



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



April 2015



IMPORTANT INFORMATION about the Multiemployer Pension Reform Act of 2014 as It Pertains to the Central PA Teamsters Defined Benefit Plan

A number of participants have contacted the Fund Office with concerns about the Multiemployer Pension Reform Act of 2014, enacted as part of the budget bill. We want you to know that this legislation addresses multiemployer defined benefit plans which are in critical and declining status and projected to be insolvent in 20 years. The Central Pennsylvania Teamsters Defined Benefit Plan is not in critical or declining status, nor is it facing insolvency. In fact, the current actuarial projections predict that the Fund will be fully funded in less than 10 years. In addition, the new law has no application to the Retirement Income Plan which is a defined contribution plan.

As you know from prior notices, and as is true today, the Central Pennsylvania Teamsters Defined Benefit Plan is currently in “green” status. That means that the pension benefits paid today, and the benefits that you are accruing today, are not affected in any way by the passage of the Multiemployer Pension Reform Act. Although other pension plans may be faced with reducing or suspending benefits under the new law, the Trustees of our Fund look forward to continuing to work towards full funding and providing the type of benefits that allow for a more comfortable and secure retirement.

Sun Life Death/AD&D Program Offers Additional Benefits

The Fund's Death and Accidental Death and Dismemberment (AD&D) benefits are provided through Sun Life. Your collective bargaining agreement spells out whether or not your coverage includes Death and AD&D benefits through the Central PA Teamsters Health and Welfare Fund and, if so, under which Plan level you are covered.

In addition to Death and AD&D, Sun Life offers additional benefits to those who are covered:

- On-Line will preparation through an easy-to-use secure website, www.EstateGuidance.com. In addition, Claimant Support Services offers no-cost, objective financial planning, legal information and emotional support through ComPsych if you or your family member has filed a claim with Sun Life.
- Emergency Travel Assistance if you have a medical emergency while you are 100 miles or more from home, no matter where you are in the world. Assistance is provided by pre-qualified, English-speaking professionals who can provide medical consultation, hospital admission, critical care monitoring, emergency medical evacuation, transportation to return home, lost prescription assistance and legal and interpreter service.
- Identity Theft Protection through Assist America's SecurAssist Identity Protection Program.

For information on how to access these programs, visit the Fund website at www.centralpateamsters.com – Active Death and Accidental Death and Dismemberment Benefits, or contact the Health and Welfare Fund to request a brochure.

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.

WELCOME NEW TRUSTEE

The Teamsters Local Union No. 429 Executive Board recently notified the Funds of the appointment of Kevin Bolig as a new union Trustee. Kevin is a Business Agent at Teamsters Local Union No. 429. Welcome Kevin!

DENTAL PREDETERMINATION

Predetermination enables you and your dentist to know in advance what the Delta Dental payment will be for any service that may be in question.

Delta strongly recommends a predetermination if total charges are expected to exceed \$300.

Your dentist should submit the predetermination request before performing services.

Delta acts promptly in returning the predetermination voucher to your dentist (with a copy to you), explaining patient eligibility, scope of benefits, and the period of time for completion of services.

Delta's payment of the predetermined amount is dependent upon continued participant eligibility. Payment may be reduced due to coordination of benefits with other coverage for which the patient is eligible.

Once the service is completed, a claim with service dates and signatures should be submitted to Delta for prompt payment.

The Women's Health and Cancer Rights Act of 1998

Under a federal law called the Women's Health and Cancer Rights Act of 1998, the Fund is required to provide you with an annual notice of your rights under this Act. Please consider this information as the annual notice for 2015 of your rights under this important federal law.

The Women's Health and Cancer Rights Act requires the Fund to provide benefits for mastectomy-related services, including reconstruction of the breast on which the mastectomy was performed and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy, including lymphedema. Any Fund deductibles and co-payments that apply to other conditions also apply to the treatment related to the mastectomy. You should feel free to contact the Fund Administrator if you have any questions about your coverage. You can reach the Fund Administrator at 610-320-5500.

The coverage is available under all plans of the Central Pennsylvania Teamsters Health and Welfare Fund and is subject to the relevant plan's deductibles and co-insurance provisions.

If you have any questions regarding this coverage, please contact the Fund Office.

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, you must provide the Fund with a Durable Power of Attorney before any information can be given to the person who you designate to handle your affairs.
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.



Pension Fund Power of Attorney Update

In order for someone to request or receive information on a Participant and/or Beneficiary of the Pension Fund, a Power of Attorney document is required to be on file with the Fund. The Health and Welfare Fund requires a medical Power of Attorney. This article addresses the Power of Attorney as it pertains to the Pension Fund.

A "Power of Attorney" is a written document in which an individual, referred to as the "Principal," designates an individual, referred to as the "Agent," to exercise enumerated powers and perform covered acts for the sole benefit of the Principal. The Principal must be eighteen years of age or older to execute a Power of Attorney and also possess the mental capacity to understand the purpose of the document and appoint Agent(s).

Pennsylvania has enacted changes to the laws governing financial Powers of Attorney through Act 95, which was signed into law in July 2014. Power of Attorney documents executed prior to these changes are still valid so long as these documents meet the statutory requirements in effect at the time of execution. However, you may wish to have your document reviewed by an experienced attorney to determine if changes are necessary and to gain an understanding of the present options available.

It is important for the Principal to select an Agent who is trustworthy and competent to handle the Principal's affairs. A Power of Attorney is in effect only during the Principal's lifetime. Upon the Principal's death, the designated Agent no longer has authority to act under the document.

The Power of Attorney document contains a special "Notice" that is found on page 1 of the document. This Notice outlines the broad powers that the Principal is giving to the Agent under the document, such as making decisions regarding property, finances, management, banking, business and various other matters on behalf of the Principal. This Notice has now been amended to warn that the Agent may give away the Principal's property or change how the property is distributed at the Principal's death.

All Financial Powers of Attorney, executed after January 1, 2015, must be signed by the Principal in the presence of a notary and two independent witnesses, who are eighteen (18) years of age or older. If the Principal is unable to execute the document, the amendments allow another individual to sign on the Principal's behalf at the direction of the Principal.

The Agent must act in good faith and in the Principal's best interest. Under the amendments, the Principal must consider which duties the Agent can perform and clearly identify the scope of the Agent's authority under the document.

In addition, the Agent must sign a special form acknowledging certain responsibilities. This Acknowledgment has been amended to state that the Agent will act in good faith and in accordance with the Principal's reasonable expectations to the extent that these expectations are known to the Agent. It is important for the Principal to have discussions with his or her Agent regarding such issues as how to manage assets, how gifts are to be made, and the Principal's expectations concerning illness and care.

While we can not predict whether we will have diminished mental capacity or become physically disabled as we age, it is important to prepare for these events and have a Power of Attorney document prepared. An experienced attorney can create a document which fully addresses your needs and expectations.

Visit Our Website

Members and their families, as well as contributing employers, can access the Fund website, www.CentralPATeamsters.com for benefits information, announcements, reports and notices, investment reports, forms, wellness information and provider network links. Smart phone users can access the website by using the scanning feature on their phones. Users must first download a bar code or QR reader app to their smart phone. Simply scan the code and you will be directed to the website. Questions on accessing Fund website by scanning the QR code should be directed to the Fund's Information Resources Department.



Have Health Care Questions? Call NurseLine.

NurseLine is a free service available 24 hours a day, 7 days a week to help you and your family with health issues. Call NurseLine toll-free, at 1-866-491-4462 for help when you are sick, injured or have a health care question.

A SUGGESTION FROM THE HEALTH & WELFARE FUND

Compare any provider bills with your Explanation of Benefits (EOB) before you pay an outstanding balance. When you receive a doctor's or dentist's bill reflecting a balance due, please compare the bill with the Explanation of Benefits (EOB) you receive from the Fund. Do not pay any balances until after you have received and reviewed the EOB. The estimated balance on a bill generated before the claim is paid by the Fund may not be correct.

Please note: the EOB reflects any co-pay amounts associated with the medical treatment, whether or not the co-pays were actually paid at the time of treatment.

If you have any questions about a claim, be sure to contact the Health & Welfare Fund.

December 2014 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 12 month period ending December 31, 2014. The net investment return equals the gross investment return less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan	Approximate Net Investment Return
RIP 1987	5.2%

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."

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND PRESCRIPTION DRUG BENEFITS

Negative Formulary List*

Aciphex	Diflucan	Livalo	Pristiq	Vascepa
Advicor	Edluar	Lunesta**	Procysbi	Victrelis
Altoprev	Effexor	Luvox	Protonix	Viibryd
Ambien**	Fibricor	Mevacor	Prozac	Vimovo
Aubagio	Grastek	Nexium****	Ragwitek	Vytorin
Axid	Gilenya	Olepto	Relenza	Xeljanz
Brintellix	Hetlioz	Onmel	Rozerem	Xyzal
Brisdell	Incivek	Oralair	Sarafem	Zantac***
Cambia	Intermezzo	Oravig	Silenor	Zegerid
Celebrex	Juvisync	Oseni	Simcor	Zetia
Celexa	Juxtapid	Otezla	Sonata**	Zipsor
Clarinet	Kazano	Paxil	Sporanox	Zocor
Crestor	Lamisil	Pepcid***	Symbyax	Zoloft
Cymbalta	Latuda	Pexeva	Tagamet	Zolpimist
Daypro	Lexapro	Pravachol	Tamiflu	Zorvolex
Deprizine	Lipichol	Prevacid	Tecfidera	
Desvenlafaxine	Lipitor	Prevacid-Solutab	Tekamlo	
Dexilant	Liptruzet	Prilosec****	Trilipix	

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

Effective April 1, 2015, Belsomra, Relyyt, Silvera, and Velma will be added to the Negative Formulary list.

*Please note that this listing is subject to change. Participants will receive notification (via newsletter, mailings, etc.) of additions and/or deletions.

**By law, controlled substances cannot be mail ordered.

*** Over the counter dosages are not covered.

**** Effective 1/1/09, all new prescriptions for proton pump inhibitors (PPI's) are subject to a Step Therapy Program. This means that the plan will cover only over-the-counter PPI's as a first step in treatment. If the OTC is ineffective, ask your doctor to write a letter (addressed to the Fund) stating that you must have a prescription PPI.

Prescription Plan Benefits under Plans 13, R7, and R7/65

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary for up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply

\$15 Brand for up to a 34 day supply

\$30 Negative Formulary for up to a 34 day supply

Prescription Plan Benefits under Plans 14, 16, and R6

MAIL ORDER COPAYMENTS

	Option A	Option B	Option C
Generic for up to a 90 day supply	\$15.00	\$30.00	\$30.00
Brand for up to a 90 day supply	\$30.00	\$40.00	\$60.00
Negative Formulary up to a 90 day supply	\$60.00	\$80.00	\$100.00

Prescription Plan Benefits under Plans 14, 16, and R6 (continued)

RETAIL PHARMACY COPAYMENTS

	Option A	Option B	Option C
Generic for up to a 34 day supply	\$ 5.00	\$10.00	\$10.00
Brand for up to a 34 day supply	\$15.00	\$20.00	\$30.00
Negative Formulary up to a 34 day supply	\$30.00	\$40.00	\$50.00

Prescription Plan Benefits under Plan 13Y

MAIL ORDER COPAYMENTS

\$30 Generic for up to a 90 day supply

\$60 Brand for up to a 90 day supply

\$100 Negative Formulary up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$10 Generic for up to a 34 day supply

\$30 Brand for up to a 34 day supply

\$50 Negative Formulary up to a 34 day supply

SILENT SYMPTOMS OF PRE-DIABETES

BLURRY VISION: Sudden spikes and dips in your blood sugar (which are common in those with pre-diabetes) can impair your eye's ability to bend and focus, leading to blurred vision. The blurriness should go away once you get your sugar levels back into normal range.

EXCESSIVE THIRST: One of the more well-known signs of pre-diabetes and diabetes, excessive thirst occurs in response to the surplus sugar in the blood. Your body attempts to flush the excess into the urine, which means you'll need to go more often than usual. This in turn can cause dehydration, making you feel thirsty.

STUBBORN WOUNDS OR INFECTIONS: High blood sugar can slow your circulation, so skin takes longer to repair itself. As a result, minor bruises and cuts might take longer than usual to heal. The condition can also promote the growth of bacteria and fungi, which may lead to repeat infections such as urinary tract infections.

EXTREME FATIGUE: Your body uses blood sugar for fuel. But pre-diabetes causes insulin resistance, which means your body isn't able to efficiently convert the glucose in your blood into energy, leaving you with severe fatigue—and sometimes even flu-like symptoms.

SUDDEN, UNEXPLAINED WEIGHT GAIN OR LOSS: When the body is unable to get the energy it needs from blood glucose, it starts burning other things for fuel, resulting in weight loss, even if you're not on a diet or working out. On the other hand, insulin resistance can make you feel hungry, which can cause weight gain.

DARKENED AREAS OF SKIN: High Insulin levels can speed the rate at which skin cells reproduce, leading to a condition called acanthosis nigricans. It occurs when skin on the back of the neck, under the arm, or in the creases of your elbows to darken and take on a smooth or velvety feeling.

Source: GPP Pharmaceutical Update, November/December 2014





IDENTITY THEFT

When your private financial information gets into the wrong hands, the consequences can be devastating. Yet there are many ways you can help protect yourself on a daily basis, from taking precautions while online to checking your credit report periodically.

If you should fall victim to identity theft, it is important that you act quickly. Contacting the correct agencies and filing the necessary reports will go a long way toward minimizing any damage to your financial wellbeing.

Who to Contact

CREDIT BUREAUS: Immediately contact the fraud departments of each of the credit bureaus listed below. Alert them that you are a victim of identity theft, and request that a fraud alert be placed in your file. You can also request a security freeze, preventing credit issuers from obtaining access to your credit files without your permission. This prevents thieves from opening up new credit cards in your name.

LAW ENFORCEMENT: Report identity theft to your local police department. If the crime occurred somewhere other than where you live, you may wish to report it to law enforcement there as well. The police will create an "identity theft report" and you can request a copy.

FEDERAL TRADE COMMISSION (FTC): The FTC does not investigate identity theft cases, but they can share information that you give them, such as the identity theft report number, with investigators nationwide. For more information about fighting back against identity theft, visit the FTC's Identity Theft website.

The Federal Trade Commission's Identity Theft Hotline is 877-IDTHEFT (877-438-4338)

Credit Bureau Contact Information Equifax

Order Credit Report: 1.800.685.1111

Fraud Hotline: 1.888.766.0008

www.equifax.com

Experian

Report Order: 1.888.397.3742

Fraud Hotline: 1.888.397.3742

www.experian.com

Trans Union

Report Order: 1.877.322.8228

Fraud Hotline: 1.800.680.7289

www.tuc.com

Source: Practical Money Skills for Life

ROUTINE PHYSICALS AT URGENT CARE FACILITIES NOT COVERED

The Fund has contracted with Urgent Care facilities to cover the treatment of illness and injuries only. The Fund has not contracted with Urgent Care facilities to cover routine physicals for adults or children. Therefore, the Fund will consider payment for the treatment of illness and injuries at an Urgent Care facility, but will not pay for routine physicals.

In order to receive Fund coverage for routine physicals for yourself or your eligible dependents, please select treatment with a Primary Care provider, and not at an Urgent Care facility.

If you need assistance in locating a Primary Care provider, you may visit the Fund website, click on Health and Welfare, and select "Providers" to do a provider search. Or you may contact the Health and Welfare Fund.

Vision Services for Medical Conditions

Davis Vision only pays claims for well vision checkups in order to determine the need for glasses or contacts. If you are in need of a vision visit for a medical condition, such as glaucoma, the Fund would consider that visit payable under the medical provisions of your plan. Office visit services provided by a participating provider would be subject to the appropriate specialist co-pay. If the provider that you utilize is a non-participating, the Fund will pay up to the usual and customary fee minus the appropriate specialist co-pay. If the doctor also performs a charge for a refraction, the refraction would not be payable under the medical provisions of your plan, and would be covered only if you are eligible for vision coverage through the Davis Vision program. Before you decide which provider to utilize, you must consider the reason for which the visit is needed. Please contact the Fund Office if you are in doubt about the network that you should be using to select a provider.

Retirees Approved For Pensions November 2014 through February 2015

November 2014

Name	Local	Employer
ALBRIGHT, WILLIAM C.	776	LIQUID CARBONIC SPEC GAS CORP.
ANDERSON, JOHN J.	229	HARPER COLLINS PUBLISHERS INC.
ANTHONY JR., PAUL	429	SCHROCK CABINET COMPANY
AUCH, GARY W.	776	ARKANSAS BEST FREIGHT SYS INC.
BARRETT, MARGARET	229	SCRANTON SEWER AUTHORITY
BEHLER JR., RALPH H.	773	EASTERN INDUSTRIES INC.
BLAIR, JOHN E.	776	RANGER TRANSPORTATION INC.
BOCIAN, JOSEPH R.	429	J C EHRLICH CO INC.
BRADY, BRIAN J.	776	CONSOLIDATED FREIGHTWAYS
BROOKS JR., EDWARD N.	764	ARROW CONCRETE
BUCKWALTER, EARLE L.	776	DRIVERS INC.
BURKHOLDER, ROGER J.	776	YRC FREIGHT
BYRNS, ROSEMARIE	229	M & G CONVOY INC.
COMINSKY, JOHN A.	773	EASTERN INDUSTRIES INC DIV OF
CONWAY, JOHN F.	429	FOODCRAFT INC.
COVERT, STEVEN A.	229	REISCH ENTERPRISES INC.
CUSAAC, ANTHONY L.	776	CONSOLIDATED FREIGHTWAYS
DECK, RANDA A.	429	ASSOCIATED WHOLESALERS INC.
DOERNER, NANCY J.	429	BOYERTOWN AUTO BODY WORKS INC.
DONLIN, MARK A.	229	HARPER COLLINS PUBLISHERS INC.
DOUGHERTY, PATRICK J.	229	DIMARE FRESH INC.
DUNKLE, JOHN E.	776	UNITED PARCEL SERVICE INC.
EDMISTON, CARL SCOTT	776	ARKANSAS BEST FREIGHT SYS INC.
EISENHART, LEONARD L.	429	SUPERVALU INC.
ENDERS, THOMAS E.	776	PERK FOODS C/O HEINZ PET
ERLANDSON, ROBERT A.	429	POWER PACKAGING AN EXEL CO.
IORE, DAVID	229	HARPER COLLINS PUBLISHERS INC.
GECHUNIS, CATHERINE ANN	229	TOPPS CHEWING GUM INC.
GETZ, EDWARD J.	229	CONSOLIDATED FREIGHTWAYS
GRISWOLD, WESLEY E.	429	ASSOCIATED WHOLESALERS INC.
GROW JR., WAYNE S.	771	HERMAN R EWELL INC.
HARKENREADER, CAROL E.	229	ROADWAY EXPRESS INC.
HELTON, ROBERT N.	764	UNITED PARCEL SERVICE INC.
HRICHAK, THOMAS A.	773	A-P-A TRANSPORT CORPORATION
HUMMEL, RANDALL E.	429	QUAKER MAID KITCHENS
JUROSKEY, JOHN S.	401	UNITED PARCEL SERVICE INC.
KANE, MICHAEL J.	401	KEYSTONE COCA-COLA BOTTLING CO.
KEHLER, IRENE	429	E J BRENEMAN L.P.
KROMER, DAVID T.	773	UNITED PARCEL SERVICE INC.
LASKOWSKI, LEONARD S.	401	UNITED PARCEL SERVICE INC.
LEAYMAN, GLENROY H.	773	MYERS MEN INC.
LEHMAN, ROBERT A.	764	UNITED PARCEL SERVICE INC.
LINDENMUTH, KIM H.	429	CLOVER FARMS DAIRY
LINDSAY, LOIS A.	776	UPS CARTAGE SERVICES INC.
LOGAN, MAXINE M.	429	BOYERTOWN AUTO BODY WORKS INC.
MACKOWSKI, NORMAN P.	229	CON-WAY EASTERN EXPRESS INC.
MARKS, RICARDO J.	429	LIBERTY OIL COMPANY INC.
MELHORN, MARVIN E.	776	NEW PENN MOTOR EXPRESS INC.
MITCHELL JR., JAMES A.	776	YRC FREIGHT
MORAVETZ, ALAN J.	776	UNITED PARCEL SERVICE INC.
MORGAN, RANDALL J.	229	ROADWAY EXPRESS INC.
MOSTELLER, PHILIP J.	229	YRC FREIGHT
MURRIN, THOMAS P.	229	HARPER COLLINS PUBLISHERS INC.
MYERS, CURTIS L.	776	YRC FREIGHT
PARSONS, JAMES T.	764	VALLEY FARMS TRANSPORT INC.
PODOLAK, PAUL N.	401	ACME MARKETS INC.
RAMIREZ, ONEL J.	771	YRC FREIGHT
RIENDEAU, GUY V.	429	JONES MOTOR CO INC.
RING, THOMAS A.	771	KEREK AIR FREIGHT CORP.
ROSE, PAMELA A.	429	CENTRAL PA TEAMSTERS
RUTTER, RICHARD E.	776	YRC FREIGHT
SATORY III, GEORGE J.	771	YRC FREIGHT
SCHOTT JR., RUSSELL E.	429	ASSOCIATED WHOLESALERS INC.
SCHULER, DONNA M.	773	PEOPLE FIRST
SCIALPI, DONALD A.	229	HARPER COLLINS PUBLISHERS INC.

SERFASS JR., ROY S.	229	CONSOLIDATED FREIGHTWAYS
SHOCKLEY JR., JOSEPH S.	999	ARKANSAS BEST FREIGHT SYS INC.
SMITH, JAMES R.	776	YORK CONCRETE SEPTIC TANKS CO.
TIFFIN, MARY	764	UNITED PARCEL SERVICE INC.
WALKO, RICHARD F.	229	TOPPS CHEWING GUM INC.
WASILKO, DENISE M.	229	C&S WHOLESALE GROCERS
WELLER, GLENN M.	429	ARKEMA INC.
WILLIAMS, THOMAS J.	776	UNITED PARCEL SERVICE INC.
WOLF, MICHAEL E.	776	UNITED PARCEL SERVICE INC.
WOLF, RICHARD L.	401	COON INDUSTRIES INC.
YOB, THOMAS J.	429	OROGRAIN BAKERIES SALES INC.

December 2014

Name	Local	Employer
BAILEY, THOMAS R.	229	THE SCRANTON TIMES
BEARD, DALE R.	776	YRC FREIGHT
BESTRYCKI, MARY M.	229	C&S WHOLESALE GROCERS
BROGAN, HUBERT J.	312	MATLACK INC TERMINAL 5
BYLER, LINDA L.	429	CENTRAL PA TEAMSTERS
CHERRY, RICHARD H.	771	YRC FREIGHT
CIESZKOWSKI, JOSEPH A.	229	AKZO NOBEL SALT INC.
CLOUSER, MICHAEL H.	429	ASSOCIATED WHOLESALERS INC.
CLYMER, ANDREW L.	773	UNITED PARCEL SERVICE INC.
COLANGELO, DANIEL D.	229	HARPER COLLINS PUBLISHERS INC.
COOLICAN, NEIL B.	229	CONSOLIDATED FREIGHTWAYS
CWALINSKI, JOHN C.	771	YRC FREIGHT
DIPAOLLO, RODNEY L.	776	YRC FREIGHT
ELLIOTT, LOYAL J.	776	YRC FREIGHT
FERRESE, PHILIP J.	229	DIMARE FRESH INC.
FOULDS, JOHN J.	429	J C EHRLICH CO INC.
FROST, DAVID A.	776	YRC FREIGHT
GAISKI JR., STEPHEN J.	776	ARKANSAS BEST FREIGHT SYS INC.
GATLING, WILLIAM F.	776	ROADWAY EXPRESS INC.
GAUGHAN, JOSEPH A.	229	TOPPS CHEWING GUM INC.
GESEY, JEFFREY L.	771	MILLER & HARTMAN INC.
GEITER JR., JOHN R.	771	CPC TANKER LLC
GOHO, DONALD L.	429	ASSOCIATED WHOLESALERS INC.
GRIMM, JOSEPH M.	776	YRC FREIGHT
HACKMAN, EDWARD M.	776	NEW PENN MOTOR EXPRESS INC.
HAWKINS, TERRY L.	776	ANDERSON LOGISTICS
HOLSINGER, RODNEY L.	776	FLEMING COMPANIES INC.
HOOVER, JOEL S.	776	ARKANSAS BEST FREIGHT SYS INC.
HUNSICKER, JOHN M.	429	ASSOCIATED WHOLESALERS INC.
INSHETSKI, DONALD A.	229	ROADWAY EXPRESS INC.
ISWALT, JOSEPH S.	429	OROGRAIN BAKERIES SALES INC.
JONES, KIRK E.	229	LWR LACKAWANNA VLY SANITARY AU.
JOSEPH, RICHARD L.	776	NATIONS WAY TRANSPORT SERVICES
KELLER, LARRY W.	429	SUPERVALU INC.
KERN, WILLIAM J.	401	KEYSTONE COCA-COLA BOTTLING CO.
KEYS SR., RUSSELL R.	776	ARKANSAS BEST FREIGHT SYS INC.
KNOWLLEN, DAVID L.	776	YRC FREIGHT
KOLVA JR., WILLIAM A.	776	YRC FREIGHT
KREIDLER, ANN M.	229	HARPER COLLINS PUBLISHERS INC.
KUHN, RANDY T.	776	YRC FREIGHT
KUMMERER, GEORGE M.	429	APEX EQUIPMENT COMPANY
LECH JR., LEONARD L.	776	YRC FREIGHT
LEPLEY, HAROLD J.	776	CAROLINA FREIGHT CARRIERS CORP.
LYNCH SR., EDWARD W.	429	ASSOCIATED WHOLESALERS INC.
LYONS, DONALD A.	776	YRC FREIGHT
MANFRE, CHARLES J.	401	UNITED PARCEL SERVICE INC.
MEHLMAN, ROBERT P.	429	SCHROCK CABINET COMPANY
MELGAR, JOSE A.	999	JACK COOPER TRANSPORT CO.
MENESES, MARIA	429	POWER PACKAGING AN EXEL CO.
MIKA, DENNIS G.	776	ARKANSAS BEST FREIGHT SYS INC.
MILLER, RANDY L.	776	YRC FREIGHT
MITCHELL, JAMES J.	429	LEHIGH VALLEY DAIRIES DIV OF
NARO, SHIRLEY R.	229	TOPPS CHEWING GUM INC.

Retirees Approved For Pensions November 2014 through February 2015

NYE, JAMES H.	771	MILLER & HARTMAN INC.
OSTRUM, DANIEL D.	229	DEFAZIO EXPRESS INC.
PIZARRO, JUAN	771	CPC TANKER LLC
POOLE, MARK E.	776	YRC FREIGHT
PRIMICH, PAULA A.	229	SUPER MARKET SERVICE CORP.
RAKER, DONALD H.	776	YRC FREIGHT
REINERT, RANDY R.	429	JOHN PFROMMER INC.
ROHRER, BARBARA	771	READY MIXED CONCRETE CO.
ROKE, MARK J.	429	NEW PENN MOTOR EXPRESS INC.
ROSKO, THOMAS G.	429	ARKANSAS BEST FREIGHT SYS INC.
ROTH, KIM L.	429	ASSOCIATED WHOLESALERS INC.
SCARAZZO, RAYMOND N.	776	YRC FREIGHT
SEAMAN, LAWRENCE J.	429	THE MILLER GROUP INC.
SILLA, MICHAEL J.	401	ACME MARKETS INC.
SPOHN, DONALD J.	773	UNITED PARCEL SERVICE INC.
STEVENS, RANDY L.	771	YRC FREIGHT
SWARTZ, STEVEN M.	776	CONSOLIDATED FREIGHTWAYS
TAMBOURINO, MONTE A.	776	CENTRAL STORAGE & TRANSFER CO.
TARLOWSKI, MARK F.	229	YRC FREIGHT
ULRICH, ROBERT L.	765	PORTION PACK FOOD SERVICE INC.
WALSH, BRIAN G.	229	AFFILIATED FOOD DISTR INC.
WEBBER, LYNN M.	429	LUDENS INCORPORATED
WEBBER JR., RICHARD H.	776	ARKANSAS BEST FREIGHT SYS INC.
WICKHAM, VINCENT M.	999	ALLIED SYSTEMS LTD.
YESCAVAGE, RICHARD A.	229	HARPER COLLINS PUBLISHERS INC.
ZEMANTAUSKI, MICHAEL J.	229	UNITED PARCEL SERVICE INC.
ZLOGAR SR., THOMAS W.	429	ASSOCIATED WHOLESALERS INC.

January 2015

Name	Local	Employer
ALLISON, GLENN E.	771	PENNCAST CORPORATION
ANSPACH, DENNIS L.	429	ASSOCIATED WHOLESALERS INC.
ASHWORTH, FRANCES A.	229	C&S WHOLESALE GROCERS
BARNETT, GERALD S.	429	BRENNTAG NORTHEAST INC.
BEHNEY, FRANZ EDWARD	773	MYERS MEN INC.
BEST, WILLIAM L.	429	COTT BEVERAGES WYOMISSING INC.
BILLMAN, RICHARD T.	429	OROGRAIN BAKERIES SALES INC.
BLACKWELL, ROBERT A.	401	SHAWNEE READY MIX CONCRETE CO.
BREHM, RICKEY E.	776	ARKANSAS BEST FREIGHT SYS INC.
BROSIUS, GERALD R.	764	CENTRAL BUILDERS SUPPLY CO.
BUCHER, LARRY E.	776	NATIONS WAY TRANSPORT SERVICES
CLANCY, PATRICK E.	776	YORK GROUP INC.
CORRELL JR., PAUL F.	773	OROGRAIN BAKERIES SALES INC.
DANSER, ROBERT J.	429	UNITED PARCEL SERVICE INC.
DESANTE, ERIN	429	UNITED PARCEL SERVICE INC.
DOLINSKY, DAVID D.	429	UNITED PARCEL SERVICE INC.
EHRHARDT, DOUGLAS E.	429	ASSOCIATED WHOLESALERS INC.
ENSLIN, BRIAN L.	229	CONSOLIDATED FREIGHTWAYS
ERB, ROBERT C.	429	ASSOCIATED WHOLESALERS INC.
FERRY, MICHAEL E.	776	ARKANSAS BEST FREIGHT SYS INC.
FICKES, JOHN B.	776	MOTOR FREIGHT EXPRESS INC.
FOEHLINGER, ANDREW J.	776	YRC FREIGHT
FRISBIE, JAMES R.	229	C&S WHOLESALE GROCERS OCEAN LG
GAMBLE, LEROY J.	429	ASSOCIATED WHOLESALERS INC.
GECHTER, STEVEN D.	429	MAIERS BAKERY
GETZ JR., ROBERT A.	776	YRC FREIGHT
GILBRIDE, ROBERT M.	229	BURSCHEL DAIRY COMPANY
GREEN, NORFUS L.	773	CONSOLIDATED FREIGHTWAYS
GROSS, ROBERT M.	773	OROGRAIN BAKERIES SALES INC.
HALL, MARK E.	764	PORTION PACK FOOD SERVICES INC.
HARRIS SR., JAMES D.	229	AFFILIATED FOOD DISTR INC.
HART, DANIEL W.	429	CLOVER FARMS DAIRY
HARVEY, JOHN W.	429	EXIDE CORPORATION
HEFFNER, MICHAEL D.	429	CLOVER FARMS DAIRY
HILLER JR., CARL D.	764	SCHNEIDER-VALLEY FARMS INC.
ISENBERG, HAROLD E.	764	ESSROC READY MIX CORP.
KETCHAM, LAN W.	229	AKZO NOBEL SALT INC.

KIRSCH, MICHAEL J.	773	ROCK HILL TRUCKING CO INC.
KLINE, ERIC R.	429	ASSOCIATED WHOLESALERS INC.
KLINK, JONAS H.	776	MOTOR FREIGHT EXPRESS INC.
KONEK JR., CHARLES J.	773	LEHIGH WHOLESALE GROCERY CO.
KRAMLICH, DANIEL E.	771	HERMAN R EWELL INC.
KRUMANOCKER, KATHLEEN E.	773	PEOPLE FIRST
KUEHNER, SCOTT P.	771	YRC FREIGHT
LEADER, NED J.	776	FLEMING COMPANIES INC.
LENGEL, RICHARD D.	429	ASSOCIATED WHOLESALERS INC.
LINK, PATRICIA A.	229	C&S WHOLESALE GROCERS
LYNN, JOHN T.	429	INTERNATIONAL PAPER
MANSON III, HAROLD A.	401	FRIEDMANS EXPRESS INC.
MARTZ, FRANK L.	764	UNITED PARCEL SERVICE INC.
MCCARTER, JOHN R.	776	YRC FREIGHT
MICELI, RUSSELL C.	771	YRC FREIGHT
MILLER, RANDY L.	776	YRC FREIGHT
MOUGHAN, DEBORAH A.	229	TOPPS CHEWING GUM INC.
NAGLE JR., THOMAS R.	773	T B A SUPPLY CO.
OFOEGBU, ROMANUS C.	771	YRC FREIGHT
OLCUS, CHARLES R.	776	YRC FREIGHT
OPLINGER, JAY LEE	229	TOPPS CHEWING GUM INC.
PUGH, PHILIP H.	429	JONES MOTOR CO INC.
QUINN, PATRICK E.	999	ARKANSAS BEST FREIGHT SYS INC.
RAKER, DONALD H.	776	YRC FREIGHT
REDDEN, BUDDY W.	776	ARKANSAS BEST FREIGHT SYS INC.
REYNOLDS, ROBERT F.	776	ARKANSAS BEST FREIGHT SYS INC.
SALSANO, BRYAN V.	429	MAIERS BAKERY
SASSAMAN, JERRY A.	773	MACINTOSH LINEN & UNIFORM
SCHNETZKA, SCOTT A.	776	YRC FREIGHT
SCHWARTZ, DALE E.	776	UNITED PARCEL SERVICE INC.
SHELLENHAMER, RICHARD T.	429	ASSOCIATED WHOLESALERS INC.
SHISKO, MICHAEL G.	401	UNITED PARCEL SERVICE INC.
SMITH, PAULETTE	229	ROYAL BOTTLING CO.
SNYDER, MICHAEL B.	429	YEAGER SUPPLY INC.
SNYDER SR., CARL E.	429	SINGER EQUIPMENT CO INC.
SPAK, DANIEL R.	401	ARA FOOD SERVICES CO.
TAYLOR, CHESTER H.	776	ARKANSAS BEST FREIGHT SYS INC.
THOMAS, JEFFREY	773	OROGRAIN BAKERIES SALES INC.
TINSLEY, LEONARD F.	401	WISE FOODS
TOMASZEWSKI, DAVID E.	429	NEW PENN MOTOR EXPRESS INC.
TROUT, STEVEN W.	776	WILSBACH DISTRIBUTORS INC.
TRUST IV, JOHN E.	776	USF RED STAR
WELLER JR., LEO W.	776	ARKANSAS BEST FREIGHT SYS INC.
WETZEL, DAVID F.	773	LEASEWAY DELIVERIES INC.
WRIGHT JR., JAMES R.	776	NEW PENN MOTOR EXPRESS INC.
ZACKOSKI, DAVID J.	229	HARPER COLLINS PUBLISHERS INC.
ZERBE, DARRELL D.	776	ARKANSAS BEST FREIGHT SYS INC.
ZERBE, DENNIS J.	429	NEW PENN MOTOR EXPRESS INC.
ZUECH, MYRON	429	INTERNATIONAL PAPER
ZUKAUSKAS, ROBERT J.	771	YRC FREIGHT

February 2015

Name	Local	Employer
BARTO, RONALD E.	429	ARKEMA INC.
BERGMAN, GARY R.	429	UNISOURCE READING
BEZDZICKI, WAYNE J.	229	YRC FREIGHT
BULLARD, THEODORE J.	776	PRESTON TRUCKING CO INC.
CASTILLO, CHRISTOPHER L.	776	ST JOHNSBURY TRUCKING CO INC.
CHRALVA, WILLIAM A.	429	NEW PENN MOTOR EXPRESS INC.
COOK, RONALD D.	771	HERMAN R EWELL INC.
CRATER III, LEONARD E.	776	TRANSCON LINES
CRUIKSHANK, JAY M.	771	YRC FREIGHT
DEMPSEY, STEPHEN F.	776	FLEMING COMPANIES INC.
DENUNZIO, NANCY J.	429	EXETER TOWNSHIP BD OF SUPV.
DICKINSON, CHARLES	429	MRS SMITHS PIE CO.
DOLAN, ROBERT J.	773	A-P-A TRANSPORT CORPORATION
DOWNES, BRIAN S.	429	CLOVER FARMS DAIRY

Retirees Approved For Pensions November 2014 through February 2015

FABIAN, GREGORY	229	KEYSTONE COCA-COLA BTLG CO INC.
FATZINGER, ROBERT G.	773	P I E NATIONWIDE INC.
FICK, MICHAEL L.	429	BERKS PACKING COMPANY INC.
FOREMAN JR., HERBERT S.	429	COTT BEVERAGES WYOMISSING INC.
FRITZ, BYRON A.	429	ARKANSAS BEST FREIGHT SYS INC.
GOWER JR., ERNEST M.	229	YRC FREIGHT
GREAR JR., EDWIN J.	776	TRANSCON LINES
GUTKOWSKI, JOHN M.	401	BUILDERS SUPPLY COMPANY
HAMMAKER, DANIEL L.	776	ARKANSAS BEST FREIGHT SYS INC.
HARTMAN, EUGENE A.	776	YRC FREIGHT
HECK SR., JAMES A.	429	PETRO OIL
HENN, GERALD J.	773	FRANK CASILIO & SONS INC.
HERRON, LARRY	401	ACME MARKETS INC.
HIMMELBERGER, CHRISTINE L.	429	PA HAULAGE-A DIV OF TRANSRVCE
HOLLINGER, TERRY L.	776	ARKANSAS BEST FREIGHT SYS INC.
HUMMER, DAVID E.	776	ARKANSAS BEST FREIGHT SYS INC.
KAPP, JOSEPH A.	776	CONSOLIDATED FREIGHTWAYS
KEISER, STEVEN D.	429	CARL R BIEBER INC.
KELLY, MATTHEW L.	999	JACK COOPER TRANSPORT CO.
KESSLER, JAMES A.	764	CENTRAL BUILDERS SUPPLY CO.
KIRLIN JR., FREDERICK L.	429	READING A-TREAT BOTTLNG CO INC.
KLINE, CLAUDE E.	429	SCHROCK CABINET COMPANY
KLINE, MICHAEL E.	776	PRESTON TRUCKING CO INC.
KLING, RONALD C.	771	HERMAN R EWELL INC.
KOSLOSKI, MICHAEL J.	773	INTERNATIONAL DISTR CENTER INC.
KOZLOWSKI, VICKI L.	776	ROADWAY EXPRESS INC.
KRAFT, BRUCE E.	429	SCHROCK CABINET COMPANY
KUNKLE, DENNIS E.	429	ASSOCIATED WHOLESALERS INC.
LASHINSKY, DAVID M.	776	ARKANSAS BEST FREIGHT SYS INC.
LEIBENSPERGER, ROBERT W.	773	PENSKE TRUCK LEASING CO LP.
LEVANAVAGE, RAYMOND	229	HARPER COLLINS PUBLISHERS INC.
LUCKENBILL, CRAIG	429	CLOVER FARMS DAIRY
MANDEVILLE, PATRICK ROSS	764	BRANCH MOTOR EXPRESS CO.
MANLEY, THOMAS F.	773	ABM INDUSTRIES
MARKLE, LAWRENCE E.	776	ANDERSON LOGISTICS
MAZACK, RICHARD M.	429	PENSKE TRUCK LEASING CO LP.
MCDANIEL, FRANKLIN E.	776	BROCKER REBAR CO INC.
MEDINA, CARMEN I.	773	ONE SOURCE
MIELKE JR., WILLIAM J.	776	CAROLINA FREIGHT CARRIERS CORP.
MORGAN, LLOYD H.	776	ARKANSAS BEST FREIGHT SYS INC.
MORGAN III, KENNETH R.	771	YELLOW FREIGHT SYSTEM INC.
MORRISON, BLAINE E.	776	ARKANSAS BEST FREIGHT SYS INC.
NICHOLS, JOHN D.	771	KENOSHA AUTO TRANSPORT CORP.
NOEL, JOSEPH C.	429	ASSOCIATED WHOLESALERS INC.
NOLL, DELIGHT D.	429	DIETRICH'S MILK PRODUCTS INC.
NOVAJOSKY, ROBERT S.	229	TOPPS CHEWING GUM INC.
PADULA, CANIO J.	229	HARPER COLLINS PUBLISHERS INC.
PARKER, DONALD L.	429	ASSOCIATED WHOLESALERS INC.
PETERS, ALBERT A.	401	ACME MARKETS INC.
SAMPLE, JAMES W.	429	ASSOCIATED WHOLESALERS INC.
SCHAEFFER JR., GUY W.	429	ASSOCIATED WHOLESALERS INC.
SCHLICHTER, ROGER L.	429	CLOVER FARMS DAIRY
SCHROPP, MARK L.	429	GKN POWDERMET INC BOUND BROOK
SEIDERS, GEORGE W.	429	POLLOCK-READING INC.
SHOTTO, DONNA MARIE	229	SCRANTON SEWER AUTHORITY
SIMONS, WAYNE C.	773	ROCK HILL TRUCKING CO INC.
SPRAUT, GLENN M.	429	ASSOCIATED WHOLESALERS INC.
STIMMEL, RAY C.	429	CEMPORT INC.
SWEIMLER, DAVID G.	429	SCHROCK CABINET COMPANY
UHRIG, JOSEPH	429	BRENTTAG NORTHEAST INC.
UREY, RALPH I.	776	ROADWAY EXPRESS INC.
WEAVER, PRESTON D.	776	ROADWAY EXPRESS INC.
WEBER, GREGORY B.	776	ARKANSAS BEST FREIGHT SYS INC.
WEICHT, GARY L.	776	CAROLINA FREIGHT CARRIERS CORP.
WINEMAN, ROBERT S.	229	CON-WAY EASTERN EXPRESS INC.
ZIMMERMAN, THOMAS J.	776	YRC FREIGHT

Reminder: Health and Welfare Plan Co-pay Changes Became Effective January 1, 2012

Just a reminder that, effective **January 1, 2012**, the Health and Welfare Fund increased participant co-pay amounts for Office Visits, Hospital, Out-Patient Surgery, Emergency Room Visits and Ambulance/Life Flights as follows:

- **\$5 increase in Office Visit Co-payment** (this includes rehabilitative, mental nervous and substance abuse visits if your plan provides those benefits). In-Network Primary Care visit co-pays increased from \$15 to \$20 and In-Network Specialist visit co-pays increased from \$25 to \$30.
- **Inpatient Hospitalization Co-payment: \$100 per admission***
- **Outpatient Surgery Co-payment: \$100**
- **Emergency Room Co-payment Increased from \$50 to \$100***
- **Ambulance/Life Flight Co-payment: \$100**

*If you visit the Emergency Room and are admitted to the hospital from the Emergency Room, you will be charged only one \$100 co-pay.

Employer Group Coverage Requirements under USERRA

The Uniformed Services Employment and Reemployment Rights Act (USERRA), prohibits discrimination against persons because of their service in the Armed Forces Reserve, the National Guard, or other uniformed services.

USERRA requires that employees who are called up to active service and who are eligible for their employer's group health coverage must be allowed to continue their health coverage for themselves, their spouse and their dependent children. Individuals electing continuation of coverage on or after December 10, 2004 can elect coverage for up to 24 months. Prior to December 10, 2004, eligible individuals could elect coverage for up to 18 months.

The Act also requires that employers provide an annual notice of USERRA rights and obligations to employees entering military service. This notice requirement can be met by posting the notice in a location where the employer customarily places notices to employees. The requirement also applies to unions that operate hiring halls.

Please call your employer or the Fund Office if you have questions about your USERRA rights.

Central PA Teamsters

P.O. BOX 15223

Reading, PA 19612-5223

Address Service Requested

Non-Profit Org.
U.S. POSTAGE
PAID
Kutztown, PA
Permit No. 12

Important Information from the Fund Office

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

Pension

(610) 320-5505

Toll free in PA 1-800-343-0136

Nationwide 1-800-331-0420

REMINDER

Keep Your Information Current with the Fund Office

Please remember to keep your address, dependent and beneficiary information updated with the Funds. You can call or mail in address changes to the Fund. You can call the Fund offices or visit www.CentralPATeamsters.com to obtain beneficiary change forms to complete and send in to the Fund Office.

Visit Our Website at:

www.CentralPATeamsters.com

Central Pennsylvania Teamsters Pension Fund and Central Pennsylvania Teamsters Health and Welfare Fund

Trustees:

William M. Shappell

Chairman & Union Trustee

Tom J. Ventura

Secretary & Employer Trustee

Kevin Bolig

Union Trustee

Eric Bucheit

Employer Trustee

Howard W. Rhinier

Union Trustee

Kenneth A. Ross

Employer Trustee

Daniel W. Schmidt

Employer Trustee

Charles Shafer

Union Trustee

Jeff Strause

Union Trustee

Joseph J. Samolewicz

Administrator

Martin L. Cullen

Assistant Administrator

Professional Advisors:

Beyer-Barber

*Health and Welfare Fund Actuary
& Consultant*

Morgan Lewis

Legal Co-Counsel

Novak Francella, LLC

Certified Public Accountants

Summit Strategies

Investment Consultant

Stevens & Lee

Legal Co-Counsel

The Savitz Organization

Pension Fund Actuary & Consultant

Willig, Williams and Davidson

Legal Co-Counsel

Investment Managers for the Central Pennsylvania Teamsters Health and Welfare Fund

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

INTECH Investment Management, LLC

SEI Investments

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

William Blair & Company, LLC

Investment Managers for the Central Pennsylvania Teamsters Pension Fund

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

Dimensional Fund Advisors, LLC

Entrust Capital, Inc.

Income Research & Management

LSV Asset Management

Mesirow Financial, Inc.

Northern Trust Investments Inc.

Oakbrook Investments

Penn Capital Management

Pictet Asset Management Ltd.

Principal Financial Group

Prudential Insurance Company
of America

Segall Bryant & Hamill

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

Western Asset

Westfield Capital Management

Company, LLC

William Blair & Company, LLC