



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



December, 2013



ATTENTION PARTICIPANTS IN THE DEFINED BENEFIT PLAN AND RIP 1987 PLAN:

SUMMARY OF MATERIAL MODIFICATIONS

We are pleased to present you with this Summary of Material Modifications ("SMM"), which provides a descriptive summary of recent changes to the Central PA Teamsters Defined Benefit Plan and Retirement Income Plan 1987. If you have questions or would like additional information, please contact the Pension Fund Office.

New Disability Retirement Benefit Rules for Defined Benefit Plan for 2014

For Participants whose Social Security entitlement date is on or after January 1, 2014, certain changes have been made to the Disability Retirement Benefit.

First, the benefit will be paid in the form of a Straight Life Annuity (i.e., an annuity payable over only the Participant's lifetime) but only until the earlier of (1) the date that the Participant ceases to be Disabled or (ii) the date that the Participant attains Normal Retirement Age.

Second, when the Participant attains Normal Retirement Age, he or she will be entitled to select any form of benefit permitted under the Plan, subject to the spousal consent rules if the Participant is married at such time.

Third, if the Participant dies while receiving a Disability Retirement Benefit, the Participant's surviving Spouse shall be entitled to receive a Qualified Pre-Retirement Survivor Annuity ("QPSA").

All other rules governing Disability Retirement Benefits remain the same.

Defined Benefit Combined Minimum Monthly Benefit ("CMMB") Rule Affecting Participants Who Leave on Account of Disability or Layoff with Insufficient Hours to Qualify on Account of the Two-Year Rule

If a Participant leaves Covered Employment on account of Disability or Layoff and returns within 36 months, he or she will be entitled to make up the hours needed to qualify under the CMMB two-year rule. The Participant must satisfy all of the other Plan requirements in order to receive the CMMB.

Change in the Definition of Spouse and Married to Reflect Law for Defined Benefit Plan and Retirement Income Plan 1987 Effective September 16, 2013

As a result of the Supreme Court Defense of Marriage Act ("DOMA") decision and an IRS ruling impacting federal tax law, the Pension Fund will recognize as married any married same-sex couple whose marriage was recognized as valid in the jurisdiction in which the marriage was entered into, regardless of the residence of the couple. Accordingly, a Participant's same-sex spouse will be entitled to all spousal rights under both the Defined Benefit Plan and the Retirement Income Plan 1987, including the right to a survivor benefit, the right to make a direct rollover to another qualified plan or to an IRA, and other rights accorded spouses under the Plan and applicable law.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of July 31, 2013. You should contact your State for further information on eligibility –

ALABAMA – Medicaid	COLORADO – Medicaid
Website: http://www.medicaid.alabama.gov Phone: 1-855-692-5447	Medicaid Website: http://www.colorado.gov/ Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943
ALASKA – Medicaid	
Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	
ARIZONA – CHIP	FLORIDA – Medicaid
Website: http://www.azahcccs.gov/applicants Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437	Website: https://www.flmedicaidtplrecovery.com/ Phone: 1-877-357-3268
	GEORGIA – Medicaid
	Website: http://dch.georgia.gov/ Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 1-800-869-1150

IDAHO – Medicaid and CHIP	MONTANA – Medicaid
Medicaid Website: www.accesstohealthinsurance.idaho.gov Medicaid Phone: 1-800-926-2588 CHIP Website: www.medicaid.idaho.gov CHIP Phone: 1-800-926-2588	Website: http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml Phone: 1-800-694-3084
INDIANA – Medicaid	NEBRASKA – Medicaid
Website: http://www.in.gov/fssa Phone: 1-800-889-9949	Website: www.ACCESSNebraska.ne.gov Phone: 1-800-383-4278
IOWA – Medicaid	NEVADA – Medicaid
Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562	Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900
KANSAS – Medicaid	
Website: http://www.kdheks.gov/hcf/ Phone: 1-800-792-4884	
KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570	Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218
LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: http://www.lahipp.dhh.louisiana.gov Phone: 1-888-695-2447	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
MAINE – Medicaid	
Website: http://www.maine.gov/dhhs/ofc/public-assistance/index.html Phone: 1-800-977-6740 TTY 1-800-977-6741	
MASSACHUSETTS – Medicaid and CHIP	NEW YORK – Medicaid
Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120	Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831
MINNESOTA – Medicaid	NORTH CAROLINA – Medicaid
Website: http://www.dhs.state.mn.us/ Click on Health Care, then Medical Assistance Phone: 1-800-657-3629	Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100
MISSOURI – Medicaid	NORTH DAKOTA – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-800-755-2604

OKLAHOMA – Medicaid and CHIP	UTAH – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://health.utah.gov/upp Phone: 1-866-435-7414
OREGON – Medicaid and CHIP	VERMONT– Medicaid
Website: http://www.oregonhealthykids.gov http://www.hijossaludablesoregon.gov Phone: 1-800-699-9075	Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427
PENNSYLVANIA – Medicaid	VIRGINIA – Medicaid and CHIP
Website: http://www.dpw.state.pa.us/hipp Phone: 1-800-692-7462	Medicaid Website: http://www.dmas.virginia.gov/rcp-HIPP.htm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.famis.org/ CHIP Phone: 1-866-873-2647
RHODE ISLAND – Medicaid	WASHINGTON – Medicaid
Website: www.ohhs.ri.gov Phone: 401-462-5300	Website: http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm Phone: 1-800-562-3022 ext. 15473
SOUTH CAROLINA – Medicaid	WEST VIRGINIA – Medicaid
Website: http://www.scdhhs.gov Phone: 1-888-549-0820	Website: www.dhhr.wv.gov/bms/ Phone: 1-877-598-5820, HMS Third Party Liability
SOUTH DAKOTA - Medicaid	WISCONSIN – Medicaid
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: http://www.badgercareplus.org/pubs/p-10095.htm Phone: 1-800-362-3002
TEXAS – Medicaid	WYOMING – Medicaid
Website: https://www.gethipptexas.com/ Phone: 1-800-440-0493	Website: http://health.wyo.gov/healthcarefin/equalitycare Phone: 307-777-7531

To see if any more States have added a premium assistance program since July 31, 2013, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 09/30/2013)

Illegal Acts Exclusion under the Health and Welfare Plan

Please be aware that the Fund will not cover medical services rendered as a result of driving with a blood alcohol limit at or in excess of the applicable limit; as coincident with your ingesting an illegal substance (except for medically necessary substance abuse benefits); or coincident with your participation in an illegal activity, regardless of whether the activity can be characterized as a misdemeanor or felony.

Please refer to your Summary Plan Description for a description of exclusions.

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

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

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

*In addition, the Fund will **not** provide coverage for short-term disability benefits (except for the first 5 days of missed work) for injuries sustained in a motor vehicle accident. The only time the Fund will pay more than 5 days of short-term disability benefits is when written*

proof is submitted verifying that the state in which you reside does not allow you to purchase wage loss protection from your motor vehicle insurance carrier. The state of Pennsylvania allows residents to purchase wage loss protection. It is recommended that you contact your motor vehicle insurance carrier to evaluate the extent to which you are covered for wage loss benefits resulting from a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

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

Are You Recently Married, Divorced or Widowed?

Please notify both the Health and Welfare Fund and your employer of any changes in your marital status (married, divorced or widowed) so that the change can be reflected on the Health and Welfare billing statement for proper reporting of dependent coverage.

Please note: the Fund does not consider your ex-spouse to be an eligible dependent under the Health and Welfare Plan after the effective date of your divorce. Members are required to reimburse the Fund for any claims paid on behalf of an ex-spouse after the date a divorce becomes final, based on the divorce decree.

If you become divorced, please forward copies of your divorce decree to both the Health and Welfare and Pension Departments.

Don't forget to review your beneficiary designation following a change in your marital status. It is not necessary to change your beneficiary for Health and Welfare death benefits after marriage or divorce unless you wish to. However, you do need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized.

If you become widowed, please notify the Fund. The Fund will request a copy of your spouse's death certificate. You will need to complete a new beneficiary form for your Pension Benefits. You may also need to update your beneficiary form for your Health and Welfare death benefits.

Downloadable beneficiary forms are available on www.CentralPATeamsters.com (click on Pension or Health and Welfare) or you can call the Pension or Health and Welfare Departments. There are separate beneficiary forms for Pension Benefits and for death benefits under the Health and Welfare Plan.

Moonlighting/ Self-employment

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



Visit Our Website

Members and their families, as well as contributing employers, can access the Fund website, www.CentralPATeamsters.com for benefits information, announcements, reports and notices, investment reports, forms, wellness information and provider network links.

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

Smart phone users can access the website by using the scanning feature on their phones. Users must first download a bar code or QR reader app to their smart phone. Simply scan the code and you will be directed to the website. Questions on accessing Fund website by scanning the QR code should be directed to the Fund's Information Resources Department.



October 2013 Retirement Income Plan (RIP) Investment Results

The following is the approximate net investment returns for the Central PA Teamsters RIP 1987 retirement plans for the 10 month period ending October 31, 2013. The net investment returns equal the gross investment return less investment and administrative expenses plus the re-allocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan	Approximate Net Investment Returns
RIP 9871	16.1%

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."



Are You Headed for Diabetes?

Prediabetes gives you fair warning-and the chance to take preventive steps.

Before they develop type 2 diabetes, many people have prediabetes. This means their blood glucose levels are higher than normal, but not high enough to warrant a diabetes diagnosis.

Still, it's not a free pass. In fact, some new research shows that damage can be done to the body even at the prediabetes stage, especially to the heart and cardiovascular system.

Even more important, taking steps when you have prediabetes can help delay or even prevent the onset of diabetes.

It can be tough to know you have prediabetes, because the symptoms often come on so gradually you might not notice them. But some of the symptoms of prediabetes include:

- Extreme thirst
- Frequent urination
- Blurred vision
- Excessive fatigue
- Frequent infections

Here are some questions to ask yourself to help determine if you could have, or could be at risk for, prediabetes:

- Am I overweight with related conditions like high blood pressure, high cholesterol, a family history of diabetes or personal history of gestational diabetes?
- Does my heritage put me at higher risk for diabetes because I am African-American, Mexican-American, American Indian, Native Hawaiian, Pacific Islander or Asian-American?
- Am I older than 45 and overweight?

If you answered "yes" to any of these questions, you could be headed for potential trouble. Talk to your doctor about simple tests that can determine if you have prediabetes.

The good news is that two simple lifestyle changes can often help control type 2 diabetes.

You can reduce your odds of developing type 2 diabetes by 58 percent by losing 7 percent of your body weight-that's just 15 pounds if you weigh 200 pounds-and getting moderate exercise, like walking, for 30 minutes a day, five days a week.

This may be all it takes to return your blood glucose levels to normal range. When you talk to your doctor, be sure to ask about follow-up tests to keep you on the right track.

Source: HealthAmerica

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.

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND PRESCRIPTION DRUG BENEFITS

Negative Formulary List*

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

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

IMPORTANT ITEMS TO REMEMBER

(Please note that this list is updated frequently)

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

Retirees Approved For Pensions September 2013 through November 2013

September 2013

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ADAMS, MARVIN W.	429	BOYERTOWN AUTO BODY WORKS INC.
ALBRIGHT, JEFFREY D.	776	ARKANSAS BEST FREIGHT SYS INC.
ANDERSON, JOSEPH D.	429	CLOVER FARMS DAIRY
BADDERS, JAMES F.	776	ARKANSAS BEST FREIGHT SYS INC.
BARSIS JR., EDWIN T.	776	ARKANSAS BEST FREIGHT SYS INC.
BERKHEIMER, GREGORY T.	776	BROCKER REBAR CO INC.
BESTRYCKI, ROBERT R.	229	C&S WHOLESALE GROCERS
BIONDI, MICHAEL J.	773	UNITED PARCEL SERVICE INC.
BIRCHER, MICHAEL S.	776	ARKANSAS BEST FREIGHT SYS INC.
BLAZICK, DEBORAH A.	229	TOPPS CHEWING GUM INC.
BLYSHAK, STEPHEN W.	771	HERMAN R. EWELL INC.
BRADFORD JR., HENRY A.	776	USF RED STAR
BRASBY, ELLIS C.	229	TOPPS CHEWING GUM INC.
BROWN, RACHEL	229	HARPER COLLINS PUBLISHERS INC.
BURLESON, MICHAEL L.	776	ARKANSAS BEST FREIGHT SYS INC.
BYERS, KEITH A.	776	NEW PENN MOTOR EXPRESS INC.
CERISANO, JOSEPH A.	776	ARKANSAS BEST FREIGHT SYS INC.
CLOUSER JR., JOHN C.	776	YRC FREIGHT
DECARLO, MICHAEL J.	229	UNITED PARCEL SERVICE INC.
DIEHL, HARRY E.	776	BROCKER REBAR CO INC.
DIETZ, LINN A.	776	PRESTON TRUCKING CO INC.
DOBBS, DONALD E.	776	USF RED STAR
DURKIN, PAUL	229	HARPER COLLINS PUBLISHERS INC.
ESPOSITO, CLAUDIA	229	TOPPS CHEWING GUM INC.
FINNEN JR., JAMES E.	776	W & L SALES COMPANY INC.
FOSNOCHT, RANDALL A.	429	INTERSTATE CONTAINER LLC
FREY, D. STEPHEN	429	NEW PENN MOTOR EXPRESS INC.
GARABRANDT, BRUCE L.	776	YRC FREIGHT
GILMORE, RICKY L.	776	CONSOLIDATED FREIGHTWAYS
GROSS, KEITH A.	776	PRESTON TRUCKING CO INC.
HAGAN, RONALD A.	773	USF RED STAR
HARRIS, GREGORY K.	776	UNITED PARCEL SERVICE INC.
HEISHMAN, MICHAEL L.	776	YRC FREIGHT
HORD, MICHAEL L.	776	UNITED PARCEL SERVICE INC.
HURST, FLOYD D.	776	PRESTON TRUCKING CO INC.
JELLOCK, MARIE	229	J R BUTLER INC.
KRULIA, RICHARD A.	764	UNITED PARCEL SERVICE INC.
KRZYKOWSKI, THOMAS J.	776	UNITED PARCEL SERVICE INC.
KURNIK SR., SAMUEL C.	776	CAROLINA FREIGHT CARRIERS CORP.
KUSKO, RONALD J.	401	UNITED PARCEL SERVICE INC.
LAMBERT, WILLIS L.	429	BRENNTAG NORTHEAST INC.
LINN, DANIEL P.	776	ARKANSAS BEST FREIGHT SYS INC.
LUCHKO, JOSEPH J.	229	C&S WHOLESALE GROCERS
MACMURTRIE, BRUCE E.	776	UNITED PARCEL SERVICE INC.
MEISCHEID, JOHN J.	773	MAIERS BAKERY
METZ, CYNTHIA J.	771	KUNZLER & COMPANY INC.
MILLER, GEORGE R.	429	STROEHMANN BAKERIES L. C.
MOYER JR., RALPH C.	429	COTT BEVERAGES WYOMISSING INC.
NAGEL, LANCE J.	773	CONSOLIDATED FREIGHTWAYS
OATMAN, WILLIAM E.	771	LEISURE LAUNDRY SERVICE
PARSONS JR., ROBERT A.	229	KEYSTONE COCA-COLA BTLG CO INC.
PAVELKO, WILLIAM D.	776	ARKANSAS BEST FREIGHT SYS INC.
POPE, LESTER	776	YRC FREIGHT
POTOSKY, MICHAEL J.	229	HARPER COLLINS PUBLISHERS INC.
REMLEY JR., DONALD J.	776	ARKANSAS BEST FREIGHT SYS INC.

SCANLON, DOLORES K.	773	UNITED PARCEL SERVICE INC.
SCHOTTER, KENNETH J.	229	YRC FREIGHT
SENEVORAVONG, CHANTHAVONE	429	COTT BEVERAGES WYOMISSING INC.
SIMONS, HORACE W.	401	COON INDUSTRIES INC.
SITES, DAVID A.	776	ARKANSAS BEST FREIGHT SYS INC.
SMITH, JONAS C.	776	ARKANSAS BEST FREIGHT SYS INC.
SNYDER, DARLENE L.	764	MANDATA POULTRY COMPANY
SPIES, JOSEPH K.	429	EASTERN INDUSTRIES INC.
STREIN, DAVID W.	773	A-P-A TRANSPORT CORPORATION
SWISHER, DENNIS J.	771	PENNCAST CORPORATION
THOMPSON, JOHN C.	776	UNITED PARCEL SERVICE INC.
WALKER, LESLIE G.	429	AMERIGAS INC.
WALSH, JOSEPH	229	FERRANTI BEER DIST CO.
WARNER, JOYCE	429	LENTZ MILLING COMPANY
WERT, TIMOTHY M.	776	ARKANSAS BEST FREIGHT SYS INC.
WICKHAM, JAMES L.	401	MAS OLD FASHION BOTTLING INC.
WILDE, RONALD D.	776	ARKANSAS BEST FREIGHT SYS INC.
WILES, ROGER E.	776	ARKANSAS BEST FREIGHT SYS INC.
YONUSHKA, ROSEMARY K.	229	TOPPS CHEWING GUM INC.
YUNKO, GREGG P.	229	TOPPS CHEWING GUM INC.
ZAPKO SR., JAMES M.	773	PRESTON TRUCKING CO INC.

October 2013

<u>Name</u>	<u>Local</u>	<u>Employer</u>
AKERS JR., CHARLES M.	771	YELLOW FREIGHT SYSTEM INC.
ALWINE, KIRK B.	776	ARKANSAS BEST FREIGHT SYS INC.
AMBROSE SR., DENNIS C.	429	PETRO OIL
BALTHASER, NELSON C.	429	GLEN-GERY CORPORATION
BARDO JR., STEVEN E.	776	UNITED PARCEL SERVICE INC.
BECK, BARRY L.	429	SCHROCK CABINET COMPANY
BILLIG, JERRY C.	429	CLOVER FARMS DAIRY
BOYLE JR., GEORGE V.	229	ROADWAY EXPRESS INC.
BREAM, LYNN J.	776	ARKANSAS BEST FREIGHT SYS INC.
BREWER, PHILIP R.	771	UNITED PARCEL SERVICE INC.
CARNUCCIO, MICHAEL L.	764	CENTRAL BUILDERS SUPPLY CO.
CARROLL, MARK A.	229	HARPER COLLINS PUBLISHERS INC.
CHERVENITSKI, JOHN M.	776	PRESTON TRUCKING CO INC.
CHOREY, DAVID J.	401	STATE PRODUCTS
CHRIST, TIMOTHY G.	776	UNITED PARCEL SERVICE INC.
COLLINS, MARK E.	773	ASHLAND CHEMICAL COMPANY
CONLEY JR., LAWRENCE	771	YELLOW FREIGHT SYSTEM INC.
CRESSINGER, RANDY A.	764	BRANCH MOTOR EXPRESS CO.
DICKERSHEID, ROBERT	429	BIG A AUTO PARTS INC.
DIETRICH, STEVEN R.	429	APEX EQUIPMENT COMPANY
DITZLER, GLENN D.	776	ROADWAY EXPRESS INC.
DODSON SR., JACK M.	776	HALLS MOTOR TRANSIT CO.
DOOLEY, FRANCIS J.	229	YELLOW FREIGHT SYSTEM INC.
DORNHEIM, JOSEPH L.	429	MRS SMITHS FROZEN FOODS CO.
DUNLAP JR., EDGAR N.	229	CONSOLIDATED FREIGHTWAYS
ESHBACH JR., KENNETH L.	429	ALL-STAR DISTRIBUTING INC.
FOLKS, DONALD B.	771	APEX EQUIPMENT COMPANY
FORTNA JR., JOHN E.	776	ARKANSAS BEST FREIGHT SYS INC.
GAGLIARDO, JOHN R.	429	RDG TRANSPORTATION CO.
HAAG, KENNETH L.	429	POWER PACKAGING INC.
HARPLE, PATRICIA A.	771	KEREK AIR FREIGHT CORP.
HERROLD, RICHARD T.	764	UNITED PARCEL SERVICE INC.

Retirees Approved For Pensions September 2013 through November 2013

HICE, JOHN A.	229	AKZO NOBEL SALT INC.
HOFFMAN, HAROLD J.	429	CONSOLIDATED FREIGHTWAYS
HOLBERT SR., RALPH E.	776	YRC FREIGHT
KEARNS JR., ROBERT A.	764	UNITED PARCEL SERVICE INC.
KEIFER, MICHAEL H.	776	YRC FREIGHT
KENNEDY, GEORGE W.	229	ROADWAY EXPRESS INC.
KILHEFNER JR., WILLIAM D.	771	HERMAN R EWELL INC.
KOTWICA, EDWARD T.	776	ST JOHNSBURY TRUCKING CO INC.
KREISER, DARRELL L.	776	HESS TRUCKING COMPANY
KROBATH, MICHAEL J.	776	ST JOHNSBURY TRUCKING CO INC.
KSHIR, WILLIAM R.	764	B & D TRANSFER
LASH, JAMES R.	429	SCHROCK CABINET COMPANY
LESCAVAGE, EUGENE D.	771	YELLOW FREIGHT SYSTEM INC.
LILLIS SR., WESLEY E.	429	BOB WHITE QUAL FROSTED FOODS
LUTZ, ARTHUR L.	429	WINDSOR SERVICE TRUCKING
LYTLE, WILLIAM T.	776	FLEMING COMPANIES INC.
MAGISTRO III, ANTHONY R.	229	UNITED PARCEL SERVICE INC.
MALL, DENNIS	764	UNITED PARCEL SERVICE INC.
MCMAHON, RONALD L.	776	UNITED PARCEL SERVICE INC.
MERTZ, MICHAEL E.	773	CONSOLIDATED FREIGHTWAYS
MILLER, DEBORAH A.	776	UNITED PARCEL SERVICE INC.
MILLER JR., CHARLES O.	776	MAIERS BAKERY
MILLS, JAMES G.	229	HARPER & ROW PUBLISHERS INC.
MULL, MICHAEL D.	776	YRC FREIGHT
NESSINGER SR., LEO G.	776	UNITED PARCEL SERVICE INC.
OLDHAM, KIMBERLY A.	776	USF RED STAR
OTT, JOHN A.	429	LENTZ MILLING COMPANY
PATTON, KEITH D.	776	PRESTON TRUCKING CO INC.
PEWTERBAUGH, RICHARD A.	764	SCHNEIDER-VALLEY FARMS INC.
PUORRO, JAMES	776	ST JOHNSBURY TRUCKING CO INC.
SCHOENHERR, RICHARD	771	YRC FREIGHT
SENFT, WILLIAM D.	776	FLEMING COMPANIES INC.
SEYLER, TERRY L.	429	BOARD OF SUPERVISORS
SHARR JR., DONALD E.	764	AIRGAS EAST INC.
SHATTO, JEFFREY F.	776	UPS CARTAGE SERVICES INC.
SHIPE, DANIEL B.	764	UNITED PARCEL SERVICE INC.
SONNON JR., HARVEY R.	776	ARKANSAS BEST FREIGHT SYS INC.
STECKEL, LEROY E.	773	CONSOLIDATED FREIGHTWAYS
TARLTON, MARILYN M.	776	UNITED PARCEL SERVICE INC.
THOMAS, CLIFFORD J.	401	GLEN SUMMIT SPRINGS WATER CO.
TORO, EFRAIN R.	429	BIRDSBORO SLAG PRODUCTS INC.
WEAVER SR., RONALD E.	776	ARKANSAS BEST FREIGHT SYS INC.
WERTZ, PHILIP D.	776	PRESTON TRUCKING CO INC.
WILEY, LEON W.	771	MILLER & HARTMAN INC.
WILEY, MICHAEL E.	776	YRC FREIGHT
WINDERS JR., THEODORE H.	401	ROYAL SWAN FOODS
WOOD, ARLAND I.	764	BRANCH MOTOR EXPRESS CO.

November 2013

<u>Name</u>	<u>Local</u>	<u>Employer</u>
BENNETT, KELLY J.	764	TLI INC.
BLAUCH, ANTHONY J.	429	ASSOCIATED WHOLESALERS INC.
BROOKHART, RONALD L.	776	UNITED PARCEL SERVICE INC.
CARR, STEVEN G.	429	D J WITMAN OIL COMPANY
CHRISTIANA, DENNIS A.	764	UNITED PARCEL SERVICE INC.
CRIMMINS, MICHAEL D.	429	COTT BEVERAGES WYOMISSING INC.

DAVIS, JACK W.	776	ROADWAY EXPRESS INC.
DAVIS, JAMES V.	773	GENERAL SUPPLY COMPANY
DEHART, DONALD D.	771	CPC TANKER LLC
DELAPLAINE, BETTY LOU	229	CONSOLIDATED FREIGHTWAYS
DELEO, JERE A.	776	YRC FREIGHT
DLUZESKI, MARTIN E.	776	YRC FREIGHT
EMIG, LARRY E.	776	MATLACK INC.
FRITZ, THOMAS R.	229	NEW PENN MOTOR EXPRESS INC.
GARLING, WILLIAM K.	771	CPC TANKER LLC
GILMORE II, THOMAS R.	429	SCHROCK CABINET COMPANY
GRAY, IDA E.	764	MCCORMICK DRAY LINE INC.
GROSS, HOWARD D.	776	RANGER TRANSPORTATION INC.
GRUEN, ROGER C.	229	AKZO NOBEL SALT INC.
HARNLEY, GORDON R.	429	POLLOCK-READING INC.
HART, RANDAL A.	776	ARKANSAS BEST FREIGHT SYS INC.
HOERNER JR., ROBERT L.	776	UNITED PARCEL SERVICE INC.
HOFFMAN, JOHN E.	429	BRENNTAG NORTHEAST INC.
HURST, MARY A.	771	MILLER & HARTMAN INC.
JOSEPH, RANDALL L.	776	PRESTON TRUCKING CO INC.
KAUFFMAN, ROLAND L.	776	CONSOLIDATED FREIGHTWAYS
KOBESKI, CARL F.	229	UNITED PARCEL SERVICE INC.
KOLLMAR, KENNETH V.	429	LENTZ MILLING COMPANY
LANDIS, JESSE A.	771	UNITED PARCEL SERVICE INC.
MANBECK, LARRY L.	429	RYDER TRANSPORTATION SERV INC.
MANGHAM, ARTHUR J.	229	C&S WHOLESALE GROCERS
MARTIN II, HOWARD W.	773	PRESTON TRUCKING CO INC.
MATZ, RICKY D.	429	ARAMARK REFRESHMENT SERV. INC.
MCANDREW, ROSALYN	229	SUPER MARKET SERVICE CORP.
MCKINNEY JR., DAVID M.	771	MILLER & HARTMAN INC.
METTLEY, THOMAS F.	771	YELLOW FREIGHT SYSTEM INC.
MILLER, EDWARD J.	771	YRC FREIGHT
MONTGOMERY, LORNA J.	229	TOPPS CHEWING GUM INC.
O'BRIEN, JOSEPH A.	429	INTERSTATE CONTAINER LLC
PARKER, MARY ANN	229	HARPER COLLINS PUBLISHERS INC.
PARSON, DANA J.	776	AYCOCK INC.
PIVARNIK, THOMAS E.	776	ROADWAY EXPRESS INC.
RICH, EDWARD L.	429	SINGER EQUIPMENT CO INC.
RIGHTER, DAVID P.	429	SOUTHWEST FREIGHT LINES
ROSELLO, DONALD E.	429	SINGER EQUIPMENT CO INC.
SCHAFER, MICHAEL P.	771	YRC FREIGHT
SCHMIDT JR., JOHN H.	771	KEREK AIR FREIGHT CORP.
SCOTT JR., WILLIAM R.	776	UNITED PARCEL SERVICE INC.
SHAFFER, GERALD W.	229	WAYNE CRUSHED STONE INC.
SMITH, DAVID	776	PRESTON TRUCKING CO INC.
SMOREY, KIP A.	429	CENTRAL DOOR & PLYWOOD CO.
SPENCER, JACK R.	773	PRAXAIR DISTRIBUTION INC.
STANK, NED T.	771	YRC FREIGHT
STARE, RANDY A.	776	YRC FREIGHT
STOTZ, EARL R.	776	YRC FREIGHT
TERRUSO, MARY ESTHER	229	TOPPS CHEWING GUM INC.
WAGNER, DAVID P.	776	CONSOLIDATED FREIGHTWAYS
WALTER JR., HARRY R.	776	PILOT FREIGHT CARRIERS INC.
WARDEN, MARK W.	429	SINGER EQUIPMENT CO INC.
WOLFE, JOSEPH W.	401	LEICHTMANS ICE CREAM CO INC.
WOODARD, VICTORIA A.	764	UNITED PARCEL SERVICE INC.
YOUNG, RICHARD A.	776	DRIVERS INC.

Central PA Teamsters

P.O. BOX 15223

Reading, PA 19612-5223

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Important Information from the Fund Office

Fund Office Contact Information

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

Eric Bucheit

Employer Trustee

J. Christopher Michael

Employer Trustee

Howard W. Rhinier

Union Trustee

Kenneth A. Ross

Employer Trustee

Daniel W. Schmidt

Employer Trustee

Charles Shafer

Union Trustee

Jeff Strause

Union Trustee

Keith A. Youst

Union Trustee

Joseph J. Samolewicz

Administrator

Martin L. Cullen

Assistant Administrator

Professional Advisors:

Beyer-Barber

*Health and Welfare Fund Actuary
& Consultant*

Morgan Lewis

Legal Co-Counsel

Novak Francella, LLC

Certified Public Accountants

Summit Strategies

Investment Consultant

Stevens & Lee

Legal Co-Counsel

The Savitz Organization

Pension Fund Actuary & Consultant

Willig, Williams and Davidson

Legal Co-Counsel

Investment Managers for the Central Pennsylvania Teamsters Health and Welfare Fund

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

INTECH Investment Management, LLC

SEI Investments

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

William Blair & Company, LLC

Investment Managers for the Central Pennsylvania Teamsters Pension Fund

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

Dimensional Fund Advisors, LLC

Entrust Capital, Inc.

Income Research & Management

LSV Asset Management

Mesirow Financial, Inc.

Oakbrook Investments

Post Advisory Group, LLC

Principal Financial Group

Prudential Insurance Company

of America

Segall Bryant & Hamill

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

Western Asset

Westfield Capital Management

Company, LLC

William Blair & Company, LLC