



Central Pennsylvania Teamsters

# GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



December 2009

*Happy Holidays from the  
Central Pennsylvania Teamsters Health and Welfare and Pension Fund!*

## How Does the Pension Protection Act of 2006 Affect the Central Pennsylvania Teamsters Defined Benefit Pension Plan?

In response to the financial difficulties that many pension plans experienced in recent years, the federal government passed legislation in 2006 entitled the Pension Protection Act of 2006 (PPA). PPA imposes new rules aimed at accelerating the funding of defined benefit plans, including plans such as the Central PA Teamsters Defined Benefit Plan.

Beginning in 2008, within the first 90 days of each plan year, PPA requires the Plan's actuary to certify whether a plan is in one of the following categories:

- Critical Status ("Red Zone")
- Seriously Endangered Status ("Orange Zone")
- Endangered Status ("Yellow Zone")
- None of the above ("Green Zone")

In 2008, the Plan was certified to be 85% funded and not in Endangered, Seriously Endangered or Critical Status, and therefore was in the "Green Zone." In 2009, however, as a direct result of 2008 market value losses, the Plan's funding percentage dropped to approximately 72.5%. Virtually all pension plans experienced market value losses similar to or exceeding the Fund's losses during 2008. Effective January 1, 2009, the Plan's actuary determined that the plan is in Endangered Status ("Yellow Zone").

### Funding Improvement Plan

As the plan sponsor of a plan in the Endangered

Status, the Board of Trustees is required under the PPA to develop a Funding Improvement Plan. This Funding Improvement Plan must consist of schedules provided to the Plan's Contributing Employers and Local Unions ("Bargaining Parties") showing revised benefit structures, contribution structures, or both, that are designed to have the Plan achieve certain mandated benchmarks by the end of the applicable Funding Improvement Period (the "Schedules"). The Trustees must provide the Schedules to the Bargaining parties within 30 days of the adoption of the Funding Improvement Plan.

Based on projections and assumptions required by the PPA, the actuary has determined that by the end of the Funding Improvement Period, the Plan will achieve the mandated benchmarks and that the Plan will not have a funding deficiency for any plan year during the Funding Improvement Period.

The Schedules that have been adopted by the Trustees were sent to Participating Local Unions and Contributing Employers in November, 2009. The PPA Schedules can be viewed on the Central PA Teamsters website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com). Click on the Pension section, then select "Reports and Notices" and "PPA Funding Improvement Plan/Schedules" under the Pension Protection Act of 2006 section. ■



# 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**.*

## Important Points to Remember When You are Applying for Your Pension Benefits

**T**he Pension Department has compiled a list of frequently asked questions asked by members when they are applying for their retirement benefits. The questions and their corresponding answers are listed below.

***Q. How long before my retirement date can I complete my Retirement Application?***

**A.** 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."

***Q. My retirement application states that I must get my form(s) notarized. Should I sign the forms before I take them to the notary?***

**A.** No. The date of notarization must be the same date you signed the applicable forms in the presence of the Notary Public.

***Q. I would like to have my monthly pension check directly deposited into my bank account. How long does it take to get this set up?***

**A.** Once you elect 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 direct deposit to go into effect.

***Q. I am electing to receive my Retirement Income Plan as a lump sum payment. When does my RIP balance stop being subject to investment gain and losses prior to payment?***

**A.** Your Retirement Income Plan balance is subject to net gains or losses through the last day of the month in which your application is approved for payment.

***Q. My Retirement Application was submitted on a timely basis and was approved by the Board of Trustees. When will I receive my***

***first retirement check?***

**A.** Your checks 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.

***Q. I would like to roll over my RIP account to my financial institution when I retire. What do I need to know?***

**A.** If you are electing to roll over a lump sum balance, the financial institution to which the money is to be sent will need 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:

- The acceptance forms must contain the name of the correct Plan name from which the money is coming. The funds are either coming from the Defined Benefit Plan or the Retirement Income Plan.
- If you are electing a partial rollover, the acceptance paperwork must also be marked as a partial rollover.
- 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.
- The acceptance forms must be signed by an authorized representative of the financial institution. The signatures must be original.
- All acceptance forms must be originals. Copies or faxes will not be accepted.
- If the acceptance letter references an attached document, the Pension Fund requires the attached document to be included. ■

## Visit Our Website

Members and their families, as well as contributing employers, can access the Fund website, [www.CentralPATeamsters.com](http://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 and RIP 2000 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.



# Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

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

If you are covered under Plan 13, R4 or R5 your prescription information is listed below.

### Negative Formulary List\*

Aciphex	Lamisil	Rozerem
Advicor	Lexapro	Sarafem
Allegra	Lipitor	Sonata**
Altoprev	Lunesta**	Sporanox
Ambien**	Luvox	Symbyax
Axid	Mevacor	Tagamet
Bextra	Nexium	Tamiflu
Celebrex	Paxil	Trepadone
Celexa	Pepcid***	Trilipix
Clarinox	Pexeva	Vioxx
Crestor	Pravachol	Vytorin
Cymbalta	Prevacid	Xyzal
Daypro	Prilosec****	Zantac***
Diffucan	Pristiq	Zegerid
Edluar	Protonix	Zetia
Effexor	Prozac	Zocor
Kapindex	Relenza	Zoloft

And All Injectables (excluding Insulin and Imitrex)

### Effective January 1, 2010:

Zipsor, Fibricor and Valtuna 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.

### 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

If you are covered under Plan 14 or 16 your prescription information is listed below.

### Plan 14, 16 and R6

#### Option Levels A, B & C

### Negative Formulary List\*

Aciphex	Lamisil	Rozerem
Advicor	Lexapro	Sarafem
Allegra	Lipitor	Sonata**
Altoprev	Lunesta**	Sporanox
Ambien**	Luvox	Symbyax
Axid	Mevacor	Tagamet
Bextra	Nexium	Tamiflu
Celebrex	Paxil	Trepadone
Celexa	Pepcid***	Trilipix
Clarinox	Pexeva	Vioxx
Crestor	Pravachol	Vytorin
Cymbalta	Prevacid	Xyzal
Daypro	Prilosec****	Zantac***
Diffucan	Pristiq	Zegerid
Edluar	Protonix	Zetia
Effexor	Prozac	Zocor
Kapindex	Relenza	Zoloft

And All Injectables (excluding Insulin and Imitrex)

### Effective January 1, 2010:

Zipsor, Fibricor and Valtuna 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.

### 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**

### 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

If you are covered under Plan 13Y your prescription information is listed below.

### Negative Formulary List\*

Aciphex	Lamisil	Rozerem
Advicor	Lexapro	Sarafem
Allegra	Lipitor	Sonata**
Altoprev	Lunesta**	Sporanox
Ambien**	Luvox	Symbyax
Axid	Mevacor	Tagamet
Bextra	Nexium	Tamiflu
Celebrex	Paxil	Trepadone
Celexa	Pepcid***	Trilipix
Clarinox	Pexeva	Vioxx
Crestor	Pravachol	Vytorin
Cymbalta	Prevacid	Xyzal
Daypro	Prilosec****	Zantac***
Diffucan	Pristiq	Zegerid
Edluar	Protonix	Zetia
Effexor	Prozac	Zocor
Kapindex	Relenza	Zoloft

And All Injectables (excluding Insulin and Imitrex)

### Effective January 1, 2010:

Zipsor, Fibricor and Valtuna 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.

### 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

## Retirees: Direct Deposit Makes Sense!

**W**ould you like to be sure that your pension check is available to you on the first business day of each month? You can be certain if you use direct deposit! Eliminate the worries of delayed mail delivery, postponed trips to the bank because of bad weather or other commitments, lost or stolen checks, standing in long lines at the bank, or waiting for your check to clear at the bank.

It's easy to sign up! Just call the Pension Department or visit the Pension Section of the Central PA Teamsters website [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com) (click on "Forms") to get the form. Fill it out and return it to the Fund Office. It takes about 30 days to complete the process. Then relax and enjoy the comfort of knowing that your pension check is available to you each month without delay.

**Important:** If you are currently using direct deposit and your bank name and/or account changes, please notify the Pension Department immediately and request a new direct deposit form to complete (even if your bank informs you that no notification is needed.) If you change banks and need to complete a new form, simply call the Pension Department or visit [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com) (click on "Pension" – "Forms") to get a new form. Please note that direct deposit changes usually take 30 days to become effective after you notify the Fund. After you request a change, your first check may be mailed to your home. Thereafter, your check will be directly deposited to your bank account.

## How Are Benefits Paid for Vision Check-ups and Vision-Related Medical Conditions?

**B**enefits for vision checkups are paid differently than visits for the diagnosis and treatment of eye and vision-related medical conditions.

**Vision check-ups are covered under the vision plan.** If your benefit plan includes vision benefits, checkups to determine the need for glasses or contacts are paid under that benefit. Vision checkups benefits and lenses and frames from the Davis Vision "Collection" are paid at 100% every two years for adults and every year for dependents up to the age of 19; out-of-network benefits are paid using a fee schedule.

**Diagnosis and treatment of vision-related medical conditions are covered under the medical plan.** If your medical coverage provides for office visits, doctor's visits for vision-related medical conditions,

such as glaucoma, are payable under the medical provisions of your plan. Office visits provided by a participating provider (in the medical networks of HealthAmerica, Devon, Beech Street or One-Net) are subject to a \$15 co-pay for a non-specialist and \$25 co-pay for a specialist. For office visits with a non-participating provider, the Fund will pay up to the usual and customary fee, minus a \$25 co-pay for a non-specialist and a \$50 co-pay for a specialist. Charges for refractions are not payable under the medical provisions of your plan, and would be covered only if you are eligible for vision benefits under your plan.

Before you decide which provider to utilize, you should consider the reason that the visit is needed. Please contact the Health and Fund if you are in doubt about which network you should use to select a provider. ■

## Moonlighting/Self-employment

**T**he 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.







## Healthy Living

### There is No Time Like the Present to Quit Smoking

The U.S. Surgeon General has said, "Smoking cessation (stopping smoking) represents the single most important step that smokers can take to enhance the length and quality of their lives." Quitting smoking is not easy, but you can do it.

#### Why should I quit?

**Your health.** Health concerns usually top the list of reasons people give for quitting smoking. This is a very real concern: Half of all smokers who keep smoking will end up dying from a smoking-related illness. In the U.S. alone, smoking is responsible for nearly 1 in 5 deaths, and about 8.6 million people suffer from smoking-related lung and heart diseases.

**Cancer.** Nearly everyone knows that smoking can cause lung cancer, but few people realize it is also a risk factor for many other kinds of cancer too, including cancer of the mouth, voice box (larynx), throat (pharynx), esophagus, bladder, kidney, pancreas, cervix, stomach, and some leukemias.

**Lung diseases.** Pneumonia is included in the list of diseases known to be caused by smoking. Smoking also increases your risk of getting lung diseases like emphysema and chronic bronchitis. These diseases are grouped together under the term COPD (chronic obstructive pulmonary disease). COPD causes on-going

(chronic) illness and disability, and worsens over time – sometimes becoming fatal.

**Heart attacks, strokes, and blood vessel diseases.** Smokers are twice as likely to die from heart attacks as are non-smokers. And smoking is a major risk factor for peripheral vascular disease, strokes and blood vessel disease.

**Blindness and other problems.** Smoking causes an increased risk of macular degeneration, one of the most common causes of blindness in older people. It also causes premature wrinkling of the skin, bad breath, gum and tooth problems, and yellow fingernails.

**Years of life lost due to smoking.** Based on data collected in the late 1990s, the U.S. Centers for Disease Control and Prevention (CDC) estimated that adult male smokers lost an average of 13.2 years of life and female smokers lost 14.5 years of life because of smoking. And

given the diseases that smoking can cause, it can steal your quality of life long before you die.

#### When smokers quit – What are the benefits over time?

**20 minutes after quitting:** Your heart rate and blood pressure drops.

**12 hours after quitting:** The carbon monoxide level in your blood drops to normal.

**2 weeks to 3 months after quitting:** Your circulation improves and your lung function increases.

**1 to 9 months after quitting:** Coughing and shortness of breath decrease; cilia (tiny hair-like structures that move mucus out of the lungs) regain normal function in the lungs, increasing the ability to handle mucus, clean the lungs, and reduce the risk of infection.

**1 year after quitting:** The excess risk of coronary heart disease is half that of a smoker's.

(Continued on page 6)

## Union Trustee Kicks the Habit

**K**eith L. Noll, Union Trustee of the Central Pennsylvania Teamsters Health and Welfare and Pension Funds, Secretary-Treasurer of Teamsters Local Union No. 429, and a heavy smoker for 40 years, smoked his last cigarette on April 1, 2009. As a Union Trustee for the Fund, Keith has promoted wellness among Fund participants as a way to keep health care costs down. He decided to "practice what he preaches" when he stopped smoking cold turkey on April 2, 2009. Here is his story:

*"I went to my family doctor for treatment of a cold that I just couldn't kick. I saw a sign in my doctor's waiting room that said 'We will help you quit smoking.' I had been thinking about stopping smoking for a few months and decided that I really wanted to stop. I coughed all the time. I have five grandchildren and another one on the way. I wanted to be around to see them grow up.*

*"I spoke to my doctor about stopping. She suggested using an over-the-counter nicotine patch. I wasn't sure if I could do it at first. The hardest times of the day were first thing in the morning, while driving in my car and while talking on the phone in my office. Almost immediately after I stopped smoking, I stopped coughing. After about two weeks, I really felt that I could stop. I hardly miss it at all now.*

*"Some unexpected benefits of being smoke-free are that I sleep better, my clothes don't smell like smoke, my car windows are cleaner, and I have a few extra dollars in my pocket at the end of the week."*





**5 years after quitting:** Your stroke risk is reduced to that of a non-smoker 5 to 15 years after quitting.

**10 years after quitting:** The lung cancer death rate is about half that of a person who continues smoking. The risk of cancer of the mouth, throat, esophagus, bladder, cervix, and pancreas decrease, too.

**15 years after quitting:** The risk of coronary heart disease is the same as a non-smoker's.

#### **Cost**

The prospect of better health is a major reason for quitting, but there are other reasons, too. Smoking is expensive. It isn't hard to figure out how much you spend on smoking: multiply how much money you spend on tobacco every day by 365 (days per year). The amount may surprise you. Multiply the cost per year by 10 (for the next 10 years) and ask yourself what you would rather do with that much money. And this doesn't include other possible costs, such as higher costs for health and life insurance, and likely health care costs due to tobacco-related problems.

Source: American Cancer Society ■

## **RIP 1987 and RIP 2000 Pension Plans to Merge**

Effective at the end of the day on December 31, 2009, the RIP 2000 Pension Plan will merge into the RIP 1987 Plan. A notice to participants regarding the merger was mailed in mid-December.

The decision to merge the Plans was based on the projected savings that will result from the merger with respect to administrative, custodial, and investment costs as well as professional fees. The timing of the merger was chosen by the Board of Trustees because the merger had to await the cessation of RIP 2000 as an active Plan. Until July 1st of this year, there were still contributing employers whose collective bargaining agreements required contributions to be made to RIP 2000.

If you only participated in RIP 2000, an account will be created for you in RIP 1987. If you participated in both the RIP 1987 and RIP 2000 Plans, your two accounts will be combined. The amount credited to your account in RIP 1987 immediately after the merger will be the amount that was credited to your account in RIP 2000 immediately before the merger.

You may still view your account balance (updated monthly) through the Pension Portal in the Pension section of the website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com).

If you have any questions, please contact the Pension Department. ■

### **November 2009 Retirement Income Plan (RIP) Returns**

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the eleven month period ending November 30, 2009. The net returns equal gross investment returns 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.

<b>Plan</b>	<b>Approximate Net Return</b>
<b>RIP 1987</b>	<b>+17.9%</b>
<b>RIP 2000</b>	<b>+14.0%</b>

For updates on investment returns, visit the Central Pennsylvania Teamsters website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com). Click on Pension Fund and then "Reports and Notices."

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

*"... the Fund will consider the payment of medical expenses only after benefits from the automobile insurance carrier have been exhausted."*

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 as a result of 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.

# Retirees Approved For Pensions September 2009 through November 2009

## For the month of September 2009

Name	Local	Employer
ANDERS, LEROY M.	773	FRANK CASILIO & SONS, INC.
ARCHER, JOHN	429	POWER PACKAGING AN EXEL CO.
AUGHEY, MARLIN E.	776	ARKANSAS BEST FREIGHT SYS., INC.
BARRON, JR., THARON LEE	429	QUINLAN PRETZEL
BAUM, ROBERT A.	429	B & J SAYLOR FOODS CORP.
BENCIVENGO, THOMAS W.	771	KEREK AIR FREIGHT CORP.
BRAZ, RICHARD	229	YRC WORLDWIDE
BURKHOLDER, LARRY DENNIS	776	NEW PENN MOTOR EXPRESS, INC.
BURKINS, GORDON R.	776	PRESTON TRUCKING CO., INC.
BURNS, JOHN R.	776	YRC WORLDWIDE
CATANIA, UMBERTO	429	POWER PACKAGING, AN EXEL CO.
CHANEY, JAMES E.	776	ROADWAY EXPRESS, INC.
CLARK, BRENT	773	UNITED PARCEL SERVICE, INC.
CLEMENS, WILLIAM	771	YRC WORLDWIDE
CONRAD, DENNIS L.	429	POWER PACKAGING, AN EXEL CO.
CZECHOWSKI, JOHN E.	429	BRENNTAG NORTHEAST, INC.
DEHART, JR., PAUL LEROY	999	ARKANSAS BEST FREIGHT SYS., INC.
EMERSON, DOUGLAS M.	771	YELLOW FREIGHT SYSTEM, INC.
ESSIG, DENNIS J.	429	CLOVER FARMS DAIRY
EVANS, EUGENE A.	776	HESS TRUCKING COMPANY
FILBURN, TIMOTHY	776	YRC WORLDWIDE
GILBERT, CRAIG L.	429	THE WERTZ CORPORATION
HABECKER, RANDAL	429	BRENNTAG NORTHEAST, INC.
HALLOWELL, DAVID L.	429	READING HEATER & SUPPLY CO.
HARPER, EDWARD A.	773	EASTERN INDUSTRIES, INC.
HARVEY, CARL J.	229	REISCH ENTERPRISES, INC.
HAWCK, WILLIAM	776	ROADWAY EXPRESS, INC.
HAWK, THOMAS	773	UNITED PARCEL SERVICE, INC.
HELLER, RICHARD L.	229	CONSOLIDATED FREIGHTWAYS
HEMLER, FRANCIS E.	771	BEAR DISTRIBUTING CO., INC.
HERROLD, WILLIAM P.	764	YRC WORLDWIDE
HILDEBRAND, RICHARD M.	776	FLEMING COMPANIES, INC.
HOWERTER, LEONARD	776	YRC WORLDWIDE
JONES, EVAN	401	DALLAS DAIRY, INC.
KETNER, RODNEY C.	429	NEW PENN MOTOR EXPRESS, INC.
KIPE, JR., EDWARD C.	776	ROADWAY EXPRESS, INC.
KNAPP, JR., GEORGE F.	429	J C EHRICH CO., INC.
KREBS, JAMES A.	776	ARAS/SMITHS
LACROSSE, MICHAEL F.	764	CENTRAL BUILDERS SUPPLY CO.
LAUDENSLAGER, JOSEPH L.	776	YRC WORLDWIDE
LEVIN, STEPHEN S.	773	HAMILTON LEASING
MAGYAR, ROBERT	229	YRC WORLDWIDE
MILBURN, DEBRA	771	BEAR DISTRIBUTING CO., INC.
MILLER, TERRANCE	771	YRC WORLDWIDE
MILLER, JR., ROBERT	776	YRC WORLDWIDE
MILLIGAN, STEPHEN	776	UNITED PARCEL SERVICE, INC.
MINER, ALLEN	776	YRC WORLDWIDE
MITCHELL, TERRY W.	429	SUPERVALU, INC.
MOWRY, RODNEY L.	229	NEW PENN MOTOR EXPRESS, INC.
PASCARELLA, WILLIAM	776	YRC WORLDWIDE
PLUM, CARL T.	429	BRENNTAG NORTHEAST, INC.
PHILLIPS, DENNIS M.	429	PRESTON TRUCKING CO., INC.
PRISTASH, JOHN EDWARD	429	APEX EQUIPMENT COMPANY
PUORRO, JAMES	776	ST JOHNSBURY TRUCKING CO., INC.
RADICI, THOMAS D.	401	FRIEDMANS EXPRESS, INC.
REIGHARD, JR., DONALD	776	TRANSCON LINES
REIMERT, DAVID A.	773	MACINTOSH LINEN & UNIFORM
RICE, JEFFREY WAYNE	771	PENNCAST CORPORATION
RICHARDS, GENE MARIE	229	TOPPS CHEWING GUM, INC.
ROBINSON III, BRINTON D.	312	LEASEWAY PERSONNEL CORP.
SIRBAK, DALE	771	YRC WORLDWIDE
SISKO, JOHN	776	YRC WORLDWIDE
SNYDER, RANDLE J.	764	YRC WORLDWIDE
SPANGLER, ANDREW R.	776	FLEMING COMPANIES, INC.
SPECHT, HERBERT	776	YRC WORLDWIDE
STUBLER, RICHARD J.	764	UNITED PARCEL SERVICE, INC.
THOMAS, SHERRYN E.	429	TEAMSTERS LOCAL UNION 429
TRUTT, SR, EUGENE D.	776	USF RED STAR
UMPSTEAD, GARY L.	764	VALLEY FARMS EQUIPMENT CO.
VOGEL, JAMES H.	776	NORTH ATLANTIC TRANSPORT
WASILEWSKI, MICHAEL	229	TOPPS CHEWING GUM INC.
WEBER, BARRY	773	UNITED PARCEL SERVICE, INC.
WETMORE, CHARLES E.	773	SILVER LINES, INC.
WIESE, RANDOLPH W.	229	ROADWAY EXPRESS, INC.
WINDERS, ROBERT D.	776	CONSOLIDATED FREIGHTWAYS
WINTERS, EDWARD M.	771	ENERGY FLEET RESOURCES, INC.
YOCUM, ROBERT M.	776	NEW PENN MOTOR EXPRESS, INC.
ZARR, RANDALL D.	764	1A CONSTRUCTION CORPORATION

## For the month of October 2009

Name	Local	Employer
ALUNNI, ROLAND J.	229	HARPER COLLINS PUBLISHERS, INC.
AMATULLI, NICHOLAS	429	NEW PENN MOTOR EXPRESS, INC.
ANTHONY, DENNIS R.	429	CARL R. BIEBER, INC.
BAUDER, BLAINE E.	776	ROADWAY EXPRESS, INC.
BERTOLETTE, SUSAN	429	CLOVER FARMS DAIRY

## For the month of October 2009

Name	Local	Employer
BOYER, TOM LEE	776	ARKANSAS BEST FREIGHT SYS., INC.
BRADY, ROBERT	776	YRC WORLDWIDE
BRISTOL, THOMAS	776	ROADWAY EXPRESS, INC.
CAMPBELL, RICHARD G.	776	ARKANSAS BEST FREIGHT SYS., INC.
CAMPBELL, JR, RAYMOND	776	YRC WORLDWIDE
CLAUDE, WILLIAM F.	773	MATERIALS TRANSPORT SERVICE
CLEMENT, PAUL A.	776	CONSOLIDATED FREIGHTWAYS
DECK, LEE	429	COTT BEVERAGES WYOMISSING, INC.
DELONG, GEORGE L.	773	INTERSTATE MTR FREIGHT SYS., INC.
DEMPSEY, STEPHEN F.	776	FLEMING COMPANIES, INC.
DLUZESKI, RAYMOND	776	YRC WORLDWIDE
DORWART, MICHAEL	776	ROADWAY EXPRESS, INC.
DRUCK, LARRY D.	776	FLEMING COMPANIES, INC.
DUFFY, ARTHUR J.	771	YRC WORLDWIDE
DUGA, PAUL	776	YRC WORLDWIDE
DUNN, EILEEN L.	776	HESS TRUCKING COMPANY
EPLER, GEORGE B.	429	POWER PACKAGING AN EXEL CO.
FIDA, ROBERT	401	J & H CONCRETE
FOGLEMAN, DONALD L.	776	YRC WORLDWIDE
FOLTZ, LESLEY	771	YRC WORLDWIDE
FORSTER, JOSEPH I.	429	TASTEE VENDING, INC.
FRANTZ, WILLIAM L.	776	ASSOC. TRANSPORTATION SERV, INC.
FRYMOYER, DARVIN M.	776	YRC WORLDWIDE
GARMAN, BRENDA LEE	429	POWER PACKAGING AN EXEL CO.
GEE, RANDY	764	UNITED PARCEL SERVICE, INC.
GLAD, MARCO G.	776	W & L SALES COMPANY, INC.
GUNSHER, PAUL J.	401	CITY CHEVROLET COMPANY
HAHN, LYNN R.	776	YRC WORLDWIDE
HARSHMAN, DOUGLAS A.	776	ROADWAY EXPRESS, INC.
HAWKINS, EDWARD	773	UNITED PARCEL SERVICE, INC.
HENSON, RALEIGH	999	ARKANSAS BEST FREIGHT SYS., INC.
HEPLER, DENNIS J.	429	INTERNATIONAL PAPER
HOUSEKNECHT, DENNIS	764	PROFESSIONAL DRIVERS SERVICE
HUNSINGER, LARRY W.	401	WISE FOODS
JOHNSON, HAROLD C.	429	BRENNTAG NORTHEAST, INC.
JONES, EDWARD M.	776	UNITED PARCEL SERVICE, INC.
KERSHETSKY, EDWARD	776	YRC WORLDWIDE
KERTTETTER, CHARLES H.	764	NEW PENN MOTOR EXPRESS, INC.
KIEHL, HAROLD J.	771	YRC WORLDWIDE
KILGUS, DONALD E.	764	NEW PENN MOTOR EXPRESS, INC.
KLINGER, DENNIS C.	429	COTT BEVERAGES WYOMISSING, INC.
KONCAR, STEVEN	776	ARKANSAS BEST FREIGHT SYS., INC.
KRALL, BETTY A.	776	FLEMING COMPANIES, INC.
KREADY, PHILIP A.	429	B & J SAYLOR FOODS CORP.
LEICHT, DANIEL S.	771	UNITED PARCEL SERVICE, INC.
LEIPHART, III, PHILIP	776	YRC WORLDWIDE
LONG, KAY E.	429	THE BACHMAN COMPANY
LUTTENBERGER, JOEL	776	YRC WORLDWIDE
MARRERO, SONIA	773	ONE SOURCE
MARTIN, EUGENE L.	771	HERMAN R. EWELL, INC.
MARTIN, RICHARD E.	401	UNION PAPER & SUPPLY COMPANY
MATEN, JAN	229	M & G CONVOY, INC.
MCCOMAS, THOMAS	776	YRC WORLDWIDE
MILLER, LAWRENCE A.	229	YRC WORLDWIDE
MILLER, LAWRENCE R.	776	YRC WORLDWIDE
MORNINGWAKE, HARRY F.	776	UNITED PARCEL SERVICE, INC.
NEWELL, DAVID R.	776	ARKANSAS BEST FREIGHT SYS., INC.
NOLT, JOHN	776	YRC WORLDWIDE
OLSEN, JOHN N.	776	USF RED STAR
POTORSKI, JOSEPH	229	TOPPS CHEWING GUM, INC.
REDETZYK, ERIC	771	YRC WORLDWIDE
SCHOLLENBERGER, LAWRENCE G.	773	J C EHRICH CO., INC.
SENF, DAVID P.	429	POWER PACKAGING AN EXEL CO.
SHANK, DAVID L.	771	ENERGY FLEET RESOURCES, INC.
SHANK, JEFFREY C.	776	YRC WORLDWIDE
SHELLENBERGER, DENNIS G.	776	WALTER W. ZEIGLERS SONS, INC.
SHYTEL, DON RICKY	771	YRC WORLDWIDE
SILVI, JR, ALFRED	229	YRC WORLDWIDE
SMITH, JR, MERVIN	776	YRC WORLDWIDE
SNARE, RICHARD MICHAEL	776	CENTRAL STORAGE & TRANSFER CO.
SOLINSKI, RICHARD A.	776	ST JOHNSBURY TRUCKING CO., INC.
SOSA, JOSE M.	429	POWER PACKAGING AN EXEL CO.
SOSKA, JUDY	229	TOPPS CHEWING GUM, INC.
STITT, SR, LEROY ALBERT	776	YRC WORLDWIDE
STOUDT, KERRY E.	429	PETRO OIL
STUTTING, GERALD R.	776	YRC WORLDWIDE
SURGENOR, DARYL B.	764	P I E NATIONWIDE, INC.
TANZI, BARBARA	776	ASSOCIATED WHOLESALERS, INC.
TOWSAND, GARY	776	MASON & DIXON LINES INC
WALTER, JAY C.	776	CONSOLIDATED FREIGHTWAYS
WERTZ, RICHARD	776	YRC WORLDWIDE
WILSON, III, JAMES	771	YRC WORLDWIDE
WOODRING, WILLIAM	773	UNITED PARCEL SERVICE, INC.
WRABEL, GARY	773	YRC WORLDWIDE
YEMM, JOHN W.	773	MAKOVSKY BROTHERS, INC.
YOUNG, WILLIAM	776	YRC WORLDWIDE

## For the month of November 2009

Name	Local	Employer
ASHWAY, ROGER A.	776	YRC WORLDWIDE
BAUSHER, EVA M.	429	SCHROCK CABINET COMPANY
BRIGGS, GREGORY A.	776	YRC WORLDWIDE
BROSSMAN, ALLEN L.	429	BERKS PRODUCTS CORP.
BROWN, GEORGE F.	764	KEPLER BROTHERS
BUCKWALTER, JAMES M.	771	MILLER & HARTMAN, INC.
BURROUS, KENNETH J.	776	ROADWAY EXPRESS, INC.
CARPENTER, CLYDE W.	773	CHEMICAL LEAMAN TANK LINES, INC.
CARPENTER, FRANK	771	YRC WORLDWIDE
CASTIGLIONE, ALFRED	401	JONES MOTOR CO., INC.
COLE, JEFFREY	229	YRC WORLDWIDE
COPP, RICHARD	776	YRC WORLDWIDE
CORTAZAR, LINDA	229	HARPER COLLINS PUBLISHERS, INC.
DAUGHERTY, CARL E.	776	CONAGRA, INC.
DAVIS, PAUL R.	229	CONSOLIDATED FREIGHTWAYS
DECKER, JR, HARVEY	771	YRC WORLDWIDE
DUSABLON, RONALD	771	YRC WORLDWIDE
EDRIS, GEORGE D.	429	SCHROCK CABINET COMPANY
FORRY, TERRY LEE	776	PRESTON TRUCKING CO., INC.
FOURHMAN, ROBIN	776	CONSOLIDATED FREIGHTWAYS
FREY, ANDREW W.	776	FLEMING COMPANIES, INC.
GARMAN, RODNEY S.	776	ARKANSAS BEST FREIGHT SYS., INC.
GIBBONS, TANYA	771	YRC WORLDWIDE
GLATFELTER, ROBERT	776	ROADWAY EXPRESS, INC.
GRADWELL, JR, FREDERICK	429	WEINER IRON & METAL CORP.
HALL, JR, LESTER E.	771	YELLOW FREIGHT SYSTEM, INC.
HOOD, DONALD R.	773	EASTERN INDUSTRIES, INC.
HUBLER, LARRY L.	429	MAIERS BAKERY
IRICK, GARY I.	429	PRESTON TRUCKING CO., INC.
IRWIN, JR, JAMES M.	771	YELLOW FREIGHT SYSTEM, INC.
JARRETT, BRYAN D.	776	ARKANSAS BEST FREIGHT SYS., INC.
KEITER, ROBERT W.	776	ARKANSAS BEST FREIGHT SYS., INC.
KOSTICK, PETER	429	MAIERS BAKERY
LACH, ELAINE	229	SUPER MARKET SERVICE CORP.
LINCH, SIDNEY K.	776	FLEMING COMPANIES, INC.
LONG, MICHAEL C.	771	YELLOW FREIGHT SYSTEM, INC.
LOSS, DONALD A.	776	KEYSTONE DISTRIBUTION CTR., INC.
LUBENETSKI, GARY	771	YRC WORLDWIDE
MARSH, MARTIN L.	229	ROADWAY EXPRESS, INC.
MATTER, JOHN K.	776	USF HOLLAND INC.
MILLER, SR, RONALD L.	429	BERKS PRODUCTS CORP.
MOODY, ROBERT S.	229	ROADWAY EXPRESS, INC.
MOYER, GLEN J.	429	SCHROCK CABINET COMPANY
MUTH, JOSEPH J.	401	ACME MARKETS, INC.
NOLAN, LOUIS	229	ROADWAY EXPRESS, INC.
NORKUNAS, MARGARET	229	TOPPS CHEWING GUM, INC.
PARK, WILLIAM	401	MAS OLD FASHION BOTTLING, INC.
PATEL, HANSA	776	ROADWAY EXPRESS, INC.
RADEN, JONATHAN J.	429	JOHN PFROMMER, INC.
REED, STEVEN	773	ROADWAY EXPRESS, INC.
ROMAN, WALTER D.	773	STROEHMANN BAKERIES L. C.
ROSAR, DANIEL	229	AFFILIATED FOOD DISTR., INC.
RUHL, JAMES R.	776	YRC WORLDWIDE
SASTRE, JOSE L.	776	CONSOLIDATED FREIGHTWAYS
SCHWEIKART, HARRY P.	764	MCCORMICK DRAY LINE, INC.
SELDOMRIDGE, DENNIS	771	YRC WORLDWIDE
SHIFFLETT, JAMES	776	YRC WORLDWIDE
SHOTT, JR, RICHARD E.	773	USF RED STAR
SHUGHART, CHARLES W.	776	TEAMSTERS LOCAL UNION 776
SHULL, DALE L.	776	CONSOLIDATED FREIGHTWAYS
SICKLER, DEBORAH	229	TOPPS CHEWING GUM, INC.
SMOKER, JAMES I.	776	MOTOR FREIGHT EXPRESS, INC.
SONDER, JR, ROLAND R.	776	YRC WORLDWIDE
SOTO, CARRASQUILLO BERNARDO	429	WINDSOR SERVICE, INC.
SPADE, JR, GUY	771	YRC WORLDWIDE
STAHL, BRUCE C.	764	PROFESSIONAL DRIVERS SERVICE
STEFFY, DAVID E.	429	BERKS PRODUCTS CORP.
STEIGLER, JOSEPH	773	YRC WORLDWIDE
STONER, CHARLES	771	YRC WORLDWIDE
STOUGH, GERALD	776	YRC WORLDWIDE
SWALES, ROBERT	764	YRC WORLDWIDE
TETER, GARRY	776	UNITED PARCEL SERVICE, INC.
THANSKY, JOHN P.	429	CARL R. BIEBER, INC.
WENRICH, ROBERT C.	429	MARY MACINTOSH OF PA, INC.
WERTZ, FLOYD E.	771	YELLOW FREIGHT SYSTEM, INC.
WERTZ, JR, EDWARD R.	429	READING FOUNDRY & SUPPLY CO.
WIGGINS, PRESTON	429	POWER PACKAGING AN EXEL CO.
WILDESON, RICHARD	776	YRC WORLDWIDE
WILSON, RICHARD L.	776	FLEMING COMPANIES, INC.
ZEUNER, DONALD E.	312	MATLACK, INC., TERMINAL 9
ZISKOWSKI, MARY A.	229	SUPER MARKET SERVICE CORP.



**Central PA Teamsters**  
P.O. Box 15223  
Reading, PA 19612-5223  
**Return Service Requested**

Non-Profit Org.  
U.S. POSTAGE  
**PAID**  
Reading, PA  
Permit No. 144

## **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](http://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](http://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 M. Cicak  
*Union Trustee*  
Tomm Forrest  
*Employer Trustee*  
Mark Johnson  
*Employer Trustee*  
Keith L. Noll  
*Union Trustee*  
Howard W. Rhinier  
*Union Trustee*  
Michael P. Rys  
*Union Trustee*  
Daniel W. Schmidt  
*Employer 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  
Walter Scott & Partners, Ltd.

### **Investment Managers for the Central Pennsylvania Teamsters Pension Fund:**

Aberdeen Asset Management, Inc.  
Aronson+Johnson+Ortiz, LP  
The Boston Company Asset  
Management, LLC  
Causeway Capital Management, LLC  
DSI International Management, Inc.  
INTECH Investment Management, LLC  
LSV Asset Management  
Mesirow Financial, Inc.  
Post Advisory Group, LLC  
Principal Financial Group  
Prudential Insurance Company  
of America  
Rothschild Asset Mgt., Inc.  
State Street Global Advisors  
Walter Scott & Partners, Ltd.  
Western Asset  
Westfield Capital Management  
Company, LLC