



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



August 2015

SUMMER GREETINGS

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

Central PA Teamsters Defined Benefit Pension Plan Certified Again in “Green Zone” for 2015

Under the Pension Protection Act (“PPA”), the Fund’s Pension Plan Actuary must annually perform a “status certification” to determine if the Plan is in one of the three problem categories identified by Congress (called Endangered, Seriously Endangered, or Critical).

You may recall the Plan was certified in the “green” or “safe zone” in 2014 because the Plan’s PPA funded percentage was 85.05%. For 2015, the Trustees are once again pleased to inform you the

Plan is certified in the “green” or “safe zone” and the Plan’s PPA funded percentage has increased to approximately 86%.

A notice entitled “Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan” was mailed to plan participants, plan beneficiaries, and bargaining parties on April 30, 2015. A copy of the Annual Funding Notice is available on the Fund website under Pension Fund-Reports and Notices.

Summary of Material Modification Plans 13, 13Y, 14, 16, R-7, R-7 65

**InterGroup Services providers will not be treated as Network providers
on or after October 1, 2015.**

The Central Pennsylvania Teamsters Health and Welfare Fund (“Fund”) contracts with HealthAmerica/Coventry to provide Fund Participants and their families access to a network of providers. In turn, HealthAmerica/Coventry contracts with sub-networks to provide access to services in those few areas where HealthAmerica/Coventry has a limited network. Following HealthAmerica/Coventry’s acquisition by Aetna in 2013, however, Aetna found that certain sub-networks, including InterGroup Services, were no longer needed. Therefore, effective October 1, 2015, the Fund will pay benefits for InterGroup Services providers as Non-Network providers.

Patients who have received services from InterGroup Services providers will be contacted directly by the Fund. The Fund is a PPO Plan; therefore, patients can still utilize this provider. However, they will be considered Non-Network and benefits will be paid as Non-Network. If an InterGroup Services provider participates with another Fund network, the patient will be notified that the Fund will continue to consider the provider as in-Network.

Please note that benefits for *bona fide* emergency services are payable at the same rate regardless of whether the provider is a network or non-network provider.

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.

FUND REQUIREMENTS FOR ALLOWING THE DISCLOSURE OF PENSION INFORMATION TO A PERSON OTHER THAN YOURSELF

If you would like the Fund to disclose pension benefits or beneficiary information to a person other than yourself, you must authorize the Fund to do so. You may do this by providing Power of Attorney or Guardianship papers to the Fund or by completing and signing a form called "Central Pennsylvania Teamsters Pension Fund Telephone Authorization Form."

Your completion of the Telephone Authorization Form allows the Fund to disclose pension information to the person you designate for a period of up to one year from the date that you sign the form. You may revoke or terminate this authorization at any time by submitting a letter to the Central Pennsylvania Teamsters Pension Fund. A separate form must be completed for each individual to which you are granting authorization.

The Telephone Authorization Form is available on the Fund website, www.centralpateamsters.com (Pension-Forms) or by contacting the Pension Fund.

NOTICE:
**The Affordable Care Act
requires all participants and
dependents to provide their Social
Security Number to the Fund**

The Affordable Care Act and its related reporting rules require that the Central Pennsylvania Teamsters Health and Welfare Fund gather Social Security Numbers (SSNs) for all enrolled employees and their family members covered under the Fund. The Fund contacts participants in writing who have not provided SSNs for themselves or family members on a periodic basis. If you have not already provided this information to the Fund for yourself or your family members, it is essential that you do so as soon as possible. Please provide this information to the Contributions and Eligibility Department.

Thank you.

AVISO:
**La Ley de Cuidado de Salud
Asequible requiere que todos los
participantes y dependientes que
proporcionar su número de Seguro
Social al Fondo**

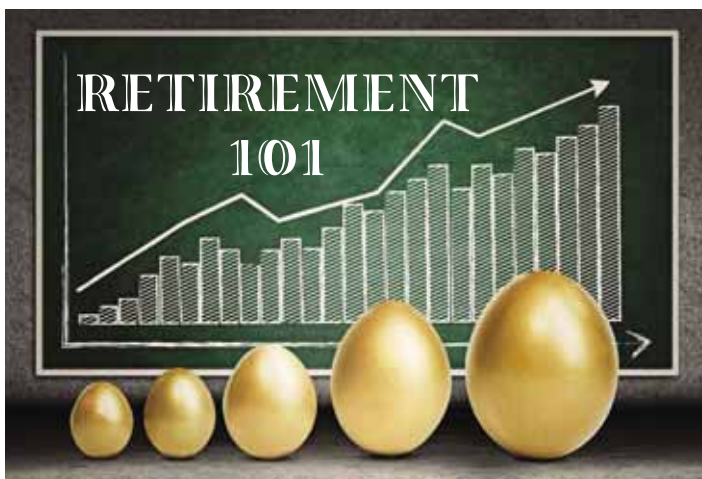
La Ley de Asistencia Asequible y sus normas de información relacionados requieren que la Central Pennsylvania Teamsters Salud y el Fondo de Bienestar reúnen Números de Seguro Social (SSN) para todos los empleados inscritos y sus familiares cubiertos por el Fondo. Los contactos de Fondos participantes en la escritura que no han aportado los SSN para ellos mismos o sus familiares de forma periódica. Si aún no lo ha proporcionado esta información al Fondo para usted o miembros de su familia, es esencial que lo haga lo antes posible. Sírvanse proporcionar esta información a las contribuciones y Departamento de Elegibilidad.

Gracias.

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.



On-line Tools Available from the Social Security Administration

The Social Security Administration has a number of online tools available for you to help you with your Social Security retirement planning and enrollment by visiting www.socialsecurity.gov/myaccount.

You can create a secure, personal account, called “My Social Security” from the comfort of your home.

Once you have a My Social Security account, you can view your Social Security Statement, verify your earnings record and find out what monthly benefit amount you can expect to receive if you retire at ages 62, 67 or 70. If you’re thinking about retiring at an age not shown on your Statement, you can view your estimated benefits by using our Retirement Estimator. You can also change variables such as retirement dates and future earnings and view the effect on your estimated future benefits. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

When you decide it’s time to start receiving your retirement benefits, you can securely apply online without picking up the phone or leaving your house. Go to www.socialsecurity.gov/applyonline, and, in as little as 15 minutes, you can complete the online retirement application.

Once you begin receiving Social Security benefits, you can use My Social Security to check your benefit information, change your address and phone number, change your electronic payment method and obtain an instant benefit verification letter and replacement SSA-1099/1042S.

Source: Social Security Administration

HIPAA Privacy Rule Notice

In accordance with the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), the Central Pennsylvania Teamsters Health and Welfare Fund has adopted and implemented policies and procedures that protect your private health information. These policies and procedures were described in a Notice originally distributed to you in April 2003 and updated in 2013. If you would like a copy of this Notice, you can find it on our website at www.CentralPATeamsters.com. Select “Health & Welfare Fund” from the menu at the top of the screen. From there, select “HIPAA.” If you would like us to send you a paper copy of the Notice, please contact us. You can reach us by phone at 610 320 5500; Toll Free in PA: 1 800 422 8330; Toll Free in USA: 1 800 331 0420 or by fax at 610 320 9209.

Davis Vision Introduces DVTV

Davis Vision’s newest digital space for plan members and anyone interested in learning more about eye care, eyewear, and Davis Vision’s products and services is DVTV. Find the provider closest to you, select your face shape (or upload your photo!) and try on new frame styles, or watch videos on eyecare issues. To find out more, visit dvtv.davisvision.com.

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.

May 2015 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 5 month period ending May 31, 2015. 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	3.9%

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

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

*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

CONTROLLING YOUR BLOOD PRESSURE

Sticking to Your Treatment Plan

Having high blood pressure may require you to make healthy lifestyle changes. Some people are able to control their blood pressure with healthy lifestyle changes alone. For others, medicine may be needed, too. If your doctor gives you one or more medicines as part of your blood pressure treatment, be sure to take them as directed. In other words, follow your treatment plan.

STAYING ON TRACK IS A TEAM EFFORT

Sticking to your treatment plan takes effort on your part. But you and your health care providers can work better as a team when:

YOUR PROVIDERS EXPLAIN TO YOU:

- Why the medicine is important for your health
- How to take the medicine and what to do if you forget a dose
- Side effects you might have when you take the medicine
- If the medicine could affect any of the other medications, vitamins, and/or supplements you are taking

YOU EXPLAIN TO YOUR PROVIDERS:

- Health information you don't understand
- When you need help to pay for medicines you cannot afford
- Any concerns that prevent you from making healthy lifestyle changes and taking your medicines as directed



WHAT'S STOPPING YOU?

Controlling your blood pressure is important. Still, what you know and what you actually do may be very different. That's true for many people. Not taking medications as prescribed is a common problem.

There are many reasons why you could miss a dose:

- Forgetfulness
- You may not understand your doctor's instructions
- You may not get information to help you understand your illness
- You might not see any noticeable benefits from the medication because you have no symptoms
- You may have trouble paying for your medication

Don't feel ashamed if you can't solve these problems on your own. Talk to your health care provider about ways to get the information and support you need.

MY HIGH BLOOD PRESSURE ACTION PLAN

1. **EAT LESS SALT.** Don't use the salt shaker and instead try herbs and spices to season your food. Eat fewer foods that have a lot of salt, like fast foods, canned soups, lunch meats, pickles, ham or salt pork, and salted chips.
2. **FOLLOW THE DASH PLAN.** Eating a diet rich in whole grains, fruits, vegetables, and low-fat foods can help lower your blood pressure. This eating plan is known as the Dietary Approaches to Stop Hypertension (DASH) diet. Fruits and vegetables also boost your potassium levels. This can lessen the effects of sodium on blood pressure. For more information, visit www.dashforhealth.com
3. **EXERCISE.** Regular physical activity—at least 30 to 60 minutes most days of the week—can lower your blood pressure. Ask your doctor what type of exercise is best for you. Try joining a walking group or taking an exercise class at your community center.
4. **SET UP A SCHEDULE OR ROUTINE FOR TAKING MEDICINES.** For example, connect taking your medicines with established routines, like brushing your teeth before bed. Place your pills in a weekly pillbox to help you remember medicines you did and did not take.
5. **CUT BACK ON ALCOHOL.** Drinking too much alcohol can raise your blood pressure. Limit your alcohol intake to no more than 2 drinks per day for men and 1 drink per day for women.
6. **DON'T SMOKE.** On top of all the dangers of smoking, nicotine in tobacco products can raise your blood pressure.

CREDITABLE COVERAGE NOTIFICATION
PLAN 13, PLAN 13Y, PLAN 14, and PLAN 16
Important Notice from
THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND
About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Central Pennsylvania Teamsters Health & Welfare Fund ("Fund"). This information can help you decide whether you need to take action regarding joining a Medicare drug plan (also known as Medicare Part D). If you were covered for prescription drug benefits from the Fund last year, the Fund sent you a similar notice to this one.

NOTE: You are only eligible to elect Medicare prescription benefits if you are eligible to elect Medicare.

If you lose the Fund's coverage and you are eligible for Medicare coverage, you can get Medicare coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. This coverage is separate from the coverage you have from the Fund.

The Fund, using the standards established by the federal government, has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out at least as much as standard Medicare prescription drug coverage pays. **The Fund's prescription drug coverage is considered Creditable Coverage.** Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a penalty of a higher Medicare Part D premium if you later decide to timely enroll in Medicare prescription drug coverage.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you are considering electing Medicare Part D coverage, you should compare your current coverage, including

which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. **Keep in mind that this Fund may provide you with medical, dental, vision, and other benefits that are described in the next section. If you enroll in a Medicare prescription drug plan and lose your coverage from the Fund (for example, if you drop your coverage under the Fund in order to take the Medicare Part D plan), you and your eligible dependents will also lose those other benefits in addition to your prescription coverage.**

If you elect both Fund coverage and Medicare coverage and you have Fund coverage on account of your own active employment or on account of the active employment of your spouse or parent, the Fund will be the primary payor of benefits and Medicare will be the secondary payor of benefits. You will want to take a careful look at the Fund's coverage (including both the Fund's benefits and any payments you may make toward that coverage) when making your decision about whether to purchase a Medicare Part D plan.

The Fund offers the following prescription benefits:

PLAN 13 PRESCRIPTION COVERAGE:

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

PLAN 13Y PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

\$30 Generic for up to a 90 day supply
\$60 Brand for up to a 90 day supply
\$100 Negative Formulary for 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 for up to a 34 day supply

**PLAN 14 AND PLAN 16
PRESCRIPTION COVERAGE:**

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 for up to a 90 day supply	\$60.00	\$80.00	\$100.00
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 for up to a 34 day supply	\$30.00	\$40.00	\$50.00

This Fund also offers medical benefits:

Plans 13 offers physician office visits, hospital benefits, inpatient benefits, physical therapy benefits, surgical benefits, prescription benefits, outpatient diagnostic benefits, dental/orthodontic benefits, hearing/vision benefits, and mental illness/substance abuse benefits, as well as death and accidental death and dismemberment benefits and short-term disability benefits.

Plan 13Y offers physician office visits, hospital benefits, inpatient benefits, physical therapy benefits, surgical benefits, prescription benefits, outpatient diagnostic benefits, dental/orthodontic benefits, hearing/vision benefits, and mental illness/substance abuse benefits, as well as death and accidental death and dismemberment benefits.

Plans 14 and 16 provide the following core benefits: physician office visits, hospital benefits, inpatient benefits, physical therapy benefits, surgical benefits, outpatient diagnostic benefits, transplant benefits, immunization and injection benefits and major medical benefits. Plans 14 and 16 also offer the following benefits on an optional basis, to be selected in collective bargaining and reflected in the contract with the employer: death and accidental death and dismemberment benefits, dental/orthodontic benefits, hearing/ vision benefits, prescription benefits, mental illness/substance abuse benefits, and short-term disability benefits.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

If you don't join when you are first eligible, and don't have creditable prescription coverage, you may have to wait to join a Medicare drug plan and you may pay a higher premium if you join later. You may pay that higher premium for as long as you have Medicare prescription drug coverage if you join later. Be aware that if you lose your coverage with the Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you risk paying a higher premium to enroll in Medicare prescription drug coverage later. If there is a break in coverage of 63 days or longer of prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19%

higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two month Special Enrollment Period (SEP) to join a Part D plan. In addition, if you lose or decide to leave the Fund's coverage, you may be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

For more information about this notice or your current prescription drug coverage...

Contact the Fund's Prescription office at
Toll Free In PA 1-800-422-8330 or
Toll Free in USA 1-800-331-0420.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offers prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: August 15, 2015

Name of Entity/Sender: Central Pennsylvania Teamsters Health & Welfare Fund

Contact—Position/Office: Prescription Department

Address: 1055 Spring Street, Wyomissing, PA 19610

Telephone Number: Toll Free In PA 1-800-422-8330
Toll Free in USA 1-800-331-0420

CREDITABLE COVERAGE NOTIFICATION
PLAN R7 and PLAN R7-65
Important Notice from
THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND
About Your Prescription Drug Coverage and Medicare

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NOTE: You are only eligible to elect Medicare prescription benefits if you are eligible to elect Medicare.

If you lose the Fund's coverage and you are eligible for Medicare coverage, you can get Medicare drug coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. This coverage is separate from the coverage you have from the Fund.

The Fund, using the standards established by the federal government, has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out at least as much as standard Medicare prescription drug coverage pays. **The Fund's prescription drug coverage is considered Creditable Coverage.** Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a penalty of a higher Medicare Part D premium if you later decide to timely enroll in Medicare prescription drug coverage.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your

own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you are considering electing Medicare Part D coverage, you should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. **Keep in mind that this Fund provides you with medical benefits that are described in the next section. If you enroll in a Medicare prescription drug plan and you lose your coverage from the Fund (for example, if you drop your coverage under the Fund in order to enroll in a Medicare Part D plan), you and your eligible dependents will lose those other benefits in addition to your prescription coverage and will not be permitted to re-enroll under the Fund's coverage.**

The Fund offers the following prescription benefits:

PLAN R7 and PLAN R7-65 COVERAGE:

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

This Fund also offers medical benefits:

Retiree Plans R7 and R7-65 provide benefits for hospitalization, physician office visits, physical therapy, surgical procedures, immunizations, outpatient diagnostics, major medical and certain other limited benefits.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

If you don't join when you are first eligible, and don't

have creditable prescription coverage, you may have to wait to join a Medicare drug plan and you may pay a higher premium if you join later. You may pay that higher premium for as long as you have Medicare prescription drug coverage if you join later. Be aware that if you drop or lose your coverage with the Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you risk paying a higher premium to enroll in Medicare prescription drug coverage later. If there is a break in coverage of 63 days or longer of prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

However, if you lose creditable prescription drug coverage, through no fault of your own you will be eligible for a two month Special Enrollment Period (SEP) to join a Part D plan. In addition, if you lose or decide to leave the Fund's coverage, you may be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

For more information about this notice or your current prescription drug coverage...

Contact the Fund's Prescription office at
Toll Free In PA 1-800-422-8330 or
Toll Free in USA 1-800-331-0420.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare &

You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offers prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: August 15, 2015

Name of Entity/Sender: Central Pennsylvania Teamsters Health & Welfare Fund

Contact—Position/Office: Prescription Department

Address: 1055 Spring Street, Wyomissing, PA 19610

Telephone Number: Toll Free In PA 1-800-422-8330
Toll Free in USA 1-800-331-0420





Stay on Top of Your Credit Reports and Scores

To get a glimpse of your financial future, many businesses look at your financial past. This history is contained in your credit report. Your credit report determines everything from whether you qualify for a loan and the rate you'll pay on that loan, to renting an apartment and obtaining car insurance.

There are three major credit bureaus: Experian, Equifax and TransUnion. Each collects information on your credit history which is used in your credit report. From that report, a credit score is derived. That score is a quick way for lenders to assess how risky you are as a potential borrower. The higher your score, the less risk you pose to lenders and the more likely it is that you'll get their best available rates.

The score most commonly used by lenders is the FICO score.

When lenders review your credit reports and FICO scores, they take into account not only how much you owe but also how much credit you have available to you. Too much of either and they may not loan you any more money.

So when you get your reports, check for inaccuracies. The bureaus are required to investigate and correct them once you report them. Look for things that may lower your credit rating, including open lines of credit you never use or accounts you thought had been closed long ago.

The bureaus may have different information about your credit history, which means your

credit score can vary somewhat from bureau to bureau. So it's important to view reports from all three.

It's a good idea to check your credit report for accuracy at least annually. You can get any of the bureaus' credit reports free once per year by contacting the bureaus directly or at www.annualcreditreport.com. You can get your FICO score, which costs about \$15, from MyFICO.com. If you've been turned down for credit, employment or housing in the past 60 days, you may receive a free credit report from all of the three credit bureaus.

Credit Bureau Contact Information

You can request your reports once each year at no charge by visiting www.annualcreditreport.com (you can order all three at one time or order them one at a time throughout the year). Or you can visit the bureaus directly:

Equifax

Report Order: 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

Sources:

CNN Money

Consumer Financial Protection Bureau

Please note: This article is for informational purposes only and is not intended to provide legal or financial advice. While the Fund strives to provide only links to useful and ethical websites, we have no control over the content and nature of these sites and the links to other websites do not imply a recommendation for the content found on these sites.

Retirees Approved For Pensions March 2015 through June 2015

March 2015

<u>Name</u>	<u>Local</u>	<u>Employer</u>
BECKER III, EDWIN S.	429	CENTRAL DOOR & PLYWOOD CO.
BURGER, HARVEY L.	776	CONSOLIDATED FREIGHTWAYS
CARDEN, TERESA	229	TOPPS CHEWING GUM INC.
CLYDE, RICHARD A.	764	MANDATA POULTRY COMPANY
CRAMER, CHARLES M.	776	HALLS MOTOR TRANSIT CO.
DIPAULO, RODNEY L.	776	YRC FREIGHT
DITZLER, SCOTT E.	429	ASSOCIATED WHOLESALERS INC.
DURNAN, THOMAS C.	429	ASSOCIATED WHOLESALERS INC.
FICK, MICHAEL L.	429	BERKS PACKING COMPANY INC.
FISHER JR., PAUL C.	429	PACO PRODUCTS INC.
FRIE, CAROL	429	LEHIGH VALLEY DAIRIES DIV. OF
GONZALEZ, ANGEL	429	LENTZ MILLING COMPANY
HOPKINS JR., JAMES H.	429	WINDSOR SERVICE TRUCKING
HURST, JEROME M.	229	SCRANTON SEWER AUTHORITY
JORDAN, THOMAS	229	C&S WHOLESALE GROCERS
KISSINGER, GLEN R.	429	UNITED PARCEL SERVICE INC.
KREIGHBAUM, GAYLE	229	CONSOLIDATED FREIGHTWAYS
KROMER III, ROBERT	773	LEHIGH VALLEY BLOCK DIVISION
KRUG, DAVID E.	771	YRC FREIGHT
LAUKHUFF, LARRY E.	771	MARTY'S EXPRESS INC.
MORGAN, DONNA J.	764	UNITED PARCEL SERVICE INC.
NEVEL 3RD, BARTON M.	429	POWER PACKAGING AN EXEL CO.
NOLL SR., CHARLES E.	429	LEHIGH VALLEY DAIRIES INC.
NOWLIN, RONALD L.	429	CARL R BIEBER INC.
OBELINAS, THOMAS A.	771	YRC FREIGHT
PORTER III, CLINTON E.	776	NEW PENN MOTOR EXPRESS INC.
REMPHREY, DERL M.	776	YRC FREIGHT
RENTSCHLER, LARRY L.	429	SCHROCK CABINET COMPANY
RICHARDS, RODNEY	429	ASSOCIATED WHOLESALERS INC.
RIGBY, WILLIAM F.	776	ANDERSON LOGISTICS
RISBON, GERALD	776	MOTOR FREIGHT EXPRESS INC.
RISMILLER, CURTIS G.	429	CARL R BIEBER INC.
ROHRBACH, WARREN P.	429	LENTZ MILLING COMPANY
RUPERT, GARY J.	773	ALPO PETFOODS INC.
SCARANTINO, MARY ANN	229	TOPPS CHEWING GUM INC.
SCHAEFFER, THOMAS E.	429	LEHIGH VALLEY DAIRIES DIV OF
SEIFERT JR., PAUL C.	773	UNITED PARCEL SERVICE INC.
SINCLAIR, RONALD L.	771	HERMAN R EWELL INC.
SMITH, FRANKLIN S.	773	CONSOLIDATED FREIGHTWAYS
SOPINSKI JR., EDWARD H.	229	UNITED PARCEL SERVICE INC.
ULRICH, WILLIAM C.	401	PLYMOUTH ROCK TRANSPRTATN CORP.
WASHINGTON, MILTON	776	CONSOLIDATED FREIGHTWAYS
WETZEL JR., LEWIS M.	776	PRESTON TRUCKING CO INC.
WISE, CLAIR S.	429	NEW PENN MOTOR EXPRESS INC.
YOUNG SR., LEONARD H.	776	METALS USA

April 2015

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALLEN, ROBERT J.	401	WISE FOODS
BAILLEAU, LINDA S.	229	UNITED PARCEL SERVICE INC.
BALTHASER, NELSON C.	429	GLEN-GERY CORPORATION

BARRINER, DOUGLAS K.	773	MAIERS BAKERY
BLANKENBILLER, LARRY	429	COTT BEVERAGES WYOMISSING INC.
BROUSE, MICHAEL S.	776	NEW PENN MOTOR EXPRESS INC.
CARL, RUSSELL LEE	773	CINTAS CORPORATION
CARTER, THOMAS J.	776	ARKANSAS BEST FREIGHT SYS INC.
CASCARINO, PATRICK P.	773	SCHWERMEN TRUCKING CO.
CONROY, EDWARD J.	776	NU-CAR CARRIERS INC.
CORMAN, MICHAEL A.	776	YRC FREIGHT
CRISCERA, PATRICK	229	HARPER COLLINS PUBLISHERS INC.
EVANKO, PETER J.	229	ROADWAY EXPRESS INC.
FUNCK, JEFFREY E.	776	ARKANSAS BEST FREIGHT SYS INC.
GLADFELTER, RICHARD E.	771	YELLOW FREIGHT SYSTEM INC.
GLANVILLE, LESLIE V.	999	ALLIED SYSTEMS LTD.
GOLDEN, JEFFREY E.	776	WALTER W ZEIGLERS SONS INC.
HARRIS, GENE R.	229	PRESTON TRUCKING CO INC.
HARRIS, KERRY	429	ASSOCIATED WHOLESALERS INC.
HEDRICK, CURTIS E.	776	FLEMING COMPANIES INC.
HOKE, ANGELA F.	776	ASSOCIATED WHOLESALERS INC.
HORVATH, ZOLTAN	773	BERKS PRODUCTS CORPORATION
IWANYSZYN, STEPHEN R.	429	UNITED PARCEL SERVICE INC.
JOHNSON, JOY	429	NEW PENN MOTOR EXPRESS INC.
JURGIEWICZ, WALTER J.	229	HARPER COLLINS PUBLISHERS INC.
KASHUBA JR., EUGENE B.	229	HARPER & ROW PUBLISHERS INC.
KLACIK, RONALD A.	776	ARKANSAS BEST FREIGHT SYS INC.
KREISCHER, JEAN M.	401	WISE FOODS
KRICK, BRADLEY A.	429	SCHROCK CABINET COMPANY
LIPPY, GREGORY A.	776	CONSOLIDATED FREIGHTWAYS
LORAH, LESLIE E.	429	LENTZ MILLING COMPANY
MADTES, LAMAR G.	773	EASTERN INDUSTRIES INC.
MAIER, PATTI JO	429	POLLOCK-READING INC.
MCKEON, HENRIETTE B.	229	TOPPS CHEWING GUM INC.
MCPHILLIPS, GERARD	229	WILLIAM ROSENSTEIN & SONS
MILLER, SCOTT A.	776	YORKTOWNE BEVERAGE DISTR INC.
MOON, KEVIN	229	ROADWAY EXPRESS INC.
PACIOTTI, ROBERT	229	TOPPS CHEWING GUM INC.
POKOJNI, DAVID P.	773	P I E NATIONWIDE INC.
REINOEHL JR., HAROLD K.	776	ROADWAY EXPRESS INC.
RHINE, NED N.	764	CENTRE CONCRETE COMPANY
RICHARDS, LESLIE W.	229	CONSOLIDATED FREIGHTWAYS
ROBINSON, LAWRENCE	229	WILLIAM ROSENSTEIN & SONS
ROCHE, THOMAS F.	429	ARAMARK UNIFORM & CAREER APPAR.
ROOT, ROBERT K.	771	YELLOW FREIGHT SYSTEM INC.
SANDS, CRAIG A.	429	BERKS PRODUCTS CORP.
SHEPARD, JOANNE C.	776	FLEMING COMPANIES INC.
SHIREY, ROBERT E.	429	ASSOCIATED WHOLESALERS INC.
STOTZ, CARL M.	229	CONSOLIDATED FREIGHTWAYS
STOUCH, BRIAN L.	776	UNITED PARCEL SERVICE INC.
SWAINBANK, MARLON R.	229	ROADWAY EXPRESS INC.
SWENSKI, LORRAINE A.	229	SUPER MARKET SERVICE CORP.
TAYLOR, JOHN	229	TOPPS CHEWING GUM INC.
THOMPSON, ROBERT	429	ARKEMA INC.
UNDERWOOD, JAMES S.	771	YRC FREIGHT
WALSH, KENNETH	229	AFFILIATED FOOD DISTR INC.

Retirees Approved For Pensions March 2015 through June 2015

WARNICK, JAMES V.	776	ARKANSAS BEST FREIGHT SYS INC.
WEAVER, ORVILLE W.	401	USF RED STAR
WESSNER, MICHAEL B.	429	SCHROCK CABINET COMPANY
WILLIAMS, JOSEPH	429	COTT BEVERAGES WYOMISSING INC.
YARRISH, JOSEPH J.	429	LEHIGH VALLEY DAIRIES INC.

May 2015

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ASKEWS, RICHARD L.	776	USF RED STAR
BAER, MARK E.	429	DAIRY FARMERS OF AMERICA INC.
BARLETT SR., MARK	771	KENOSHA AUTO TRANSPORT CORP.
BEDICS, NANCY	773	ARAMARK UNIFORM & CAREER APPAR.
BIACCO, ANTHONY P.	401	R F TRUESDELL COMPANY INC.
BOYER, RAY M.	429	SCHROCK CABINET COMPANY
BROWN, SIDNEY W.	773	W S REICHENBACH & SON INC.
CARTER, WILSON A.	429	OROGRAIN BAKERIES SALES INC.
COMBS, ANNA MARIE	776	CONSOLIDATED FREIGHTWAYS
CONARD, PATRICK A.	429	COTT BEVERAGES WYOMISSING INC.
CRUM, DAVID A.	776	ARKANSAS BEST FREIGHT SYS INC.
CUNNINGHAM JR., SAMUEL R.	776	ANDERSON LOGISTICS
DEGEORGE, LORI A.	771	YELLOW FREIGHT SYSTEM INC.
EHRHART, BRANDEN K.	776	YRC FREIGHT
FERRESE, JOSEPH J.	229	C&S WHOLESALE GROCERS
FINK, DONNA M.	773	EASTERN INDUSTRIES INC DIV OF
FLANSBURG, LAWRENCE D.	773	UNITED PARCEL SERVICE INC.
FOY, DONALD G.	776	HIGHWAY FILM DELIVERY INC.
FREALING, JOHN	776	ROADWAY EXPRESS INC.
GARMAN, ANN L.	429	ASSOCIATED WHOLESALERS INC.
GLYNN, ROBERT F.	401	CAROLINA FREIGHT CARRIERS CORP.
GRIGGS, J. C.	771	YRC FREIGHT
GUBBIOTTI, DAVID ROBERT	229	TOPPS CHEWING GUM INC.
HACKMAN, ROBERT W.	429	EASTERN INDUSTRIES INC.
HARRIS, ISAAC LEE	429	DIETRICH'S MILK PRODUCTS INC.
HARTMAN, THOMAS	429	CLOVER FARMS DAIRY
HAWKINS, MICHAEL P.	429	BOB WHITE QUAL FROSTED FOODS
HECKMAN, GLENN R.	429	SUPERVALU INC.
HECKMAN, TED JAY	776	YRC FREIGHT
HETRICK, ALLEN C.	429	PETRO OIL
JOHNSON JR., ERNEST R.	229	ROADWAY EXPRESS INC.
JONES, FREDERICK A.	773	FRIEDMAN'S EXPRESS INC.
KAUKER, ELAINE	773	PEOPLE FIRST
KOLLER, BARRY F.	429	WETTERAU FOOD SERVICES INC.
KOSER, CARL E.	776	ADAM WHOLESALERS INC.
LAUGHMAN, CRAIG EUGENE	776	PRESTON TRUCKING CO INC.
LEFFLER, SUSAN M.	429	SCHROCK CABINET COMPANY
LEIBENSPERGER, BRUCE M.	429	CARL R BIEBER INC.
LOSS, DONALD A.	776	KEYSTONE DISTRIBUTION CTR INC.
MCGOLDRICK JR., JOHN J.	776	HALLS MOTOR TRANSIT CO.
MILLER, NANCY M.	429	SCHROCK CABINET COMPANY
MORAN, JAMES A.	229	HARPER & ROW PUBLISHERS INC.
OTT, JARYL C.	429	GOODMAN VENDING SERVICE
PADINSKE, JOSEPH J.	429	BRENNTAG NORTHEAST INC.
POOLE, MICHAEL E.	776	HESS TRUCKING COMPANY

PROCTOR, RICHARD L.	429	J C EHRlich CO INC.
RHOADS, REBECCA	429	BOYERTOWN AUTO BODY WORKS INC.
ROGERS, DORRIE J.	229	HARPER COLLINS PUBLISHERS INC.
ROOK, BARRY J.	764	WILLIAMSPORT MOVING CO INC.
ROSENBAUM, GENE D.	771	YRC FREIGHT
SALEK, JOHN M.	229	SCRANTON SEWER AUTHORITY
SCOPELLITI, PHILIP M.	229	SUPER MARKET SERVICE CORP.
SEYLER JR., ALVIN F.	429	GROCERY HAULERS INC.
SNOW III, CHARLES E.	771	YRC FREIGHT
STAUCH, PATRICK A.	776	FLEMING COMPANIES INC.
STOUDT, CHARLES EARL	776	NEW PENN MOTOR EXPRESS INC.
TIMLIN, SHIRLEY	229	C&S WHOLESALE GROCERS
TROOP, MICHAEL S.	771	UNITED PARCEL SERVICE INC.
VAGASKY, STEPHEN	429	NEW PENN MOTOR EXPRESS INC.
WERTZ, EDWARD L.	429	BERKS PRODUCTS CORP.

June 2015

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALLEN, DAVID	764	P I E NATIONWIDE INC.
AMMANN, BLAINE W.	429	ASSOCIATED WHOLESALERS INC.
ARNDT SR., DAVID T.	429	COTT BEVERAGES WYOMISSING INC.
BEAVERSON, BARRY A.	776	ASSOCIATED WHOLESALERS INC.
BICKEL, EDWARD G.	429	WINDSOR SERVICE INC.
BOOTH, PAULA	229	HARPER COLLINS PUBLISHERS INC.
BRANNAN, RICHARD JAMES	229	ROADWAY EXPRESS INC.
BRENIZE, EDWARD C.	776	USF RED STAR
BRETZ, ROBERT MICHAEL	776	NEW PENN MOTOR EXPRESS INC.
BROUGHT, PAULINE F.	776	UNITED PARCEL SERVICE INC.
BUCHENAUER, PETER J.	776	USF RED STAR
BURTNETT, MITCHELL V.	776	HIGHWAY FILM DELIVERY INC.
CAMPIA, MANUEL B.	773	ONE SOURCE
CAPITANO, PETER A.	229	TOPPS CHEWING GUM INC.
CONANT, DONALD H.	229	PEPSI COLA BTLG OF SCRANTON
CONRAD, STEVEN C.	429	BERKS PRODUCTS CORP.
FARINA, ERNEST J.	429	BERKS PACKING COMPANY INC.
FEIGLES, CLIFFORD R.	764	MCCORMICK DRAY LINE INC.
FERNANDEZ, ANGEL A.	771	MILLER & HARTMAN INC.
GENTRY, DENVER	771	YRC FREIGHT
GIZA, THOMAS K.	771	YELLOW FREIGHT SYSTEM INC.
GRIFFE, TIMOTHY R.	429	ASSOCIATED WHOLESALERS INC.
GULLAGE, CARMEN F.	776	UNITED PARCEL SERVICE INC.
HAMM, DONALD	773	ARKANSAS BEST FREIGHT SYS INC.
HARVEY, KARIN L.	771	MILLER & HARTMAN INC.
HAUGHT, JOHN A.	764	NICHOLSON SUPPLY COMPANY
HINNERSHITZ JR., RICHARD T.	429	GOODMAN VENDING SERVICE
HOBBS JR., GEORGE R.	776	FLEMING COMPANIES INC.
HOUSER, GREGORY B.	771	HERMAN R EWEll INC.
KEISER, JOHN C.	773	COCA-COLA BTLNG CO LEHIGH VLLY
KLUNK JR., BERNARD J.	776	FLEMING COMPANIES INC.
KOSER, ROLAND D.	764	PROFESSIONAL DRIVERS SERVICE
KOZLOFSKI, JEFFREY E.	401	WYOMING QUALITY BEVERAGE
KURLANDSKI, JOHN J.	401	MAS OLD FASHION BOTTLING INC.
LABAR, RANDI	773	UNITED PARCEL SERVICE INC.

Retirees Approved For Pensions March 2015 through June 2015

LAMB, DAVID	776	NEW PENN MOTOR EXPRESS INC.
MARTZALL, BARRY L.	429	ASSOCIATED WHOLESALERS INC.
MATOSIN, JOSEPH E.	429	LENTZ MILLING COMPANY
MENGEL, MICHAEL E.	429	EAGLE DISTRIBUTING COMPANY
MERTZ, SCOTT A.	429	VICTUS LTD.
METZGER, RONALD M.	776	CONSOLIDATED FREIGHTWAYS
MIKOSZ JR., BENJAMIN M.	429	READING A-TREAT BOTTLNG CO INC.
MILLETICS, THOMAS A.	776	CARNATION CO/NESTLE USA INC.
MOLL, DOUGLAS E.	429	WINDSOR SERVICE TRUCKING
MORRISON, PHILLIP D.	229	ROADWAY EXPRESS INC.
OBOYLE, ROBERT C.	229	HARPER COLLINS PUBLISHERS INC.
PAGNOTTI, DIANE	229	TOPPS CHEWING GUM INC.
PAWLK, KATHLEEN M.	229	C&S WHOLESALE GROCERS
REBER, RONALD W.	776	ARKANSAS BEST FREIGHT SYS INC.
REESE, DONALD	401	SHAWNEE READY MIX CONCRETE CO.
RIVERA, MARCIAL	771	PENNCAST CORPORATION
ROTH, JOHN E.	773	ROCK HILL TRUCKING CO.
RYS, MICHAEL P.	429	TEAMSTERS LOCAL UNION 429
SABATINE, JOHN R.	773	EASTERN INDUSTRIES INC DIV OF
SCHMEHL, ROBERT W.	429	WINDSOR SERVICE INC.
SELLERS, JAMES W.	429	LUDENS INCORPORATED
SHAFFER JR., LENUS C.	776	ARKANSAS BEST FREIGHT SYS INC.
SLADE, ROBERT P.	776	YRC FREIGHT
SOKOL, MICHAEL J.	429	COTT BEVERAGES WYOMISSING INC.
STEFFY, DONNA J.	773	BERKS PRODUCTS CORPORATION
STOKES, KATHLEEN B.	429	TEAMSTERS LOCAL UNION 429
STRICKLER JR., RICHARD I.	429	VICTUS LTD.
TOGANS, DANA K.	776	PERK FOODS C/O HEINZ PET
WALTER, KENNETH L.	229	HARPER COLLINS PUBLISHERS INC.
WIEDER, DONNA	773	TEAMSTERS LOCAL UNION 773
WOLGEMUTH, LESTER E.	776	HESS TRUCKING COMPANY
WOLLYUNG, BRUCE C.	429	BERKS PRODUCTS CORP.
YENGER, RICHARD L.	776	ARKANSAS BEST FREIGHT SYS INC.
YOUST, KEITH A.	429	TEAMSTERS LOCAL UNION 429
ZIMMERMAN JR., THOMAS E.	776	ARKANSAS BEST FREIGHT SYS INC.



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

The January, 2015 issue of the Guardian included a reminder that the co-pays for Office Visits, Hospital, Out-Patient Surgery, Emergency Room Visits and Ambulance/Life Flights changed effective January 1, 2012 for **active** plans. The following is a list of co-pay changes effective January 1, 2012 for **retiree** plans:

PLAN R7 RETIREE PLAN ONLY: Effective **January 1, 2012**, the Health and Welfare Fund retiree co-pay amounts for Plan R7 Office Visits, Hospital, Out-Patient Surgery, Emergency Room Visits and Ambulance/Life Flights are as follows:

- In-Network Primary Care visit co-pays are \$30 and In-Network Specialist visit co-pays are \$40. Out-of-Network co-pays are \$40 for Primary Care visits (Fund pays lesser of UCR or balance of billed charges) and \$65 for Specialist visits (Fund pays lesser of UCR or balance of billed charges). This includes rehabilitative visits.
- **Emergency Room Co-payment Increased from \$50 to \$100**
- **Ambulance/Life Flight Co-payment: \$100**

PLAN R7-65 RETIREE PLAN ONLY: Effective **January 1, 2012**, the Health and Welfare Fund retiree co-pay amounts for **Plan R7-65** Office Visits, Hospital, Out-Patient Surgery, Emergency Room Visits and Ambulance/Life Flights as follows:

- In-Network Primary Care visit co-pays are \$20 and In-Network Specialist visit co-pays are \$30. Out-of-Network co-pays are \$30 for Primary Care visits (Fund pays lesser of UCR or balance of billed charges) and \$55 for Specialist visits (Fund pays lesser of UCR or balance of billed charges). This includes rehabilitative visits.
- **In-patient Hospitalization Co-Payment: \$100 per admission***
- **Out-patient 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.

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

Entrust Capital, Inc.

Income Research & Management

Loomis, Sayles & Company

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.

Westfield Capital Management

Company, LLC

William Blair & Company, LLC