits rules available to all Participants. Any copy of the rules issued before the recent amendments is now obsolete. You can obtain the updated rules on our website, www.centralpateamsters.com or from the Fund Office. Also, the Fund Office stands ready to answer your questions about this issue. □

Oh, the cost of health care is frightful
So a Fair Price can be delightful
But if you don't know where to go
Debt can grow, debt can grow, debt can grow...



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The Social Security Retirement Age Increases in 2018

Most baby boomers are eligible to claim their full Social Security benefit at age 66. However, Americans who will turn 62 in 2018 need to delay claiming Social Security for an additional four months in order to claim their full benefit. Here is how the Social Security full retirement age is changing and what it means for your retirement payout:

An older retirement age. Americans who will turn 62 in 2018 (born in 1956) will need to wait until age 66 and four months to claim their full Social Security retirement benefit. That's two months longer than those who turned 66 in 2017 and four months longer than older baby boomers born between 1943 and 1954 who have a full retirement age of 66.

The full retirement age will continue to increase in two-month increments each year until it hits 67 for everyone born in 1960 or later. "Those born in 1956 will get less per month at any age that they start Social Security than people one and two years older than them," says John Shoven, an economics professor at Stanford University. "If you start benefits before the full retirement age, you have to accept a permanent discount in your monthly benefits, and if you start benefits after the full retirement age you get more."

Bigger reductions for claiming early. If your full retirement age is 66 and you start your Social Security benefit at age 62, you get 25 percent smaller payments. "Raising the full retirement age by two months means you get about 1.1 percent less at 62," says Andy Landis, author of "Social Security: The Inside Story." "To counteract that, consider delaying your Social Security by a few months, or even later for higher payments." For example, a worker eligible for \$1,000 per month from Social Security at his full retirement age of 66 would get only \$750 per month if he starts payments at age 62. Those with the slightly older full retirement age of 66 and 4 months will get about 27 percent smaller payments if they sign up at age 62, which would reduce a \$1,000 Social Security payment to about \$730. Once the full retirement age increases to 67, those who start payments at age 62 will get 30 percent smaller payments.

A smaller incentive to delay claiming. Workers who delay claiming Social Security between their full retirement age and age 70 have an opportunity to increase their monthly payments. "No one should claim without analyzing the options," says Anna Rappaport, chairwoman of the Society of

Actuaries Committee on Post-Retirement Needs and Risks. "People who live long will have a benefit of greater value if they claim at higher ages."

However, those with an older retirement age have slightly less to gain by waiting. Baby boomers with a full retirement age of 66 can increase their monthly payments by as much as 32 percent by waiting until age 70 to start payments, which would boost a \$1,000 benefit to \$1,320 per month. Those with a full retirement age of 67 will only get 24 percent more if they delay claiming Social Security payments until age 70.

Compare your options. Retirees who claim Social Security early get smaller payments over a longer period of time. Those who delay claiming get bigger payments later on in retirement. The optimal age to sign up for Social Security ultimately depends on how long you and your spouse will live. People who live the longest have the most to gain by delaying claiming Social Security. You can get a personalized estimate of how much you will receive from Social Security at various claiming ages by creating a My Social Security account. "Everyone should have a My Social Security account so you have online access anytime, just like at your bank," Landis says. "You'll get not just your full retirement age, but a record of your earnings, a way to correct the record, if wrong, and you'll get estimates of your future payments."

Medicare eligibility remains the same. While the Social Security full retirement age is increasing, the age for Medicare eligibility is unchanged. Workers who wait until 66 or later to sign up for Social Security still need to take care to sign up for Medicare at age 65 or maintain other health insurance based on current employment to avoid Medicare late enrollment penalties. "Be sure to contact Social Security a few months before 65 to learn your Medicare options," Landis says. "You don't want to pay late fees because you waited too long." □

Source: <https://money.usnews.com/money/retirement/social-security/articles>

**CENTRAL PENNSYLVANIA TEAMSTERS
HEALTH & WELFARE FUND
NOTICE OF NONDISCRIMINATION**

The Central Pennsylvania Teamsters Health & Welfare Fund ("Fund") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Central Pennsylvania Teamsters Health & Welfare Fund:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Joseph J. Samolewicz, Administrator.

If you believe that the Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Joseph J. Samolewicz, Administrator, 1055 Spring Street, Wyomissing, PA 19610-1747, Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420, email address: jjsamolewicz@CentralPaTeamsters.com. You can file a grievance in person or by mail or email. If you need help filing a grievance, Mr. Samolewicz is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

1-610-320-5500. لكل رفوتت، أناجم، ةيوعلل ادعاسل تامدخ، ةيبرعلل ةغلل ثدحتت تنك اذا: ةيبننت

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-610-320-5500

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-610-320-5500.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-610-320-5500.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-610-320-5500.

ନିମ୍ନ ଲିଖିତ ସଂଖ୍ୟା ଉପରେ ଯୋଗାଯୋଗ କରି ଆପଣଙ୍କର ସମସ୍ତ ସ୍ୱାଧୀନତା ରକ୍ଷା କରିବା ପାଇଁ ଆମେ ସାହାଯ୍ୟ କରିବା। 1-610-320-5500

ध्यान दें: यदि आप हकीं बोलते, भाषा सहायता सेवाओं, नि: शुल्क, आप के लिए उपलब्ध है। 1-610-320-5500 कहते हैं।

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-610-320-5500.

ஹ சா: ப — 주어 — 하 시 습 세 서, 수 주 번 하 습 세 어 오 — 주 사 하 스 를 비로 습 . 1-610-320-5500
용 사 주 습 무 호 사 시 습 .

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-610-320-5500.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-610-320-5500.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-610-320-5500.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-610-320-5500.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-610-320-5500.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-610-320-5500.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

Plans 13, 14P, R7 and R7/65

RETAIL *	Generic for up to a 34 day supply	\$5
	Brand Preferred for up to a 34 day supply	\$15
	Brand Non-Preferred for up to a 34 day supply	\$30
MAIL ORDER	Generic for up to a 90 day supply	\$15
	Brand Preferred for up to a 90 day supply	\$30
	Brand Non-Preferred for up to a 90 day supply	\$60
SPECIALTY	Retail up to a 30 day supply	\$150
	Mail Order up to a 90 day supply	\$300

Plan 13Y

RETAIL *	Generic for up to a 34 day supply	\$10
	Brand Preferred for up to a 34 day supply	\$30
	Brand Non-Preferred for up to a 34 day supply	\$50
MAIL ORDER	Generic for up to a 90 day supply	\$30
	Brand Preferred for up to a 90 day supply	\$60
	Brand Non-Preferred for up to a 90 day supply	\$100
SPECIALTY	Retail up to a 30 day supply	\$150
	Mail Order up to a 90 day supply	\$300

Plans 14 and 16

RETAIL *	Generic for up to a 34 day supply	Option A \$5	Option B \$10	Option C \$10
	Brand Preferred for up to a 34 day supply	\$15	\$20	\$30
	Brand Non-Preferred for up to a 34 day supply	\$30	\$40	\$50
MAIL ORDER	Generic for up to a 90 day supply	\$15	\$30	\$30
	Brand Preferred for up to a 90 day supply	\$30	\$40	\$60
	Brand Non-Preferred for up to a 90 day supply	\$60	\$80	\$100
SPECIALTY	Retail up to a 30 day supply	\$150	\$150	\$150
	Mail Order up to a 90 day supply	\$300	\$300	\$300

*Effective January 1, 2016, any drug that costs \$3,000 or more per script will be classified as a "Specialty or High Cost Drug."

*NOTE: These copayments are applicable to 15-day scripts for drugs classified as "Class II" Pain Medications by the FDA. Also, effective January 1, 2016, the copayment for all Zohydro prescriptions will be \$150 per script.



Be Prepared for Flu Season

'Tis the season for stuffy noses, coughs and sore throats—and unfortunately more, if you get the flu. Experts warn this year's flu season, which runs from October through May, could be especially tough: three different strains (including H3N2) will rear their ugly heads. But fear not—you can keep your winter merry and bright by taking steps to help yourself and your family stay healthy.

Five easy ways to prevent the flu

The Centers for Disease Control and Prevention (CDC) recommend several methods for keeping the flu out of your home. Try any or all of the following:

1. **Get your flu shot.** This remains the number one way to prevent the flu, according to the CDC. And even if you missed the September push for flu shots, getting vaccinated now can still help you avoid the flu this season. For more information about the CDC's flu vaccine recommendations, just visit them online at: www.cdc.gov/flu. And to learn more about flu shot coverage under your plan, check your healthcare benefits booklet or contact your employer.
2. **Wash your hands.** Germs are quickly spread on commonly touched surfaces, such as door knobs, phones, elevator buttons, handrails and keyboards. It's a good idea to wash your hands after touching these items, plus before you handle food and after you use the bathroom. You can further minimize the spread of germs by avoiding contact with your eyes, nose and mouth unless you've just washed your hands. Experts recommend using hot, soapy water and lathering your hands (including wrists) for a minimum of 20 seconds to ensure they're spic and span!
3. **Allow ill friends and relatives their space.** If a loved one comes down with the flu, they need time and rest to get better. By giving them the space they need to heal, you can also help keep the flu virus at bay and out of your own home. If your spouse or child has the flu, gently remind them to cover their mouth when they cough or sneeze, and to avoid contact with commonly touched surfaces in your home. It can also help to frequently clean and sanitize surfaces such as kitchen and bathroom counters, sinks and toilets until your family member is better.
4. **Get enough sleep.** The holiday season frequently finds us rushing around shopping, decorating and socializing. But letting yourself get run down is one way to find yourself sick with a cold or the flu. To stay well, just be sure to get enough sleep each night. Most people need between 6-8 hours.
5. **Eat healthy and drink plenty of fluids.** Your immune system needs the proper tools in order to function at peak performance. In addition to rest, you also need a healthy, balanced diet and good hydration. Though it's tempting to feast on snacks and desserts, or grab a quick fast food lunch while you're running errands, try to maintain three meals each day. These should feature lean meats, fish or legumes; fresh produce; whole grains; and low-fat dairy. And it also helps to keep a water bottle with you to sip regularly. Your body will thank you.

If you get sick, take care of yourself

Despite our best efforts, sometimes the flu gets the best of us. If this is the case, it's always best to stay home when you're sick. This way, you give yourself the time you need to heal and will help minimize the spread of germs to your friends, family and coworkers. You may help reduce your recovery time with antiviral medications such as Tamiflu®—simply check with your doctor to learn more.

Is it a cold or is it the flu?

How do you know if your illness is actually the flu? Some cold and flu symptoms are similar, such as a cough and sore throat. However, flu symptoms tend to be more severe and include fever, chills, headache, muscle or body aches and fatigue.

For more information about this year's flu virus, the flu vaccine and keeping yourself and your family healthy, just visit the CDC online at: www.cdc.gov/flu.

Advocates for Healthier Living

Meritain Health provides easy-to-use healthcare benefits you can use to stay healthy and productive.





Step Therapy

NOTE: The medications in each category are subject to change. Please make sure to check with the Fund (Phone: Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420) or on the Fund's website (www.CentralPATeamsters.com) for updates to this chart before beginning a course of medication.

Please note: all brand contraceptives are covered under Step II medications and are not subject to grandfathering.

Effective March 8, 2016, the following generic drugs were added to the Step 1 Rheumatoid Arthritis step therapy: high dose ibuprofen and naproxen (requiring a prescription), celecoxib, nabumetone, piroxicam, diclofenac, diflunisal, indomethacin, ketoprofen, etodolac, prednisone, cyclophosphamide, cyclosporine, azathioprine, and methotrexate.

STEP THERAPY CATEGORIES NOT SUBJECT TO GRANDFATHERING:

Effective January 1, 2016, the Fund will NOT provide benefits for medications in Step II unless you have documented that you have tried and failed on a Step I medication and your physician has submitted documentation demonstrating that the Step II medications are "medically necessary" under the Fund's criteria.

CATEGORY	STEP I	STEP II
ALZHEIMER'S DISEASE	DONEPEZIL GALANTAMINE RIVASTIGMINE	ARICEPT EXELON NAMENDA RAZADYNE
ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES)	CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN	ATACAND AVAPRO BENICAR COZAAR DIOVAN EDARBI MICARDIS TEVETEN
ANTI-DEPRESSANTS	BUPROPION HCL DESVENLAFAXINE DULOXETINE ESCITALOPRAM FLUOXETINE NEFAZODONE SERTRALINE TRAZODONE VENLAFAXINE	APLENZIN BRINTELLIX CYMBALTA EFFEXOR FETZIMA FORFIVO XL KHEDEZLA LEXAPRO OLEPTRO PRISTIQ PROZAC VILIBRYD WELLBUTRIN ZOLOFT
ANTI-GLAUCOMA EYE PREPARATIONS	APRACLONIDINE HCL BETAXOLOL BRIMONIDINE CARTEOLOL DORZOLAMIDE LATANOPROST LEVOBUNOLOL METIPRANOLOL PILOCARPINE TIMOLOL TRAVOPROST	ALPHAGAN AZOPT BETIMOL BETOPTIC COMBIGAN COSOPT IOPIDINE ISTALOL LUMIGAN PHOSPHOLINE RESCULA SIMBRINZA TIMOPTIC TRAVATAN TRUSOPT XALATAN ZIOPTAN
ANTIPSYCHOTICS	CLOZAPINE OLANZAPINE QUETIAPINE RISPERIDONE ZIPRASIDONE	ABILIFY – Evidence of "medical necessity" must include documentation of failure of all other therapies, including non-drug intervention

BETA-ADRENERGIC BLOCKERS (ANTIHYPERTENSIVES)	ACEBUTOLOL ATENOLOL BETAXOLOL BISOPROLOL METOPROLOL NADOLOL PINDOLOL PROPRANOLOL SOTALOL TIMOLOL	BYSTOLIC
CALCIUM CHANNEL BLOCKERS (ANTIHYPERTENSIVES)	AMLODIPINE ATORVASTATIN AMLODIPINE BESYLATE AMLODIPINE VALSARTAN DILTIAZEM FELODIPINE ISRADIPINE NICARDIPINE NIFEDIPINE NISOLDIPINE VERPAMIL	ADALAT CADUET CALAN CARDENE CARDIZEM CARTIA XT EFIDITAB EXFORGE NORVASC PROCARDIA XL SULAR TIAZAC ER VERELAN
CONTRACEPTIVES	All Generic Contraceptives	All Brand Contraceptives
DIABETES	ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE JANUMET JANUVIA METFORMIN PIOGLITAZONE REPAGLINIDE	INVOKANA JARDIANCE JENTADUETO KAZANO TRADJENTA
NARCOTIC ANALGESICS NOTE: BENEFITS WILL BE PROVIDED ONLY FOR NARCOTIC ANALGESIC AT THE MANUFACTURERS RECOMMENDED SCRIPT LEVEL	ACETAMINOPHEN-CODEINE HYDROCODONE-ACETAMINOPHEN HYDROMORPHONE MEPERIDINE METHADONE MORPHINE SULFATE OXYCODONE OXYCODONE-ACETAMINOPHEN OXYCODONE-ASPIRIN OXYMORPHONE TRAMADOL	DEMEROL DOLOPHINE LORTAB NORCO NUCYNTA OPANA OXYCONTIN PERCOCET PERCODAN TYLENOL WITH CODEINE ULTRACET ULTRAM VICODIN VICOPROFEN
OSTEOPOROSIS	ALENDRONATE CALCITONIN-SALMON BANDRONATE RALOXIFENE RISEDRONATE	ACTONEL ATELVIA BINOSTO BONIVA EVISTA FORTICAL FOSAMAX MIACALCIN PROLIA





Step Therapy

Continued

RHEUMATOID ARTHRITIS

HIGH DOSE IBUPROFEN
AND NAPROXEN
(PRESCRIPTION STRENGTH)
CELECOXIB
NABUMETONE
PIROXICAM
DICLOFENAC
DIFLUNISAL
INDOMETHACIN
KETOPROFEN
ETODOLAC
PREDNISONE
CYCLOPHOSPHAMIDE
CYCLOSPORINE
AZATHIOPRINE
METHOTREXATE
XELJANZ

ACTEMRA
CIMZIA
ENBREL
HUMIRA
KINERET
ORENCIA
SIMPONI
STELARA

URINARY AGENTS

TOVIAZ
FLAVOXATE
OXYBUTYNIN
TOLTERODINE
TROSPIMUM

ENABLEX
GELNIQUE
MYRBETRIQ
OXYTROL
VESICARE

GRANDFATHERED DRUGS: Effective January 1, 2016, any NEW prescriptions for the medications in the chart below are subject to the Step Therapy requirements set forth above. If, however, you began taking a medication in one of these categories prior to January 1, 2016, the Fund will continue to provide benefits for your medication.

CATEGORY	STEP I	STEP II
ADD & ADHD	AMPHETAMINE SALTS D-AMPHETAMINE ER DEXMETHYLPHENIDATE DEXTROAMPHETAMINE METHAMPHETAMINE METHYLPHENIDATE	ADDERALL CONCERTA DAYTRANA DESOXYN DEXEDRINE EVEKEO FOCALIN METADATE METHYLIN PROCENTRA QUILLIVANT RITALIN VYVANSE ZENZEDI
ANTI-MIGRAINE	DIHYDROERGOTAMINE ERGOTAMINE-CAFFEINE TABLET ISOMETHEPT-CAFF-APAP ISOMETHEPT-DICHLORALP-APAP NARATRIPTAN RIZATRIPTAN SUMATRIPTAN ZOLMITRIPTAN	ALSUMA AMERGE AXERT CAFERGOT D.H.E.45 ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL RELPA SUMAVEL TREXIMET ZOMIG

ANTI-CONVULSANTS	CARBAMAZEPINE CLONAZEPAM DIVALPROEX ETHOSUXIMIDE FELBAMATE FOSPHENYTOIN GABAPENTIN LAMOTRIGINE LEVETIRACETAM OXCARBAZEPINE PHENYTOIN PRIMIDONE TIAGABINE TOPIRAMATE VALPROATE VALPROIC ACID ZONISAMIDE	APTIOM BANZEL CARBATROL CELONTIN CEREBYX DEPACON DEPAKENE DEPAKOTE DILANTIN FANATREX FELBATOL FYCOMPA GABITRIL KEPPRA KLONOPIN LAMICTAL MYSOLINE NEURONTIN ONFI OXTELLAR PEGANONE PHENYTEK POTIGA QUDEXY TEGRETOL TOPAMAX TRILEPTAL TROKENDI VIMPAT ZARONTIN ZONEGRAN
	PROTON PUMP INHIBITORS	OVER THE COUNTER ("OTC"): LANSOPRAZOLE DR OTC NEXIUM OTC OMEPRazole OTC OMEPRazole-BICARB OTC PREVACID OTC PRILOSEC OTC ZEGERID OTC
ULCERATIVE COLITIS	AZULFIDINE BALSALAZIDE SULFASALAZINE SULFAZINE	ACIPHEX DEXILANT ESOMEPRazole LANSOPRAZOLE OMEPRazole LANSOPRAZOLE NEXIUM OMEPRazole OMEPRazole-BICARB PANTOPRAZOLE PREVACID PRILOSEC PROTONIX ZEGERID
		APRISO ASACOL COLAZAL DELZICOL DIPENTUM GIAZO LIALDA PENTASA

RX NEWS



To locate a pharmacy in
your area please contact
**Global Pharmaceutical
Benefits (formerly GPP)**
at 1-800-341-2234

PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: April 1, 2019

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

Please note that this drug list is subject to change without notice

ANALGESICS

Anti-Rheumatic

Rasuvo Injection

Non-steroidal Anti-inflammatory agents

Indocin Supp 50 mg

Opioid Agonists

Embeda

Hysingla ER

Oxycontin

Misc

Depen

ANTI-ADDICTIVE AGENTS

Suboxone

Zubsolv

ANTI-INFECTIVES

Amebicides

Alinia

Hepatitis Agents

Epivir HBV Solution

Harvoni

Sovaldi

Vosevi

HIV Agents

Aptivus

Atripla

Cimduo

Complera

Crixivan

Delstrugi 100-300-300 MG Tab

Descovy

Edurant

Emtriva

Evotaz

Genvoya

Intencele

Invirase

Isentress

Juluca

Kaletra Tabs

Lexiva

Norvir

Odefsey

Pifeltro 100 MG Tab

Prezcobix

Prezista

Rescriptor

Reyataz

Selzentry

Stribild

Symfi

Symfi Lo

Tivicay

Triumeq

Truvada

Tybost

Videx Solution

Videx ER 125mg Caps

Viracept

Viread

Zerit Solution

Miscellaneous Anti-infectives

Emverm

Nebupent INH Powder

ANTINEOPLASTIC

Cabometyx Tabs

Caprelsa

Emcyt Caps

Erivedge

Fareston

Hexalen Caps

Jakafi Tabs

Leukeran Tabs

Lysodren Tabs

Matulane Caps

Mekinist Tabs

Myleran Tabs

Nexavar Tabs

Sprycel

Tabloid Tabs

Tafinlar Caps

Thalomid Caps

Tykerb Tabs

Xalkori Caps

Zolanza Caps

CARDIOVASCULAR

Angiotensin Receptor Blockers & Combinations

Byvalson Tabs

Entresto

Anti-adrenergic Agents

Bystolic

Anti-Arrhythmics

Lanoxin Tabs

Norpace CR 100mg, 150mg Caps

Ranexa

Anti-hyperlipidemics,

Fibric Acid Derivatives

Lipofen

Miscellaneous Cardiac Drugs

Vascepa

Beta Blockers & Combinations

Bystolic

Pulmonary Hypertension

Agents

Adempas

Letairis

Opsumit

Tracleer

Miscellaneous Anti-hypertensives

Tekturina

Tekturina HCT

CNS AGENTS

Anti-convulsants

Lyrica Caps

Anti-depressants

Forfivo XL Tabs

Paxil Suspension

Anti-Psychotics

Saphris

Attention Deficit Disorder Treatment

Vyvanse

Cholinesterase Inhibitors

Mestinon syrup

Multiple Sclerosis Agents

Tecfidera

Miscellaneous CNS agents

Namzaric Caps

DERMATOLOGICALS

Acne Agents

Retin-A Micro 0.08% gel

Anti-bacterial Agents

Mirvaso

Soolantra 1% Cream

Anti-viral Agents

Zovirax Cream 5%

Hemorrhoidal Preparations

Proctofoam HC

Psoriasis & Eczema Agents

Eucrisa 2% ointment

Other Dermatologicals

Drysol Solution

Elidel

Eurax Cream/Lotion

EARS, NOSE & THROAT

Nasal Products, Antihistamines

Dymista

Nasonex

Otics

Ciprodex OTIC

Throat & Mouth Products

Prevident 5000 Enamel Protect

Prevident 5000 Sensitive Paste

ENDOCRINE

Androgens/Estrogens

Androderm Patch

Androgel 1.62

Corticosteroids

Medrol 2mg Tablet

Millipred Tabs 5mg

Gout

Colcrys

Uloric

Hyperglycemics

Dipeptidyl Peptidase-4 &

Combos

Janumet

Janumet XR

Januvia

Jentadueto

Jentadueto XR

Tradjenta

GLP-1 Recep. Agonist

Bydureon

Bydureon BCise Autoinj

Byetta

Trulicity

Victoza

Insulins

Humalog

Humulin

Lantus

Levemir

Novolin

Novolog

Relion Novolin

Soliqua

Toujeo Solostar

Toujeo Max Solostar

Sodium-Glucose Co

Transporter 2 Inhib

Glyxambi

Invokamet

Invokamet XR

Invokana

Jardiance

Synjardy

Synjardy XR

Miscellaneous

DDAVP 10 mcg/0.1 mg sol

Glucagon Kit

Glucagon Kit

Proglycem Susp

Samsca Tabs

Synarel Nasal Spray

GASTROINTESTINAL AGENTS

Anti-ulcer

Omeclamox

Pylera

Digestants

Creon

Zenpep DR

Gastric Acid Secretion Reducers

Dexilant

PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: April 1, 2019

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

Please note that this drug list is subject to change without notice

Miscellaneous Products,

Gastrointestinal

Amitiza
Apriso
Canasa Suppositories
Linzess
Sfrowasa

HEMATOLOGY

Anti-Coagulants,

Direct Factor X

Xarelto

Miscellaneous

Pradaxa

Anti-Platelet

Brilinta

IMMUNOSUPPRESSANTS

Oxsoralen-UL Caps 10mg
Sandimmune SOL 100 mg/ml

NUTRITION

Vitamins/Minerals/Electrolyte Modifiers

Escavite Tabs Chewable
Escavite LQ Drops
Florical Tab & Cap
Fluorabon Drops
Flura-Drops
Monocal Tab
Poly-Vi-Flor Tabs Chewable
Poly-Vi-Flor Tabs Chewable
with Iron
Poly-Vi-Flor Drops 0.25
Poly-Vi-Flor Drops with Iron
0.25
Quflora Tabs Chewable
Tri-Vi-Flor Drops

OB/GYN

Estrogenics

Climara Pro Patch
Duavee
Menest
Premarin
Premarin vaginal cream
Premphase
Prempro

Prenatal Products

Atabex EC
Bal-Care DHA
Calcium-PNV Caps
Citranatal Bloom
Citranatal RX Tabs
C-Nate DHA
Concept DHA Caps

Concept OB Caps
Dothelle DHA Caps
Duet DHA Balanced
Duet DHA 400
Elite-OB
Enbrace HR Caps
Folivane-OB Caps
Hemenatal OB + DHA
Hemenatal OB Tabs
Kosher Prenatal + Iron Tabs
Marnatal-F Caps
Mynatal Advance Tabs
Mynatal Caps
Mynatal Ultracaps
Mynatal-Z Captabs
Natachew Tabs
Natelle One Caps
Neevo DHA
Nestabs Tabs
Nestabs DHA
Newgen Tabs
Niva-Plus Tabs
OB Complete advanced
OB Complete One
OB Compete Petite
OB Complete Caplets
OB Complete Premier
OB Complete with DHA
Obstetrix EC
O-Cal Prenatal Tabs
O-Cal FA Tabs
PNV-Ferrous Fumarate
PNV Prenatal Plus Tabs
PNV 29-1 Tabs
PNV-Omega
PNV-VP-U Caps
Prefera OB Tabs
Prena1 Tabs Chewable
Prena1 Pearl
Prenata Tabs Chewable
Prenatal 19 Tabs Chewable
Prenatal 19 Tabs
Prenatal Plus Tabs
Prenatal Plus Iron
Prenatal-U Caps
Prenatal Vitamin plus low iron
Prenate AM Tabs
Prenate Elite Tabs
Prenate Essential
Preplus CA-FE Tabs
Pretab Tabs
Primacare
Provida OB Caps
Purefe OB Plus Caps
Select-OB Caps Chewable
Taron-C DHA

Thrivite 19 Tabs
Thrivite RX Tabs
Tricare Tabs Chewable
Tricare Tabs
Tricare DHA One
Tricare DHA One/Folate
Trinatal GT Tabs
Vinate DHA
Virt-Advance Tabs
Virt-C DHA
Virt-Nate Tabs
Virt-Nate DHA
Virt-PN Tabs
Virt-PN Plus
Virt-Vite GT Tabs
Vitafof Gummies
Vitafof Nano Tabs
Vitafof OB Caplets
Vitamed MD Redichew Tabs
Vitapearl Softgels
Vol-Nate Tabs
Vol-Plus Tabs
Vol-Tab RX Tabs
VP-GGR-B6 Tabs
VP-HEME OB Tabs
VP-PNV-DHA Softgels
Zatean-PN Plus
Topical Anti-Infectives
Cleocin Vaginal Ovules

OPHTHALMIC AGENTS

Anti-histamines

Pazeo

Anti-infectives

Moxeza

Natacyn

Glaucoma Agents

Alphagan P 0.1%
Azopt
Betoptic-S
Combigan
Lumigan
Phospholine Iodide
Rhopressa
Simbrinza
Timoptic Ocudose
Travatan Z
Steroids
FML Ointment
FML Forte
Pred Mild
Miscellaneous
Restasis
Xidra

PHOSPHATE BINDERS

Renvela

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Incruse Ellipta
Spiriva Handihaler
Spiriva Respimat
BetaAdrenergic & Combos

Anoro Ellipta
Combivent
Proair HFA
Proair Respiclick
Serevent Diskus
Stiolto Respimat
Symbicort

Trelegy Ellipta

Ventolin HFA

Glucocorticoids, Inhalation

Arnuity Ellipta
Flovent Diskus
Flovent HFA
Pulmicort Flexhaler
QVAR redihaler
Symbicort

Miscellaneous Agents,

Respiratory

Bethkis
Pulmozyme

UROLOGICAL AGENTS

Anesthetics

Elmiron

Antispasmodics

Myrbetriq

Vesicare

Benign Prostatic Hypertrophy Agents

Rapaflo

Weight Management

Contrave

* Please note, certain drugs contained in this list are subject to Step Therapy. Please refer to the Step Therapy List of drugs on page 8-11 of this newsletter.

**Preferred Brand Formulary Drugs that cost in excess of \$3,000 are subject to a \$150 copay.

Know Your Pension Plan

The Pension Fund frequently receives questions on the topics below. Additional information on these and other topics is available by visiting the Pension section of the website. When you are ready to apply for your pension, please refer to the "Important Items to Remember" section of the website under Pension for additional information.

- 1. Beneficiary Updates/Change in Marital Status** – Please review your beneficiary designation if you change your marital status. Please notify the Fund if you get married, divorced, or become widowed. If you get divorced, please forward a copy of the divorce decree. You will need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized. If you become widowed, you will need to forward a copy of the death certificate and also complete a new beneficiary form. Downloadable beneficiary forms are available on the Fund's website. You cannot name your pet as a beneficiary.
- 2. Retirement Applications** – Contact the Pension Fund three months prior to your retirement date to begin the application process (6 months if you have time in another Fund and are applying for a reciprocal pension). The Pension Fund offers appointments to assist you with completing your Application for Pension paperwork. Please be sure to review your benefit options on your paperwork so that you are familiar with

them prior to your appointment.

- 3. Your Retirement Income Plan (RIP) 1987 balance** is updated by the 15th of each month and subject to net gains or losses through the last day of the month in which your application is approved for payment.
- 4. Power of Attorney** – If you cannot handle your own affairs, your Power of Attorney must provide the Fund with a copy of the Durable Power of Attorney before any information. The Pension Fund also requires, the Power of Attorney's to contact the Pension Fund Office and provide their mailing address and your physical address.
- 5. Pension Checks** – Your checks from the Defined Benefit Plan (or monthly installments from the Retirement Income Plan if elected) are dated the first of each month. If you elect direct deposit, your check will be deposited on the first business day of the month. For example, if the first of the month falls on Sunday, your check will be deposited on Monday.
- 6. Website** – Please visit the website for Summary Plan Descriptions, Forms and Notices, Important Items to Remember or to view your RIP 1987 balance.
- 7. Signatures on Fund Documents** – Please sign all Fund documents with your legal name, which must match what is on file with the Fund Office. Please be sure to use your full name (no nicknames) and suffix (Jr., Sr., III), if applicable.



Please remember to keep your address with the Pension Fund updated if you have moved or if you have a temporary address at different times throughout the year. With a new year right around the corner, Form 1099-Rs will be mailed out in January 2019 and the Internal Revenue Service recommends that taxpayers notify their employers, the IRS and the USPS if their addresses have changed so there are no delays in receiving your tax documents.

Know Your Health & Welfare Plan

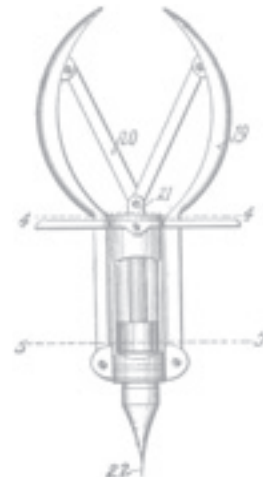
The Health and Welfare Fund frequently receives questions on the topics below. Additional information on these topics is available in your Summary Plan Description or by visiting the Fund website.

1. **Dental Implants** – All requests for dental implants must be submitted for pre-determination for review under the implant policy. Failure to do so could mean higher out of pocket expenses.
2. **Health Savings Accounts for Dependents** – If your spouse (or eligible dependent) is covered under a high-deductible health plan with a health savings account (HSA), this spouse or dependent may not be covered under the Central PA Teamsters Health and Welfare Plan. If your employer pays on a Component basis, the Employer will not be responsible for contributions for this spouse or dependent.
3. **Motor Vehicle Accidents** – The Fund will consider payment of medical expenses only after the benefits from the auto insurance carrier have been exhausted. In addition, the Fund will not provide coverage for Short Term Disability Benefits (except for the first 5 days of missed work). Contact your auto insurance carrier to make sure that your policy includes payment for missed work due to injuries sustained in an auto accident.
4. **Illegal Acts** – The Fund does not cover medical services rendered as a result of your committing an illegal act (misdemeanor or felony). This includes driving while intoxicated (DUI).
5. **Change in Family Status** – Please review your beneficiary designation if there is a change in your family status. Please notify the Fund if you get married, divorced, are widowed or have a child. The Fund does not allow divorced spouses to continue to be covered under the member's coverage.
6. **Moonlighting** – The Fund does not cover participants or eligible dependents for illness or injuries that occur as a result of performing non-covered employment for wage or profit.
7. **Dependent Daughter Pregnancies** – The Fund does not cover medical expenses associated with a dependent's pregnancy.
8. **Address Change** – Please remember to contact the Fund office if your address changes.

Visit our website at www.CentralPATeamsters.com



Flu, pneumonia, or shingles are the only immunizations that are reimbursable if administered at your local pharmacy.



Retirees Approved for Pensions August 2018 through September 2018

August 2018			September 2018		
Name	Local	Employer	Name	Local	Employer
ALLEMAN, CHARLES H	776	ARKANSAS BEST FREIGHT SYS INC	ADDEO, JOSEPH A	229	CRYSTAL SODA WATER CO
AVILES, AMERICA	773	ABM INDUSTRIES	ARNOLD, EDDIE LEON	776	METALS USA
BAISCH, SCOTT C	429	DAIRY FARMERS OF AMERICA INC	ASTON, ROBERT E	776	YRC FREIGHT
BANZHOF, JOHN W	776	AMERICAN FREIGHT SYSTEM INC	AXE, ROBERT A	771	LEISURE LAUNDRY SERVICE
BARANOWSKI, KATHLEEN	229	C&S WHOLESALE GROCERS	BARLEY, RICHARD	776	YRC FREIGHT
BAUM, BRUCE K	429	SCHROCK CABINET COMPANY	BAUM III, WAYNE S	771	YELLOW FREIGHT SYSTEM INC
BOWER, MARK E	776	METALS USA	BEASTON JR, JOHN H	776	ARKANSAS BEST FREIGHT SYS INC
CHIDIAC, NORMAN C	773	FRIEDMANS EXPRESS INC	BOHNER, BRIAN	776	UNITED PARCEL SERVICE INC
CORRELL, KEVIN R	401	ACME MARKETS INC	BOOK, MICHAEL S	776	ROADWAY EXPRESS INC
CRAMER, PENNY A	776	ANDERSON LOGISTICS	BORDEN, DIANNE S	776	DRIVERS INC
CURMACI, WILLIAM A	229	SCRANTON SEWER AUTHORITY	BOYARSKY, EDWARD J	771	YRC FREIGHT
DEEGAN, JOSEPH E	776	WILSBACH DISTRIBUTORS INC	BURD, RICKI R	401	DARON NORTHEAST
DOUGHERTY, STEPHEN D	776	AIRCO GASES DIV OF BOC GRP INC	BUTALA JR, EMIL	401	UNITED PARCEL SERVICE INC
EISENBISE, JOHN C	429	STROEHMANN BAKERIES L. C.	CUMMINGS, JOHN	229	NEW PENN MOTOR EXPRESS INC
FLYNN III, BERNARD I	776	ROADWAY EXPRESS INC	CURTIN, DENNIS	429	GENERAL COMMODITIES WAREHOUSE
FORRY, JAMES	776	UNITED PARCEL SERVICE INC	CYLCEWSKI, MICHAEL P	429	RDG COCA COLA BOTTLING WORKS
FOWLER, JAMES R	401	ACME MARKETS INC	DEAVEN, SHIRLEY	776	YORK COUNTY TRANSP AUTHORITY
FOX JR, FLOYD E	771	KUNZLER & COMPANY INC	DEFALCIS JR, ALFRED	776	YRC FREIGHT
GAMBILL, CHARLES A	771	MILLER & HARTMAN INC	DELINKO, RONALD J	429	ASSOCIATED WHOLESALERS INC
GAUL, STEVEN E	429	SINGER EQUIPMENT CO INC	DOWNEY, THOMAS M	429	SUPERVALU INC
GERLOTT, LINDA M	429	READING FOUNDRY & SUPPLY CO	DOWNS, STEPHEN	771	HERMAN R EWELL INC
GILHOOLEY, PENNY	229	TOPPS CHEWING GUM INC	FINNEY, RICHARD L	229	ROADWAY EXPRESS INC
GROCHOWSKI, LAWRENCE A	401	ARKANSAS BEST FREIGHT SYS INC	FOGELSANGER, GERALD ALFRED	776	ARKANSAS BEST FREIGHT SYS INC
HAWTHORNE, WILLIAM L	771	UNITED PARCEL SERVICE INC	GATSCHE, MARK	764	UNITED PARCEL SERVICE INC
HELEINE, WILLIAM F	429	BERKS PRODUCTS CORP	GEIGER, MICHAEL H	773	MACK TRUCKS INC NVSSC
HELLER, KEITH A	429	CLOVER FARMS DAIRY	GREISS, MICHAEL G	776	FLEMING COMPANIES INC
HERMANY, MICHAEL D	429	UNITED PARCEL SERVICE INC	HABRUNER, RONALD C	773	USF RED STAR
HIMMELREICH, TROY C	429	SCHROCK CABINET COMPANY	HAYCOCK, JEFFREY R	773	ASHLAND CHEMICAL COMPANY
HOSFELT, ROBERT C	776	KELLOGG'S SALES COMPANY	HERSHEY JR, CHARLES	771	YRC FREIGHT
HOUCK, RICHARD J	776	YORK GROUP INC	HETZENDORF, DAVID F	764	UNITED PARCEL SERVICE INC
JUNGBAER, THOMAS O	401	GLEN SUMMIT SPRINGS WATER CO	HILDENBRAND, EBBIN H	429	BOYERTOWN AUTO BODY WORKS INC
KEY, SCOTT A	429	SUPERVALU INC	HILL, JOHN R	229	CRYSTAL SODA WATER CO
KLINE, LARRY S	776	CENTRAL STORAGE & TRANSFER CO	HOCH, WILLIAM	776	UNITED PARCEL SERVICE INC
KRANKOSKI, TAMMY	764	UNITED PARCEL SERVICE INC	HOFFMASTER, MICHAEL J	776	YRC FREIGHT
LESNESKY, MICHAEL J	229	PEPSI COLA BOTTLING	HURLEY, MICHAEL D	776	USF RED STAR
MCCORMICK JR, JOHN	429	ASSOCIATED WHOLESALERS INC	IRWIN, DAVID	776	YRC FREIGHT
MCDEVITT, KEVIN T	771	HERMAN R EWELL INC	KIRKESSNER, BRYAN E	776	BROCKER REBAR CO INC
MILLHEIM, RUSSEL	764	CENTRE CONCRETE COMPANY	KLINE, LISA E	429	WINDSOR SERVICE TRUCKING
PAXSON, MICHAEL L	771	UNITED PARCEL SERVICE INC	KWIATKOWSKI, DALE M	229	TOPPS CHEWING GUM INC
PELAK, DAVID	401	KEYSTONE COCA-COLA BOTTLING CO	LINN, DALE R	776	UNITED PARCEL SERVICE INC
PETRIKONIS, ARTHUR J	401	ACME MARKETS INC	LUCKENBACH, MARTIN W	771	YELLOW FREIGHT SYSTEM INC
PETRY, SHIRL M	776	ASSOCIATED WHOLESALERS INC	MARKULICS, MICHAEL F	773	P I E NATIONWIDE INC
PIOVESAN, RAYMOND	773	MAIERS BAKERY	MARSHALL, WILLIAM E	429	ASSOCIATED WHOLESALERS INC
POST, ROBERT E	401	SUPREME OIL COMPANY	MAYESKI, SUSAN	229	TOPPS CHEWING GUM INC
PUSHNIK, JEFFREY L	776	UNITED PARCEL SERVICE INC	MCKAY JR, WILLIAM L	771	YRC FREIGHT
RIEDY, STEVENE W	229	ROADWAY EXPRESS INC	MOYER, JAY H	429	WETTERAU FOOD SERVICES INC
RUHNKE, BENNO A	429	EAGLE DISTRIBUTING COMPANY	MUNSON, NORMAN L	776	ARKANSAS BEST FREIGHT SYS INC
SHAY, ROBERT	776	YRC FREIGHT	ONEILL, EUGENE	776	ROADWAY EXPRESS INC
STEIGER, JOHN A	773	OROGRAIN BAKERIES SALES INC	OSLEY, PAMELA	773	PEOPLE FIRST
STRANGE, DAVID C	776	ROADWAY EXPRESS INC	PINCKNEY JR, KIBLER D	776	UNITED PARCEL SERVICE INC
TAYLOR, RYCHARD L	429	POWER PACKAGING INC	RADLE, JOHN A	429	ASSOCIATED WHOLESALERS INC
TROUT, JOHN D	429	ASSOCIATED WHOLESALERS INC	RAKER, BRUCE A	776	ARKANSAS BEST FREIGHT SYS INC
VALINTAKONIS, LAURA B	776	UNITED PARCEL SERVICE INC	REINSEL, NANCY	429	DIETRICH'S MILK PRODUCTS INC
WALLS, ANTHONY	776	ROADWAY EXPRESS INC	ROMANYZYN, JOHN T	773	T B A SUPPLY CO
WEHR, LARRY	773	ELCO HAUSMAN CONSTRUCTION CORP	ROW, JOHN T	429	LENTZ MILLING CO LLC
WELDON, VAL JAY	776	TRANSCON LINES	SMITH, CHARLES A	229	VERRASTRO BEER DIST CO
WHEELER, CLARENCE J	771	YRC FREIGHT	SNOKE, MICHAEL	776	UNITED PARCEL SERVICE INC
WICKARD, CHRISTY A	776	USF HOLLAND INC	SOMERS, WAYNE G	776	YRC FREIGHT
WILLIAMS, WALTER D	776	UNITED PARCEL SERVICE INC	STARON, WAYNE	764	UNITED PARCEL SERVICE INC
WISER, DANIEL C	776	NEW PENN MOTOR EXPRESS INC	STIDFOLLE, HARRY M	764	BRANCH MOTOR EXPRESS CO
WRIGHT, JOHN E	771	CPC TANKER LLC	STYER, TERRY DALE	771	KUNZLER & COMPANY INC
ZERBE, GARY M	776	CONSOLIDATED FREIGHTWAYS	WAGNER, DOUGLAS R	429	ASSOCIATED WHOLESALERS INC

Retirees Approved for Pensions September 2018 through October 2018

WEBB, EUGENE P	776	TRANSCON LINES	HILDEBRANDT, DALE	776	ARKANSAS BEST FREIGHT SYS INC
WELSH, DAVID L	776	YRC FREIGHT	HINSON, WILLIAM	776	UNITED PARCEL SERVICE INC
WEST III, THOMAS W	776	ARKANSAS BEST FREIGHT SYS INC	HOLLERAN, ROBERT	229	HARPER COLLINS PUBLISHERS INC
WILLIAMS, ALFRED	776	YRC FREIGHT	HOLSOMBACK JR, ARCHIE	401	COON INDUSTRIES INC.
WINTERS, VINCENT S	776	HESS TRUCKING COMPANY	KALBACH, MICHAEL J	429	SCHROCK CABINET COMPANY
YOUSE, MICHAEL R	429	J C EHRLICH CO INC	KEISER, JOSEPH PATRICK	776	YRC FREIGHT
ZOOK, ANDY CARL	776	UNITED PARCEL SERVICE INC	KRALL, JOHN M	771	YRC FREIGHT
			LEITZEL, MICHAEL R	776	YRC FREIGHT
			LIGGS JR, CHARLES E	429	POWER PACKAGING AN EXEL CO
			LUCAS, DAVID J	429	SCHROCK CABINET COMPANY
			MADEIRA, GARY W	429	SUPERVALU INC
			MALLON, JOSEPH P	429	VALLEY OIL COMPANY
			MANNING, JAMES ALAN	776	CONSOLIDATED FREIGHTWAYS
			MCDERMIT, RANDY LEE	764	CENTRE CONCRETE COMPANY
			MILLER, MICHAEL A	776	NEW PENN MOTOR EXPRESS INC
			MILLER, RICHARD A	429	CLOVER FARMS DAIRY
			MITCHELL, MARY LYNN	229	HARPER COLLINS PUBLISHERS INC
			MOORE, KATHLEEN	776	ARKANSAS BEST FREIGHT SYS INC
			OSWALD, DUANE S	229	YRC FREIGHT
			RAMOS, ISABEL	773	ABM INDUSTRIES
			REEDY, PHILIP M	764	CENTRAL BUILDERS SUPPLY CO
			RIEGEL, BRUCE K	429	NEW PENN MOTOR EXPRESS INC
			RIPKA, THOMAS W	764	UNITED PARCEL SERVICE INC
			ROMBERGER, JOHN R	776	YRC FREIGHT
			ROTHERMEL, CONNIE S	429	ARAMARK UNIFORM & CAREER APPAR
			SAVACOO, MICHAEL H	773	CINTAS CORPORATION
			SHOWERS, JEFFREY R	776	YRC FREIGHT
			SIGGINS, DEBRA M	429	SUPERVALU INC
			SMITH, GARY E	776	KEYSTONE DISTRIBUTION CTR INC
			SYBERT, DAVID F	776	YRC FREIGHT
			TOMKO, JEFFREY	401	KEYSTONE COCA-COLA BOTTLING CO
			WAGNER, JAMES M	776	ARKANSAS BEST FREIGHT SYS INC
			WALBURN, GEORGE B	776	YRC FREIGHT
			WASILKO, HARRY	229	C&S WHOLESALE GROCERS
			WELTY, CLYDE	776	PRESTON/ROADWAY
			WILKINSON, GARY LEE	776	ST JOHNSBURY TRUCKING CO INC
			WOLFE, DALE R	776	YRC FREIGHT

Name	October 2018	
	Local	Employer
ANDRUSIAK, MICHAEL	429	GROCERY HAULERS INC
ANGSTADT, JEFFREY S	429	CLOVER FARMS DAIRY
BLASKO, ROBERT N	229	CONSOLIDATED FREIGHTWAYS
BOYER, ALAN	776	YRC FREIGHT
BRODIE, DAVID	776	UNITED PARCEL SERVICE INC
CAMPBELL JR, LEE N	776	ST JOHNSBURY TRUCKING CO INC
CECCARELLI, PAMELA	229	C&S WHOLESALE GROCERS
CHARLES, KEITH	773	MACINTOSH LINEN & UNIFORM
CLYMANS III, HENRY L	776	YRC FREIGHT
CURLEY, RULIEF	773	UNITED PARCEL SERVICE INC
DAYD, GLADYS J	429	DAIRY FARMERS OF AMERICA INC
DELILLO, JEFFREY S	429	PENSKE TRUCK LEASING CO LP
DEVANEY, THOMAS	773	UNITED PARCEL SERVICE INC
DOAN, HAI VAN	429	COTT BEVERAGES WYOMISSING INC
DWIRE, RANDY A	776	PRESTON TRUCKING CO INC
ENGLE, GLENN W	429	ALL STAR DISTRIBUTING INC
ESBENSHADE, D DEAN	771	MILLER & HARTMAN INC
FORCE JR, PAUL H	776	ARKANSAS BEST FREIGHT SYS INC
GANTT, RANDY	776	YRC FREIGHT
GARMAN, ELMER	776	YRC FREIGHT
GILBERT, WILLIAM	776	UNITED PARCEL SERVICE INC
GREGGO, DAVID	773	UNITED PARCEL SERVICE INC
GRIMM JR, ROBERT J	229	HARPER COLLINS PUBLISHERS INC
GROSS, GEORGE S	776	USF RED STAR
HENNES, TIMOTHY A	429	J C EHRLICH CO INC
HEPLER III, CHARLES H	429	NEW PENN MOTOR EXPRESS INC
HESS JR, CHARLES C	776	USF RED STAR

OCTOBER 2018 RETIREMENT INCOME PLAN (RIP) INVESTMENT RETURN

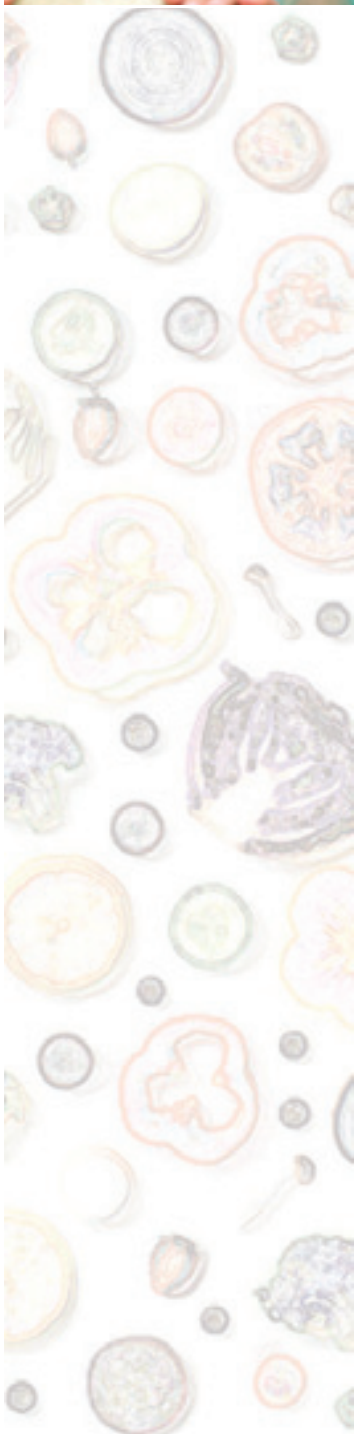
The following is the approximate net investment return for the Central PA Teamsters RIP 1987 retirement plan for the 10 month period ending October 31, 2018. The net investment return equals the gross investment return less investment and administrative expenses plus the re-allocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan	Approximate Net Investment Return
RIP 1987	-3.8%

You may also view your RIP 1987 balance on the Fund website through the Pension Fund Web Portal. Click on the Pension section and then "Pension Fund Web Portal." You must register first before you can access your account information.

For more information on investment results, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."





Healthy New Year:

If you want a better you in 2019, make your plan now

Chances are you, along with millions of other Americans, have grand plans for 2019: Lose weight, get fit, eat healthy, and get adequate rest.

But unless you've planned and prepped carefully, you are about as likely to have success with these goals in the new year as you would be trying to bake a baguette without flour, water, salt and a working oven.

"You have to prepare properly. You have to have the right ingredients in place," says Devin Maier, managing director of Balance Gym in Washington.

So, seize today. If you plan to start being a healthier you in a week, start making sure now that you are positioned to reach your goals, Maier says. We asked him, along with two other local fitness and health experts, to share ideas on how to use these last days of 2018 to best prepare for fitness success in 2019.

Set the right goal

If your goal is to "get healthy" in general, you need to start by defining your goal more narrowly to figure out exactly what actions you need to take, says Rebecca Scritchfield, a dietitian and life coach.

"It's all about healthy habits, and people often have a hard time creating and sustaining healthy habits if the goal is too vague and too broad," she says.

In other words, ask yourself: Does healthy mean weight loss? Sleeping more? Exercising more? Eating healthier?

Start with one narrow and specific goal, she says, and then later — maybe a couple of months down the road — you can branch out.

Once you have your goal, start thinking about specific actions.

"What actions can you take? What actions do you have control over?" Scritchfield asks.

And most importantly, make that goal realistic. A common reason people sour on their New Year's resolutions is that they didn't set realistic goals to begin with, Maier says. You gained 50 pounds in five years and yet you are determined to lose that weight in five months?

Give it some time

One very important action is to make time for exercise or eating healthy or whatever your goal might be, Maier says.

"Ask yourself, when can I fit this in? And then mark your calendar. Make it an appointment," he says.

If the gym is five miles out of your way, are you likely to make it there three times a week?

The two weeks before Jan. 1 can be a good time to experiment with what works and what doesn't, Maier suggests.

Says Faith Hunter, a yoga teacher: "Use this time to figure out what your stumbling blocks are, and address those before Jan. 1."

Find your community

One often-cited stumbling block is that people don't necessarily socialize around healthy habits. So if you decide to work out instead of going to happy hour, will that make you feel like the odd man or woman out?

Maier suggests it doesn't have to be either/or.

"Do happy hour Thursday and SoulCycle Wednesday and Friday," he suggests.

CrossFit and various boutique studios —

be they yoga or cycling or boxing — have been particularly successful in creating a sense of community, Maier says. But gyms such as his own, as well as running and cycling groups, can provide that same feeling of belonging.

Ask around now to see whether your existing community is interested in joining you in your healthful habit. If not, maybe you need to add a new group of people to your life.

“You need to surround yourself with people who live the lifestyle you want to live,” Maier says. “Because you want that to become your norm.”

Find motivation

For a new habit to stick, you need to feel motivated, Scritchfield says.

This is a very individual thing. For some people, it helps to track their progress with fitness trackers; for others, it's the community; some might be content with “I just feel better.”

Take the time — before Jan. 1 — to figure out what exactly motivates you. You will need that motivation when the going gets tough — around February, Scritchfield says.

For some people, the answer is to get a personal trainer who can design a program that works and who holds you accountable. For others, it can be a group exercise instructor or just a particular kind of music that motivates, Hunter says.

“You have to enjoy and like what you do, or it won't stick,” she says.

Some people are motivated by new equipment — be it a new kitchen mixer for smoothies or the latest fitness

tracker to count calories and performance. Whether it's your motivating factor or not, make sure that you have the right equipment to get the job done starting Day 1. That could mean anything from the right shoes to healthful food in your pantry.

Make a Plan B

Speaking of healthful food, says Scritchfield, what is your Plan B if your goal of cooking healthy doesn't pan out?

“First of all, know you're not alone and it's not hopeless when you screw up,” Scritchfield says. “And then ask yourself, what is my recovery plan?”

Don't wait until you stumble. Figure out your recovery plan now. What happens if your schedule gets in the way of home-cooked meals? How will you address missed workouts? What if your two-times-a-week limit for alcohol turns into four?

Don't let a slip-up become an excuse for veering off your healthy path, says Scritchfield. Instead, maybe you can find a way to order in healthful food or make sure to reschedule a missed workout as soon as possible.

But a Plan B should also include self-compassion.

“Don't get stuck in negative thinking or the compare-and-despair trap,” she says referring to the tendency many people have to compare themselves with the “best and most fit” person at the gym. “Remember that it's feelings or hope and confidence that make people change.” □

Source: <https://www.heraldtribune.com/entertainmentlife>

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Fund Office Contact Information

Contact the Fund Office directly with any questions on Health and Welfare or Pension benefits. The Fund staff is available Monday through Friday from 7:00 a.m. to 4:00 p.m.

Telephone Numbers:

Health & Welfare

(610) 320-5500

Toll free in PA 1-800-422-8330

Nationwide 1-800-331-0420

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