



A Message from the Central PA Teamsters Health & Welfare Fund

The Supreme Court's Decision on Health Care Reform

Dear Participants:

On June 28, 2012, the Supreme Court of the United States upheld the health care reform law. Many of you are asking how this will affect your health coverage.

The reforms that were required by the Patient Protection and Affordable Care Act (PPACA) in 2011 and 2012, such as enrolling dependent children to age 26, elimination of pre-existing condition exclusions, and elimination of annual and lifetime maximum dollar limits will remain in effect.

The PPACA requires that all health plans prepare and

distribute a Summary of Benefits and Coverage (SBC) of your plan which outlines your benefits in a format that is consistent for all plans. You will receive this SBC of your plan this fall. In addition, effective January 1, 2013, certain women's preventative services will be covered with no cost-sharing. You will receive detailed information about this change at the end of this year.

Please be assured that the Fund will continue to monitor the provisions of the health care reform law and will inform you of any effects the law has on your plan. ■

Pension Notices Mailed in April

Each year, Congress and the IRS require specific funding and participant notices under the Pension Protection Act of 2006 (PPA). The Central PA Teamsters Pension Fund mailed two required notices on April 27, 2012:

- Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan for the Plan Year January 1, 2011 to December 31, 2011.
- Notice of Endangered Status for the Central Pennsylvania Teamsters Defined Benefit Plan for the Plan Year beginning January 1, 2012.

Annual Funding Notice for the Plan Year January 1, 2011 to December 31, 2011

This notice is a "snapshot" of the Plan as of January 1, 2011. The Notice states that the funding percentage as of that date was 86.1%. The Plan was not in Endangered or Critical Status for the 2011 Plan Year. The Annual Funding Notice does not reflect the Plan's 2011 investment return which, comparable to most similarly-situated pension plans, was flat for the year.

Notice of Endangered Status for the Plan Year beginning January 1, 2012

The Notice of Endangered Status is a snapshot of the Plan as of January 1, 2012. Under PPA, the Plan's Actuary must perform two tests to certify the Plan's "zone status." If the Plan fails either test, the Plan is in "Endangered Status."

- The first test is based on the Plan's Funded Percentage. If the ratio is at least 80%, this test is passed. As of January 1, 2012, the Plan's PPA funded percentage is approximately 79%.
- The second test looks at the future of the Plan. A projection is made to determine whether the level of contributions expected to be received over the next six years are enough to prevent the Plan from having a minimum funding shortfall during that period. The Plan passes this test on January 1, 2012.

Since the Plan fails the first test, the Plan is in Endangered Status for this year.

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Pension Notices Mailed in April

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Funding Improvement Plan

Federal law requires pension plans in Endangered Status to adopt a Funding Improvement Plan aimed at improving the financial health of the Plan. The goal of the Funding Improvement Plan is to increase the Plan's Funding Percentage by 1/3 over the 10-year Funding Improvement Period, while also avoiding a minimum funding shortfall.

The law requires the Trustees to develop a Funding Improvement Plan by November 25, 2012. The Funding Improvement Plan must contain at least two alternative Schedules, both of which must enable the Plan to emerge from Endangered Status at the end of the Funding Improvement Period. One Schedule must reduce all future

benefits to the extent necessary to satisfy this standard (the "Default Schedule"). The other must increase contributions alone to the extent necessary to enable the Plan to emerge from Endangered Status.

The Board of Trustees may adopt other Schedules as well which both reduce benefits and increase contributions to varying extents.

The Schedules are provided to the Local Unions and to the Employers to bargain. Each bargaining group must adopt one of the Schedules when their CBA expires. If the bargaining parties fail to agree within a specified period, the Default Schedule applies.

As a participant, you are entitled to receive a copy of the Plan's Funding Improvement Plan once it is formally adopted. Please be aware that, in accordance with the PPA, the Funding Improvement Plan may not be available until December, 2012.

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.

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.

Participants in the Retirement Income Plan (RIP) 1987 can view their account balances (updated monthly) by visiting the **Pension Web Portal** page. You must register first before you can access your account information.

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.



A suggestion from the Health and 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. If you have any questions about a claim, be sure to contact the Health and Welfare Fund.

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

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

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

Aciphex	Dexilant	Luvox	Prozac	Valturna
Advicor	Diflucan	Mevacor	Relenza	Victrelis
Altoprev	Edluar	Nexium	Rozerem	Vimovo
Ambien**	Effexor	Olepto	Sarafem	Vioxx
Axid	Fibricor	Oravig	Silenor	Vytorin
Bextra	Gilenya	Paxil	Simcor	Xyzal
Cambia	Incivek	Pepcid***	Sonata**	Zantac***
Celebrex	Juvisync	Pexeva	Sporanox	Zegerid
Celexa	Lamisil	Pravachol	Symbyax	Zetia
Clarinox	Latuda	Prevacid	Tagamet	Zipsor
Crestor	Lexapro	Prevacid-Solutab	Tamiflu	Zocor
Cymbalta	Lipitor	Prilosec****	Tekamlo	Zoloft
Daypro	Livalo	Pristiq	Trepadone	Zolpimist
Deprizine	Lunesta**	Protonix	Trilipix	

And All Injectables (excluding Insulin and Imitrex)

Effective August 1, 2012, Intermezzo 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) will be 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 the reason that you must have a prescription PPI.

Prescription Plan Benefits Under Plans 13, R4, R5 and R7

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary 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 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

Moonlighting/ Self-employment

The Health and Welfare Fund does not cover participants or their eligible dependents for illnesses or injuries that arise as a result of performing non-covered employment for wage or profit. Any time such service is rendered for wage or profit, there are no benefits (i.e. medical, short-term disability, etc.) payable by the Fund. Non-covered employment means any employment for which contributions are not made to the Fund. Unfortunately, in the past, there have been cases where an individual was performing odd jobs, i.e. painting, roofing, etc. for which they received payment. The individual was injured while performing the job and as a result, all bills and short-term disability benefits were denied. If you or your spouse intend to render services or be self-employed in any capacity for which a wage or profit is received, you must have the appropriate liability coverage to cover any injuries or illnesses which arise as a result of performing such services. ■



Motor Vehicle Accidents: How Are Medical and Wage Loss Benefits Paid by the Health and Welfare Fund?

The Fund Office receives many questions regarding coverage provided by the Fund when the claim is the result of an injury due to a motor vehicle accident. In accordance with Plan provisions, the Fund will only cover medical expenses on a subrogated basis once the maximum liability has been paid by the motor vehicle insurance carrier. *In other words, the Fund will consider the payment of medical expenses only after benefits from the automobile insurance carrier have been exhausted.*

The subrogation rules above also apply if you are injured while repairing your car or by any other contact with your car.

In addition, the Fund will not provide coverage for short-term disability benefits (except for the first 5 days of missed work) for injuries sustained in a motor vehicle accident. The only time the Fund will pay more than 5 days of short-term disability benefits is when written proof is submitted verifying that the state in which you reside does not allow you to purchase wage loss protection from your motor vehicle insurance carrier. The state of Pennsylvania allows residents to purchase wage loss protection. It is recommended that you contact your motor vehicle insurance carrier to evaluate the extent to which you are covered for wage loss benefits resulting from a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

Do not wait until you have an accident to find out you have no wage loss coverage under your policy. Payment for the first 5 days of short-term disability benefits **does not** apply to motorcycle accidents. There are **no** short-term disability benefits payable for injuries sustained as a result of a motorcycle accident.

June 30, 2012 Retirement Income Plan (RIP) Return

The following is the approximate net return for the Central PA Teamsters RIP 1987 retirement plans for the 6 month period ending June 30, 2012. The net 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
RIP 1987**

**Approximate Net Return
5.9%**

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 returns, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

IMPORTANT ITEMS TO REMEMBER

(Please note that this list is updated frequently)

1. Your application should not be signed and dated more than sixty (60) days prior to the date that is entered in the space entitled "Date Electing to Retire."
2. If you are electing to have your monthly check(s) sent to the bank, your **FIRST** (or next if you are already receiving checks) monthly check will be sent to your home address. It takes 30 days for the direct deposit to go into effect.
3. The date of notarization must be the same date you signed the applicable forms in the presence of the Notary Public.
4. If the Pension Fund requests a participant's signature on a form, the form must be signed by the participant. No one other than the participant is permitted to sign forms on a participant's behalf, unless a Power of Attorney is on file with the Fund Office.
5. If you are electing to roll over a lump sum balance, the financial institution receiving the rollover needs to provide a Direct Rollover Acceptance Form or a Letter of Acceptance. In order for the rollover forms to be acceptable, please note the following points:
 - a. The acceptance forms must contain the name of the correct plan from which the money is coming. The funds are either coming from the Defined Benefit Plan or the Retirement Income Plan.
 - b. If you are electing a partial rollover, the acceptance paperwork must also be marked as a partial rollover.
 - c. The Retirement Income Plan is a qualified retirement plan (QRP) or a 401(a). You do **NOT** have an Individual Retirement Annuity ("IRA") or a 401(k) with the Central Pennsylvania Teamsters Pension Fund.
- d. The acceptance forms must be signed by an authorized representative of the financial institution. The signatures must be original.
- e. All acceptance forms must be originals. Copies or faxes will not be accepted.
- f. If the acceptance letter references an attached document, the Pension Fund requires the attached document to also be included.
6. Your Retirement Income Plan 1987 balance is subject to net gains or losses through the last day of the month in which your application is approved for payment.
7. Your checks from the Defined Benefit Plan (or monthly installment payments from the Retirement Income Plan if elected) will begin on the first of the month following approval of your Retirement Application by the Board of Trustees. Retirement checks are issued on the first business day of the month and represent benefits for the previous month. For example, if your retirement date is October 1, you will receive your first check dated November 1, representing benefits for the month of October. If your retirement date is retroactive, your retroactive payment will be paid in a separate check on the first business day of the month after your application is approved.
8. Lump sums from the Retirement Income Plan 1987 are paid no earlier than the 15th of the month and no later than the last working day.
9. Even if you do not wish to have federal income tax withheld from your defined Benefit checks, the W-4P Withholding Certificate must be completed and returned.

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.

Welcome New Trustee

The Teamsters Local Union No. 429 Executive Board recently notified the Funds of the appointment of Jeff Strause as a new union Trustee. Jeff is a Business Agent at Teamsters Local Union No. 429 and currently serves as Vice President. Welcome Jeff!



Retirement 101

*The Fund intends to continue discussion of retirement planning with a series of articles under the heading of "Retirement 101" in future issues of **The Guardian**.*

Do the Central PA Teamsters Retirement Income Plan 1987 or Defined Benefit Plan Permit In-service Withdrawals or Loans?

No, the Plans do not permit in-service withdrawals or loans. Except for the minimum distributions that may become payable if you continue to work beyond age 70½, you must retire in order to receive payments from your Plans. "Retire" means your termination of employment (including Covered Employment, Non-Covered Employment and Suspendible Employment) with your Employer and all Contributing Employers after you have satisfied the requirements to receive benefits under the Plan.

Creating a Financial Plan

When you plan, you identify financial goals and develop strategies to meet them.

When you do financial planning, you're looking toward the future, specifically at building the kind of security you'd like to have and being able to afford the lifestyle you want. But to plan successfully, you also have to evaluate the present, including the financial choices you're making now. Otherwise it's too easy to find yourself making random decisions that won't move you toward your goals effectively, or that may even interfere with achieving them.

It's never too soon, or too late to begin financial planning. Financial planning is important, whether you've

just started working or are thinking seriously about retirement. And it should be a continuing process, so that you can evaluate your progress, revise your goals, and update your strategies on a regular schedule.

Without planning, you run certain financial risks. You may not have enough in reserve to meet expenses you're expecting, like the down payment on a home or the price of a college education. You may have to revise your retirement plans. Or you might leave your family without enough to live comfortably if something happens to you.

A financial plan is a game plan that evaluates your current assets and debts, identifies the things you want (or need) to provide for, and lays out a strategy to pay for them. Developing the plan is one thing. Sticking to it is another.

Defining Your Goals

Planning is important because it helps you identify a range of goals that you're working to achieve:

- **Short-term goals**— You can invest for things you hope to have in a couple of years, like a new car or a new home.
- **Mid-term goals**— There may be expenses that will occur several years ahead, like tuition payments or a vacation home.
- **Long-term goals**— You probably have hopes for a comfortable retirement, the opportunity to go places and do things you've always

wanted, or a chance to provide security for your heirs.

Planning Strategies

In financial terms, creating a strategy means defining the steps you'll take to accumulate the money you need to pay for the things you want.

To begin, you need a clear sense of what your goals are, what they will cost, and how much progress you've already made toward achieving them. For example, you will have to evaluate the performance of the assets you already have. And you probably will have to find ways to increase the amount you're investing and select how you will invest it.

Seeking Advice

Many people take advantage of professional advice in drawing up a financial plan and putting it into action. You can work with an adviser from the beginning, consult a number of different experts, or choose someone to execute the decisions you make on your own. Be sure to check the credentials of anyone you pay for providing advice.

A major advantage of working regularly with an experienced adviser is the added incentive it can provide to get started and stay focused.

Help is increasingly available, too, as all types of financial institutions compete to provide the services their customers are looking for.

Among the people you can turn to for help with your financial planning are:

- Financial advisers
- Financial planners
- Certified Public Accountants with planning credentials
- Attorneys specializing in estate planning

This information is provided with the understanding that the authors and publishers are not engaged in rendering financial, accounting or legal advice, and they assume no legal responsibility for the completeness or accuracy of the contents. Readers should consult a financial professional about their own situation before acting on any information.

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Healthy Living

Health Benefits of Smoking Cessation

Breaking free from nicotine dependence is not the only reason to quit smoking. Cigarette smoke contains a deadly mix of more than 7,000 chemicals; hundreds are toxic and about 70 can cause cancer. Cigarette smoke can cause serious health problems, numerous diseases, and death.

Fortunately, people who stop smoking greatly reduce their risk for disease and premature death. Although the health benefits are greater for people who stop at earlier ages, cessation is beneficial at all ages.

Smoking cessation is associated with the following health benefits:

- Smoking cessation lowers the risk for lung and other types of cancer.
- Smoking cessation reduces the risk for coronary heart disease, stroke, and peripheral vascular disease. Coronary heart disease risk is substantially reduced within 1 to 2 years of cessation.
- Smoking cessation reduces respiratory symptoms, such as coughing, wheezing, and shortness of breath. The rate of decline in lung function is slower among persons who quit smoking.
- Smoking cessation reduces the risk of developing chronic obstructive pulmonary disease (COPD), one of the leading causes of death in the United States.
- Smoking cessation by women during their reproductive years reduces the risk for infertility. Women who stop smoking during pregnancy also reduce their risk of

having a low birth weight baby.
Source: Centers for Disease Control website

How to Use Fruits and Vegetables to Help Manage Your Weight

Fruits and vegetables are part of a well-balanced and healthy eating plan

There are many different ways to lose or maintain a healthy weight. Using more fruits and vegetables, along with whole grains and lean meats, nuts and beans is a safe and healthy one. Helping control your weight is not the only benefit of eating more fruits and vegetables. Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases. Fruits and vegetables also provide essential vitamins and minerals, fiber, and other substances that are important for good health.

To lose weight, you must eat fewer calories than your body uses.

This doesn't necessarily mean that you have to eat less food. You can create lower-calorie versions of some of your favorite dishes by substituting low-calorie fruits and vegetables in place of higher-calorie ingredients. The water and fiber in fruits and vegetables will add volume to your dishes, so you can eat the same amount of food with fewer calories. Most fruits and vegetables are naturally low in fat and calories and are filling.

As people become less active, their bodies need fewer calories. Even if you do not need to lose weight, you may still need to reduce calories simply to maintain your current weight.

Here are some simple ways to cut calories and eat fruits and vegetables throughout the day:

Smart Snacks

Most healthy eating plans allow for one or two small snacks a day. Choosing most fruits and vegetables will allow you to eat a snack with only 100 calories.

In box (About 100 Calories or Less)

- A medium sized apple (72 calories)
- A medium sized banana (105 calories)
- 1 cup steamed green beans (44 calories)

Breakfast: Start the day right

- Substitute some spinach, onions or mushrooms for one of the eggs or half the cheese in your morning omelet. The vegetables will add volume and flavor to the dish with fewer calories than the egg or cheese.
- Cut back on the amount of cereal in your bowl to make room for some cut-up bananas, peaches or strawberries. You can still eat a full bowl, but with fewer calories.

Lighten up your lunch

- Substitute vegetables such as lettuce, tomatoes, cucumbers or onions for 2 ounces of the cheese and 2 ounces of the meat in your sandwich. The new version will fill you up with fewer calories than the original.
- Add a cup of chopped vegetables, such as broccoli, carrots, beans or red peppers in place of 2 ounces of the meat or one cup of the noodles in your favorite broth-based soup. The vegetables will fill you up, so you won't miss those extra vegetables.

Dinner

- Add in one cup of chopped vegetables such as broccoli, tomatoes, squash, onions or peppers while removing one cup of the rice or pasta in your favorite dish. The dish with the vegetables will be just as satisfying but have fewer calories than the original version.
- Take a good look at your dinner plate. Vegetables, fruit, and whole grains should take up the largest portion of your plate. If they do not, replace some of the meat, cheese, white pasta, or rice

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Healthy Living

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with legumes, steamed broccoli, asparagus, greens, or another favorite vegetable. This will reduce the total calories in your meal without reducing the amount of food you eat. BUT remember to use a normal- or small-sized plate—not a platter. The total number of calories that you eat counts, even if a good proportion of them come from fruits and vegetables.

Instead of a high-calorie snack from a vending machine, bring some cut-up vegetables or fruit from home. One snack-sized bag of corn chips (1 ounce) has the same number of calories

as a small apple, one cup of whole strawberries, AND one cup of carrots with ¼ cup of low-calorie dip.

Substitute one or two of these options for the chips, and you will have a satisfying snack with fewer calories.

Fruits and vegetables for weight control

Eat fruits and vegetables the way nature provided – or with fat-free or low-fat cooking techniques

Try steaming your vegetables, using low-calorie or low-fat dressings, and using herbs and spices to add flavor. Some cooking techniques, such as breading and frying, or using high-fat dressings or sauces will greatly increase the calories and fat in the dish. And eat your fruit raw to enjoy its

natural sweetness.

Canned or frozen fruits and vegetables are good options when fresh produce is not available

However, be careful to choose those without added sugar, syrup, cream sauces, or other ingredients that will add calories.

Choose whole fruit over fruit drinks and juices

Fruit juices have lost fiber from the fruit. It is better to eat the whole fruit because it contains the added fiber that helps you feel full. One 6-ounce serving of orange juice has 85 calories, compared to just 65 calories in a medium orange.

Source: Centers for Disease Control website

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 2012 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.

Retirees Approved For Pensions April 2012 through June 2012

For the month of April 2012

Name	Local	Employer
BARANOWSKI, THOMAS J.	429	GENERAL COMMODITIES WAREHOUSE
BENNETT, ROBERT J.	776	ARKANSAS BEST FREIGHT SYS., INC.
BLACK, JUDY	229	C&S WHOLESALE GROCERS
BRANNEN, JR., KENNETH	776	YRC WORLDWIDE
CAMPBELL, PATRICK J.	429	SUPERVALU, INC.
CARVER, GARRY H.	776	ARKANSAS BEST FREIGHT SYS., INC.
CHEKAS, MORRIS G.	229	C&S WHOLESALE GROCERS OCEAN LG
COMPARDO, DARRELL	773	UNITED PARCEL SERVICE, INC.
DEAROLF, JEFFREY L.	771	YRC WORLDWIDE
DELANEY, PAUL	229	TOPPS CHEWING GUM, INC.
DETWEILER, DOUGLAS A.	773	MAIERS BAKERY
DICKERSON, ROBERT L.	776	ARKANSAS BEST FREIGHT SYS., INC.
DUTT, HENRY J.	771	THE SICO COMPANY
EBERLY, BARRY R.	776	PRESTON TRUCKING CO., INC.
ECKMAN, LARRY W.	771	PENNSYLVANIA SUPPLY, INC.
ENGLAND, ALAN D.	764	SCHNEIDER-VALLEY FARMS, INC.
FETTEROW, JR., ARTHUR G.	776	ROADWAY EXPRESS, INC.
FISHER, EDWARD J.	776	FLEMING COMPANIES, INC.
FOSSETT, JR., CARROLL A.	429	A T V BAKERY
FRIER, STANLEY D.	229	CONSOLIDATED FREIGHTWAYS
FRIEDLINE, BARRY L.	776	CONSOLIDATED FREIGHTWAYS
GABRIEL, JUDITH L.	229	C&S WHOLESALE GROCERS
GEORGE, BARRY L.	773	EASTERN INDUSTRIES, INC.
GOODLING, RODNEY	776	YRC WORLDWIDE
GREEN, KENNETH	773	MAKOVSKY BROTHERS, INC.
GUNSCH, WAYNE E.	229	KEYSTONE COCA-COLA BTLG CO., INC.
HALLER, DAVID M.	771	YRC WORLDWIDE
HARGET, JAMES E.	771	YELLOW FREIGHT SYSTEM, INC.
HAUSMAN, DWIGHT J.	773	EASTERN INDUSTRIES, INC.
HILL, GEORGE G.	776	CONSOLIDATED FREIGHTWAYS
JESS, ROSEMARY E.	229	YRC WORLDWIDE
KANTNER, EDWARD B.	429	SCHROCK CABINET COMPANY

For the month of April 2012

Name	Local	Employer
KAUFFMAN, JR., LARRY R.	429	COTT BEVERAGES WYOMISSING, INC.
KELLER, BRUCE J.	773	UNITED PARCEL SERVICE, INC.
KEMP, STEPHEN A.	771	UNITED PARCEL SERVICE, INC.
KERSCHNER, GLENDA	429	INTERSTATE CONTAINER LLC
KING, DAVID F.	229	YRC WORLDWIDE
KISSAM, DAVID S.	429	SINGER EQUIPMENT CO, INC.
KLEIN, WILLIAM J.	429	SCHROCK CABINET COMPANY
KNEPP, THOMAS RAY	771	MILLER & HARTMAN, INC.
KOHL, MARK R.	429	BERKS PRODUCTS CORP.
KOWALEWSKI, DAVID M.	229	TREE PRESERVATION CO., INC.
KRIEL, JAMES C.	776	R F TRUESDELL COMPANY, INC.
LAVIN, LINDA J.	229	TOPPS CHEWING GUM, INC.
LECK, ALLEN J.	429	COTT BEVERAGES WYOMISSING, INC.
LEMONCELLI, KAREN M.	229	C&S WHOLESALE GROCERS
LONGENBACH, LARRY L.	773	MAKOVSKY BROTHERS, INC.
LUSH, MICHELLE M.	429	CLOVER FARMS DAIRY
MESSINA, JOSEPH I.	776	FLEMING COMPANIES, INC.
MORRISSEY, KIM A.	429	POWER PACKAGING, AN EXEL CO.
MURRAY, KATHLEEN	229	J D M MATERIALS CO., INC.
NEWELL, JEAN	771	HERMAN R. EWELL, INC.
OATMAN, SR., DENNIS L.	771	MILLER & HARTMAN, INC.
OTT, ERNEST K.	771	HERMAN R. EWELL, INC.
PENN, SR., MICHAEL STEVEN	776	CONSOLIDATED FREIGHTWAYS
PORTONOVA, RANDALL JOHN	229	TOPPS CHEWING GUM, INC.
REINHARD, SR., RAYMOND P.	429	OROGRAIN BAKERIES SALES, INC.
RIEGL, PHILIP S.	429	ARKEMA, INC.
RIZZO, FRANCIS	229	ROADWAY EXPRESS, INC.
ROBERTS, JOHN J.	773	INTERNATIONAL DISTR. CENTER, INC.
ROOT, LINDA L.	771	UNITED PARCEL SERVICE, INC.
RUHNKE, HANS E.	429	POWER PACKAGING, AN EXEL CO.
SCHNEIDER, GUY J.	773	KENOSHA AUTO TRANSPORT
SMITH, JASON M.	229	CRYSTAL SODA WATER CO.

Retirees Approved For Pensions April 2012 through June 2012

For the month of April 2012

Name	Local	Employer
SPOON, MICHAEL	776	YRC WORLDWIDE
STACKHOUSE, LEON R.	773	NORTH PENN TRANSFER, INC.
STETTLE, ROBERT D.	229	M & G CONVOY, INC.
STRACKBEIN, CATHY	229	C&S WHOLESALE GROCERS
STRICKLER, GREGORY LEE	429	PENSKE TRUCK LEASING CO. LP
TIGHE, SUZANNE M.	229	C&S WHOLESALE GROCERS
TOME, DARRYL E	771	YELLOW FREIGHT SYSTEM, INC.
TOOLE, DONNA M.	229	C&S WHOLESALE GROCERS
TROUT, JR., STANLEY L.	773	EASTERN INDUSTRIES, INC.
VAN ELSWYCK, WAYNE H.	773	J R BUTLER, INC.
VANLUVENDER, ELLEN	229	TOPPS CHEWING GUM, INC.
WAID, RODNEY A.	429	SUPERVALU, INC.
WEYANT, JOHN S.	776	PRESTON TRUCKING CO., INC.
WORSNICK, GEORGE E	229	YRC WORLDWIDE
WYSOCKI, DAVID J.	401	LUZERNE COUNTY NEWS CO., INC.

For the month of May 2012

Name	Local	Employer
ALBRIGHT, JR., RALPH H.	776	PRESTON TRUCKING CO., INC.
ANDERS, LEROY M.	773	FRANK CASILIO & SONS, INC.
BALTZER, TODD A.	401	WISE FOODS
BEARD, TYRONE C.	776	HESS TRUCKING COMPANY
BEHNEY, FRANZ EDWARD	773	MYERS MEN, INC.
BENEDICT, BONNIE A.	229	C&S WHOLESALE GROCERS
BOYD, MATTHEW	229	ROADWAY EXPRESS, INC.
BURKE, TIMOTHY G.	776	UNITED PARCEL SERVICE, INC.
BYERS, SR., CURTIS O.	776	ARKANSAS BEST FREIGHT SYS., INC.
CARVER, JOHN J.	401	WISE FOODS
CLARK, WOODROW W.	764	ROADWAY EXPRESS, INC.
COOLBAUGH, THOMAS F.	776	YRC FREIGHT
CROUGHN, ROBERT J.	229	ROADWAY EXPRESS, INC.
DEFRAIN, WALTER F.	773	EASTERN INDUSTRIES, INC.
DEGILO, JACQUELYN	229	C&S WHOLESALE GROCERS
DELKER, KAREN A.	773	ABM INDUSTRIES
DEMARIA, MICHAEL T.	773	J D M MATERIALS CO., INC.
DUKE, CURTIS R.	764	INTERSTATE MTR FREIGHT SYS., INC.
ELLIOTT, LARRY L.	776	AMERICAN FREIGHT SYSTEM, INC.
EMERY, JAY R.	764	HALLS MOTOR TRANSIT CO.
FAHR, JR., JAMES R.	773	SCHWERTMAN TRUCKING CO.
FERREBEE, DAVID A.	776	ROADWAY EXPRESS, INC.
FOX, WILLIAM	401	KEYSTONE COCA-COLA BOTTLING CO.
GALLAGHER, CAROL A.	773	EASTERN INDUSTRIES, INC.
GALLAGHER, JOSEPH R.	229	HARPER COLLINS PUBLISHERS, INC.
GAUGLER, HARRY W.	429	COTT BEVERAGES WYOMISSING, INC.
GONZALEZ, RAFAEL A.	429	NEW PENN MOTOR EXPRESS, INC.
GOTTSCHALL, JOANN	429	WETTERAU FOOD SERVICES, INC.
GRIFFITH, JOHN DAVID	776	CONSOLIDATED FREIGHTWAYS
HAGUE, III, JAMES I.	776	ASSOCIATED WHOLESALE, INC.
HALL, PAUL M.	776	ARKANSAS BEST FREIGHT SYS., INC.
HARTMANFT, BRIAN E.	429	CLOVER FARMS DAIRY
HENN, GERALD J.	773	FRANK CASILIO & SONS, INC.
HESS, MILTON	401	WISE FOODS
HOTTE, GLENN L.	773	FRIEDMANS EXPRESS, INC.
KAUFFMAN, KENNETH A.	429	THE BACHMAN COMPANY
KIMBLE, LYNN R.	771	ARKANSAS BEST FREIGHT SYS., INC.
KISSINGER, STEVEN M.	773	STROEHMANN BAKERIES L.L.C.
KLINE, JOHN R.	773	MAKOVSKY BROTHERS, INC.
KNIPE, JR., PAUL H.	773	W S REICHENBACH & SON, INC.
KOHN, JAMES D.	229	ROADWAY EXPRESS, INC.
KOKITUS, JERRY J.	401	WISE FOODS
KOZA, JOANNE	229	TOPPS CHEWING GUM, INC.
LEAMAN, WILLIAM P.	776	YRC FREIGHT
LENIG, RAYMOND S.	776	YRC FREIGHT
LEWIS, JR., ROBERT A.	773	O'BRIENS GLOUSE MOVING
MANERO, VINCENT J.	773	T B A SUPPLY CO.
MARQUITT, RICHARD	229	TOPPS CHEWING GUM, INC.
MCNITT, II, MATTHEW S	771	UNITED PARCEL SERVICE, INC.
MOORE, RAYMOND J.	229	NEW PENN MOTOR EXPRESS, INC.
MOYER, JOHN W.	429	SCHROCK CABINET COMPANY
MUNGRO, JAMES O.	229	ROADWAY EXPRESS, INC.
NESTLER, RANDOLPH M.	776	YRC FREIGHT
PAGOTTO, ROBERT P.	229	NEW PENN MOTOR EXPRESS, INC.
PEIL, GERALD F.	229	UNITED PARCEL SERVICE, INC.
PRICE, L. MICHAEL	429	CARL R BIEBER, INC.
RESSLER, WILLIAM H.	771	HERMAN R EWELL, INC.
ROGERS, NORMAN R.	776	PRESTON TRUCKING CO., INC.
RUTKOWSKI, KEVIN J.	229	C&S WHOLESALE GROCERS
SANDERS, STEVEN L.	776	ARKANSAS BEST FREIGHT SYS., INC.
SANTOS, GERARDO	773	ONE SOURCE
SAYLOR, LARRY	773	UNITED PARCEL SERVICE, INC.
SCHACH, JR, FRED MARLIN	429	ASSOCIATED WHOLESALE, INC.
SHERIDAN, WAYNE	401	PEPSI-COLA BOTTLING COMPANY
SHERWOOD, THOMAS A.	229	SUPER MARKET SERVICE CORP.
SHOUP, CARL J.	776	ARKANSAS BEST FREIGHT SYS., INC.
SOLOMON, ANNMARIE E.	229	C&S WHOLESALE GROCERS
SPAHR, VICTOR J.	776	CONSOLIDATED FREIGHTWAYS
STONER, CARL	771	YRC FREIGHT

For the month of May 2012

Name	Local	Employer
STOTZ, EARL RICHARD	776	YRC FREIGHT
STUBER, RICHARD L.	773	W S REICHENBACH & SON, INC.
SULLENBERGER, JR., DONALD H.	771	ARAMARK UNIFORM SERVICES, INC.
SUMMERS, WILLIAM P.	229	AFFILIATED FOOD DISTR., INC.
SWISHER, WALTER A.	771	HERMAN R EWELL, INC.
THOMPSON, FLOYD H.	776	ARKANSAS BEST FREIGHT SYS., INC.
TOSH, MICHAEL D.	401	DOMOCO GAS & OIL COMPANY
VAN BLARGAN, KEITH R.	429	JONES MOTOR CO., INC.
WESTBROOK, JR., CARL B.	776	TRANSCON LINES
WILLIAMS, DONNIE M.	773	FRANK CASILIO & SONS, INC.
WOLFE, RICHARD M.	776	FLEMING COMPANIES, INC.
YOUNES, FOUAD R.	773	MAIERS BAKERY

For the month of June 2012

Name	Local	Employer
ADAMS, DAVID L.	429	SUPERVALU, INC.
ANDERSON, MICHAEL W.	776	NATIONS WAY TRANSPORT SERVICES
BAKER, KENNY W.	429	WETTERAU FOOD SERVICES, INC.
BITTING, ROBERT L.	776	ROADWAY EXPRESS, INC.
BRINER, WILLIAM G.	429	CARL R BIEBER, INC.
BROOKS, MERRILL J.	776	YORK CONCRETE SEPTIC TANKS CO.
BRUGGER, PAUL D.	776	CENTRAL STORAGE & TRANSFER CO.
CASPER, RONALD J.	401	UNITED PARCEL SERVICE, INC.
CHERNIAK, BEVERLY	229	YELLOW FREIGHT SYSTEM, INC.
DEPASQUALE, KATHRYN	429	LENTZ MILLING COMPANY
DETTER, RICHARD D.	776	CONSOLIDATED FREIGHTWAYS
EGENRIEDER, STEPHEN E.	776	ARKANSAS BEST FREIGHT SYS., INC.
FEATHERS, BARRY C.	429	MCLEAN TRUCKING CO. DOCK
FELTON, JAMIE L.	429	UNITED PARCEL SERVICE, INC.
FOELLNER, PHILLIP H.	773	ROCK HILL TRUCKING CO., INC.
FRYMOYER, TERRY L.	776	TRIANGLE PACIFIC CORPORATION
GINGRICH, MICHAEL J.	764	UNITED PARCEL SERVICE, INC.
GRATER, RONALD D.	429	PENSKE TRUCK LEASING CO. LP
GRAY, JOAN ANN	229	TOPPS CHEWING GUM, INC.
GREEN, ROSEMARY	229	TOPPS CHEWING GUM, INC.
GRIGLOCK, GARY	401	NORTHEAST EAGLE DISTRIBUTOR
GULA, MARY LOU	229	TOPPS CHEWING GUM, INC.
HALDEMAN, SCOTT D.	776	ARKANSAS BEST FREIGHT SYS., INC.
HARTMAN, DALE S.	429	BERKS PRODUCTS CORP.
HILL, ERIC R.	229	C&S WHOLESALE GROCERS
JEFFERSON, SCOTT A.	429	POWER PACKAGING, AN EXEL CO.
JIMCOSKY, ALEX P.	229	DEFAZIO EXPRESS, INC.
JONES, BARBARA M.	229	SUPER MARKET SERVICE CORP.
KETTES, ELIZABETH A.	229	CONSOLIDATED FREIGHTWAYS
KING, GARY R.	764	INTERSTATE MTR FREIGHT SYS., INC.
KLEFFMAN, JR., LUTHER B.	776	YORK COUNTY TRANSP. AUTHORITY
KLINGER, CHESTER L.	776	CENTRAL STORAGE & TRANSFER CO.
KRIER, JAMES E.	773	COCA-COLA BOTLING CO. LEHIGH VLLY
KROBATH, MICHAEL JOSEPH	776	ST JOHNSBURY TRUCKING CO., INC.
KUNKLE, PATRICK L.	771	YRC FREIGHT
LAMB, ROSEMARY	776	CONSOLIDATED FREIGHTWAYS
LANDIS, GREGORY C.	776	LEVINSON STEEL COMPANY
LANGAN, PATRICK J.	229	ROADWAY EXPRESS, INC.
LONG, D. RANDY	776	ARKANSAS BEST FREIGHT SYS., INC.
LOUDENSLAGER, STEPHEN B.	776	YRC FREIGHT
LOUREIRO, JACK J.	229	CRYSTAL SODA WATER CO.
MCCARTNEY, III, MARTIN	776	CARNATION CO.NESTLE USA, INC.
MITCHELL, VINCENT	773	UNITED PARCEL SERVICE, INC.
MOORE, STEPHEN E.	401	WISE FOODS
MUNDORFF, ROY A	764	WILLIAMSPORT MOVING CO., INC.
NEWTON, STEVE H.	773	ST JOHNSBURY TRUCKING CO., INC.
NICHOLS, JOHN D.	771	KENOSHA AUTO TRANSPORT CORP.
NIXON, DOUGLAS R.	429	COTT BEVERAGES WYOMISSING, INC.
NONNEMACHER, RICHARD C.	773	PEPSI COLA BOTTLING GROUP
OAKES, ROBERT D.	229	TEAMSTERS LOCAL UNION 229
OWENS, DONNA	229	TOPPS CHEWING GUM, INC.
PEPE, JOHN C.	773	CHEMICAL LEAMAN TANK LINES, INC.
POVEROMO, MICHAEL	229	AFFILIATED FOOD DISTR., INC.
PSZCZOLKOWSKI, DALE S.	429	LUDENS INCORPORATED
REILLY, MICHAEL K.	776	UNITED PARCEL SERVICE, INC.
RIEDER, BARRY	229	CRYSTAL SODA WATER, CO.
SALIO, LOUIS	771	APEX EQUIPMENT COMPANY
SCARANTINO, JOSEPH	229	TOPPS CHEWING GUM, INC.
SCHMITT, JOSEPH E.	776	UNITED PARCEL SERVICE, INC.
SCHRIVER, BARRY L.	771	YRC FREIGHT
SEALER, WALTER G.	776	YRC FREIGHT
SILVANOVICH, GLEN R.	229	CONSOLIDATED FREIGHTWAYS
SLADON, STEVAN M.	776	YRC FREIGHT
SMITH, DAVID	229	ROADWAY EXPRESS, INC.
SMITH, JR., THOMAS O.	429	CAROLINA FREIGHT CARRIERS CORP.
STOREY, CLAYTON	771	YRC FREIGHT
THOMAS, JR., ARTHUR J.	229	C&S WHOLESALE GROCERS
ULRICH, DAVID B.	776	ARKANSAS BEST FREIGHT SYS., INC.
VAVERCHAK, ROBERT	229	UNITED PARCEL SERVICE, INC.
WEIDMAN, DALE T.	773	ROCK HILL TRUCKING CO., INC.
WILLIAMS, JACK R.	429	BRENNTAG NORTHEAST, INC.
WUERSTLE, JERRY L.	773	EASTERN INDUSTRIES, INC.

Central PA Teamsters
P.O. Box 15223
Reading, PA 19612-5223
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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 7:30 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.

Note: The Fund Office has extended its hours on a trial basis from 7:30 a.m. to 5:00 p.m.

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

Tomm Forrest
Employer Trustee

J. Christopher Michael
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

Keith A. Youst
Union Trustee

Joseph J. Samolewicz
Administrator

Martin L. Cullen
Assistant Administrator

Professional Advisors:

Beyer-Barber
Health & 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
Rothschild Asset Mgt., Inc.
SEI Investments
Tortoise Capital Advisors, LLC
Walter Scott & Partners, Ltd.

Investment Managers for the Central Pennsylvania Teamsters Pension Fund:

Aronson+Johnson+Ortiz, LP
The Boston Company Asset
Management, LLC
Causeway Capital Management, LLC
Entrust Capital, Inc.
Income Research & Management
LSV Asset Management
Madison Square Investors
Mesirow Financial, Inc.
Oakbrook Investments
Post Advisory Group, LLC
Principal Financial Group
Prudential Insurance Company
of America
Rothschild Asset Mgt., Inc.
Segall Bryant & Hamill
Tortoise Capital Advisors LLC.
Walter Scott & Partners, Ltd.
Western Asset
Westfield Capital Management
Company, LLC