



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



December, 2014

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

FUND PRESCRIPTION DRUG COSTS ESCALATE

The Health and Welfare Fund spent over \$19 million on prescription drug claims in 2013. That's about 30% of the total amount spent on medical claims. It is predicted that the amount spent on prescription drugs in medical plans will continue to increase as a percentage of medical spending.

Some reasons for the increase in prescription drug spending are:

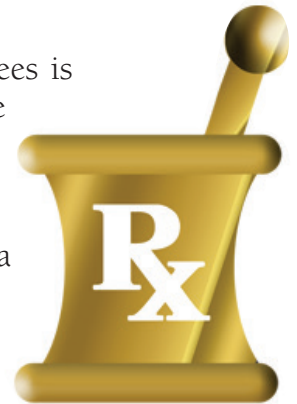
- Increase in the number of prescriptions written
- Non-adherence or "waste"—the purchase of a prescribed drug that is not taken to completion
- Drug abuse
- Introduction of expensive new prescription drugs with no generic equivalent, including "Specialty Drugs."

"Specialty Drugs" are usually high-cost drugs that require special handling and require a high degree of patient management to ensure compliance and safety. Some of the Specialty Drugs currently coming onto the market are more expensive than drugs introduced in the past. For example, a new Hepatitis C drug that was recently introduced can cost up to \$100,000 per course of treatment for one patient.¹

By 2018, it is predicted that 6 out of 10 prescriptions written will be for Specialty Drugs.²

What Can Be Done?

The Fund's Board of Trustees is continually monitoring the Fund's Prescription Drug program to look for ways to keep costs down. There are also actions that you, as a participant, can take:



- The co-pay that you pay for your prescription is often only a fraction of the total cost of the drug. Always ask your doctor if there is a generic equivalent for the drug that your doctor is prescribing to keep the total cost of the drug down.
- Take the full course of your medication as prescribed by your doctor. Of course, contact your doctor if you are experiencing a reaction to your medication or if you have other concerns.
- Utilize the Fund Mail Order program for your non-controlled Maintenance Drugs. The Fund will save money, and you may save money on your co-pays.

¹ Express Scripts, 2014

² Aetna, 2014

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. **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.
2. **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.
3. **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).
4. **Change in Marital Status** - Please review your beneficiary designation if you change your marital 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.
5. **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.
6. **Dependent Daughter Pregnancies** -The Fund does not cover medical expenses associated with a dependent's pregnancy.
7. **Address Change:** Please remember to contact the Fund office if your address changes.

Get the Most for Your Money when Selecting a Vision Provider

The Health and Welfare Fund pays 100% of the cost for exams and lenses when using a Davis Vision participating provider, and 100% for frames from the Davis Vision Exclusive Frame Collection (sometimes called the Tower Collection). Adults are eligible for an exam and new glasses every 24 months and dependents up to age 19 are eligible every 12 months.

If your provider does not offer the Davis Vision Exclusive Frame Collection, the Fund will pay up to \$90 toward the cost of your frames and you will be responsible for any additional cost.

If you are not sure if your vision care provider offers the Davis Vision Exclusive Frame Collection, it is important to ask. There are several ways that you can find a Davis Vision participating provider and identify providers with the Exclusive Frame Collection: you can search for a provider on the Fund website (Health and Welfare-Providers-Davis Vision), you can call the Health and Welfare Fund and ask for a printed provider list, or you can call the provider and ask.

The Davis Vision provider list, which is available by contacting the Fund, and the provider lists available on the Fund website identify the providers that offer the Davis Vision Exclusive Frame Collection. You can also ask your provider if it offers the Davis Vision Exclusive Frame Collection prior to selecting your frames.

IMPORTANT INFORMATION REGARDING COVERAGE OF DENTAL IMPLANTS

We are issuing this reminder for anyone contemplating dental implants. It is very important to obtain a pre-determination of benefits for dental implant claims in order to best utilize your dental benefits.

A Summary of Material Modifications was mailed in September, 2008 to all participants covered under the Dental Plan regarding changes to the Dental Implant Policy effective September 1, 2008.

The Summary of Material Modifications explained when dental implant benefits will be paid under the Fund's dental provisions and when dental implants will be paid under the Fund's medical provisions. Under the Fund's dental provisions, each family member has an annual allowance for dental benefits. Under the Fund's medical provisions, medically necessary services and procedures are paid without an annual limit.

The key points of the Fund's dental implant policy are as follows:

1) **ALL requests for dental implants must be submitted for pre-determination.** If you or your provider do not submit the procedure for predetermination, the Fund will only pay up to your annual dental limit for the implant, and all related dental implant services, and will not consider the claim for payment under the medical provisions of the plan.

2) If the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that the only mode of treatment available to maintain dental health and function is an implant-supported crown, bridge, partial or full denture, the implant claim will be paid under the medical provisions of the plan, and not under the dental provision of the plan.

3) On the other hand, if the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that a regular bridge, partial or full denture can adequately maintain your dental health and function, the implant and all related expenses will be paid under the annual dental maximum set forth in your plan.

4) Finally, if the implant is sought for cosmetic or aesthetic purposes, payment for the implant will only be made under the annual dental maximum set forth in your plan.

Delta Dental administers the Fund's dental claims and will also administer the pre-determinations for dental implants. Delta Dental pays eligible dental claims, regardless of whether a claim is paid under the dental maximum or outside of the dental maximum.

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 issued on the first **business day** 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.

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're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, 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, 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, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't 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, contact the Department of Labor at www.askebsa.dol.gov or call 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, 2014. Contact your State for more 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	MONTANA – Medicaid
Medicaid Website: http://healthandwelfare.idaho.gov/Medical/Medicaid/PremiumAssistance/tabid/1510/Default.aspx Medicaid Phone: 1-800-926-2588	Website: http://medicaidprovider.hhs.mt.gov/client-pages/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: 1-855-632-7633
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
MAINE – Medicaid	CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
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	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.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282
RHODE ISLAND – Medicaid	WASHINGTON – Medicaid
Website: www.ohhs.ri.gov Phone: 401-462-5300	Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx 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, 2014, 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

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.

October 2014 Retirement Income Plan (RIP) Investment Return

The following is the approximate net investment return for the Central PA Teamsters RIP 1987 retirement plan for the 10 month period ending October 31, 2014. The net investment return equals the gross investment return less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan	Approximate Net Investment Return
RIP 1987	5.4%

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

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

Effective January 1, 2015, Desvenlafaxine, Grastek, Hetlio, Oralair, Otezla, and Ragwitek will be added to the Negative Formulary List.

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

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

*** Over the counter dosages are not covered.

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

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

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

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

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply

\$15 Brand for up to a 34 day supply

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

Prescription Plan Benefits under Plans 14, 16, and R6

MAIL ORDER COPAYMENTS

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

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

RETAIL PHARMACY COPAYMENTS

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

Prescription Plan Benefits under Plan 13Y

MAIL ORDER COPAYMENTS

\$30 Generic for up to a 90 day supply

\$60 Brand for up to a 90 day supply

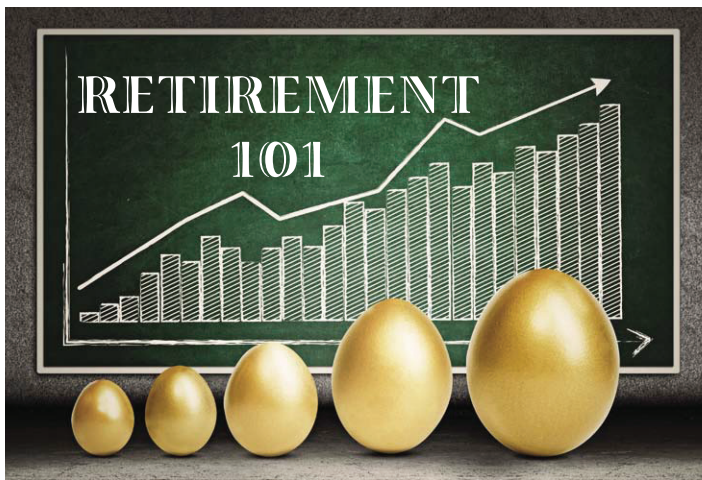
\$100 Negative Formulary up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$10 Generic for up to a 34 day supply

\$30 Brand for up to a 34 day supply

\$50 Negative Formulary up to a 34 day supply



Can the Government or the Trustees Take Our RIP Accounts to Pay the Unfunded Liability of the Defined Benefit Plan if it Became Insolvent?

We do not know exactly how rumors get started. But this rumor that the Government (or the Trustees) may confiscate our participants' accounts in the Retirement Income Plan 1987 ("RIP") and transfer that money to the Defined Benefit Plan has disturbed some participants who recently telephoned the Fund. To get out in front of this rumor, we have decided to write this article.

By way of background, the Defined Benefit Plan is not insolvent and is not projected to become insolvent at any future time under the actuary's projections. The Defined Benefit Plan is one of the few multiemployer plans that is neither in endangered status nor in critical status. More important, and as explained below, current law forbids the use of private employer or union or joint employer/union sponsored defined contribution plan assets to pay the debts of a defined benefit plan whether such action is initiated by the government or by the trustees of a defined benefit or a defined contribution plan.

First, unlike the case with a single employer defined benefit plan, if a multiemployer defined benefit plan becomes insolvent, the PBGC (the governmental agency which insures a portion of the benefits payable by most privately sponsored defined benefit plans) does not take over the plan. The plan continues to be administered by the trustees of the plan. Instead of taking over the plan, the PBGC loans money to the multiemployer plan in an amount sufficient to allow the plan to continue to pay the guaranteed level of benefits. The PBGC will not start lending money to the plan until the plan is insolvent (the plan's available resources are insufficient to pay benefits under the plan when due for the plan year) and the plan has reduced the benefits to the level guaranteed by the PBGC. Available resources generally are the plan's own cash, marketable assets, and withdrawal liability payments. Available resources do not include assets of a defined contribution plan, even if the plan sponsor is the same and even if the par-

ticipants in both plans are identical.

The Central PA Teamsters Defined Benefit Plan is a separate legal entity. It has its own plan document, its own Summary Plan Description, its own plan number, its own tax return, and its own IRS determination letter. The RIP also is a separate legal entity. Using RIP plan assets to benefit the Defined Benefit Plan would violate one of the most basic tenants of ERISA—the exclusive benefit rule set forth in Section 404(a)(1)(A) of ERISA. This rule provides that the assets of an ERISA plan may be used solely to provide benefits for participants and beneficiaries of that plan and to defray the reasonable costs of administering that plan. Not one penny of RIP's assets may be used by the Trustees or by the government to benefit participants and beneficiaries of the Defined Benefit Plan. Under certain circumstances, a participant may elect to transfer his or her own RIP assets to the Defined Benefit Plan. Such a transfer may only occur at the time of retirement and may only be made by the affected participant.

Years ago when money was needed in the Defined Benefit Plan, future contributions by employers to the RIP were required to be made to the Defined Benefit Plan. Because the money had never been contributed to the RIP, and related to contributions for future work which was not yet performed, the money had never been an asset of RIP so the federal district court held that it could be contributed to the Defined Benefit Plan. Once money is contributed to a qualified plan, such money, and earnings on that money, can't be used except to pay for benefits for participants and beneficiaries of that plan and to pay the reasonable costs of administering that plan. Using RIP money would also violate the exclusive benefit rule in the Internal Revenue Code and a number of other provisions of ERISA.

We hope this article has provided you with comfort that your RIP money may not be used for the Defined Benefit Plan.

Changes at Post Office May Delay Receipt of Your Mailed Pension Check

The United States Post Office informed Fund staff that, effective January 5, 2015, a change in delivery procedure will result in a 1 to 2 day delay in delivery of some Fund mail, including monthly pension checks. This delay affects mailed pension checks only (not checks that are directly deposited into your bank).

Consider Direct Deposit

When you sign up for Direct Deposit, your monthly pension check is deposited in your bank account and available to you on the first business day of every month. It's easy to sign up. Just call the Pension Department or visit the Pension Section of the Fund website at www.CentralPATeamsters.com (click on "Forms") to get the form. Fill it out and return it to the Fund Office. It takes 30 days to complete the process. Your pension check will be available to you each month without delay.

Updated Defined Benefit Plan and Retirement Income Plan Summary Plan Descriptions Issued

The Pension Fund recently revised the Summary Plan Descriptions ("SPD's") for the Defined Benefit Plan (amended through January 1, 2014) and Retirement Income Plan (amended through September 16, 2013). They were mailed to participants in November, 2014. The SPD's were also posted to the Fund website (in the Pension section under Summary Plan Descriptions).



MENTAL HEALTH AND SUBSTANCE ABUSE PROVIDERS

The Health and Welfare Fund utilizes the MHNet network for Mental Health and Substance Abuse providers. The Fund does not contract with HealthAmerica for Mental Health and Substance Abuse providers.

When you are looking for a Mental Health and Substance Abuse provider, please remember to access the MHNet network. You will find the MHNet provider network on the Fund website (under Health and Welfare-Providers-MHNet.) Or you may also call the Health and Welfare Fund for assistance in locating a provider.

How Does the Health and Welfare Fund Cover Services Provided by the Veteran's Administration?

The Health and Welfare Fund has received calls from Veterans with coverage through the Fund, asking how the Fund covers treatment at Veterans' Administration (VA) medical facilities.

Treatment for non service-connected conditions provided by a Veterans' Administration medical facility should be billed to the Health and Welfare Fund. *Treatment for service-related conditions* should not be billed to the Fund.

The Fund does not have network contracts with the VA. Therefore, treatment provided by the VA would be considered as out-of-network (or non-par).



Retirees Approved For Pensions June 2014 through October 2014

June 2014

Name	Local	Employer
ANDERSON, CHELSTAN C.	776	UNITED PARCEL SERVICE INC.
BARTH, LISA A.	229	DEDICATED DELIVERY SERVICE INC.
BARTHOLOMEW, JOSEPH T.	764	B & D TRANSFER
BERNHARD, DONNA E.	773	J C EHRLICH CO. INC.
BLOUGH, EDWARD D.	776	YRC FREIGHT
BOYDEN, WALLACE L.	771	YRC FREIGHT
BRANNAN, RICHARD J.	229	ROADWAY EXPRESS INC.
BRYK, JOHN E.	229	TOPPS CHEWING GUM INC.
CARSON, DURAND S.	764	I A CONSTRUCTION CORPORATION
CRUZ-RODRIGUEZ, DORALIZ	773	ABM INDUSTRIES
CUNNINGHAM, EDWARD F.	773	ARAMARK COFFEE
CURRY, STEPHEN F.	401	PENN TRUCK AIDS INC.
DAVITT, GERALD J.	229	HARPER & ROW PUBLISHERS INC.
ESPEY, RANDALL L.	999	ARKANSAS BEST FREIGHT SYS. INC.
FIX JR., HAROLD L.	776	ROADWAY EXPRESS INC.
GREEN, ROGER R.	229	ROADWAY EXPRESS INC.
GROFT, BARRY E.	776	KEYSTONE DISTRIBUTION CTR. INC.
GRUVER, CHARLES P.	773	STECKEL CONCRETE CO. INC.
HACKMAN, EDWARD M.	776	NEW PENN MOTOR EXPRESS INC.
HARRISON, FREDERICK D.	429	BRENNTAG NORTHEAST INC.
HEATH, HARRY F.	429	3B SERVICES INC.
HEIN, ALBERT S.	429	NEW PENN MOTOR EXPRESS INC.
HILL JR., JAY S.	429	NEW PENN MOTOR EXPRESS INC.
HNAT, GEORGE J.	773	PEOPLE FIRST
HORTON, ALGIERS	229	HARPER COLLINS PUBLISHERS INC.
HOWELL, JONATHAN D.	764	UNITED PARCEL SERVICE INC.
JACKSON JR., RICHARD C.	429	STROEHMANN BAKERIES L. C.
KASHNER, BARRY L.	776	FLEMING COMPANIES INC.
KIFER, KELLY L.	771	MILLER & HARTMAN INC.
KING, JOSEPH L.	776	CONSOLIDATED FREIGHTWAYS
KOPTEROS, JOHN M.	429	BRENNTAG NORTHEAST INC.
KOSTICK, MICHAEL	229	HARPER COLLINS PUBLISHERS INC.
KRUMBACH, MICHAEL L.	429	PENSKE TRUCK LEASING CO. LP
LEPERA, IRENE	429	POWER PACKAGING, AN EXEL CO.
LISOWSKI, JOHN T.	229	TOPPS CHEWING GUM INC.
LIVINGSTON, GREGORY L.	776	YRC FREIGHT
LUCAS, ROBERT E.	764	SCHNEIDER-VALLEY FARMS INC.
MENGEL, LEE A.	429	ARKANSAS BEST FREIGHT SYS. INC.
MUTCH, WILLIAM M.	776	NEW PENN MOTOR EXPRESS INC.
PALMER, ROMAYNE	776	YRC FREIGHT
REIGLE, LEROY	776	ARKANSAS BEST FREIGHT SYS. INC.
RINEHART, STEPHEN R.	229	ROADWAY EXPRESS INC.
ROLLMAN, MARY	429	ASSOCIATED WHOLESALERS INC.
RUHE, ROBERT H.	773	ASHLAND CHEMICAL COMPANY
SARTORI, MICHAEL D.	429	ASSOCIATED WHOLESALERS INC.
SAVERO, MARIANNE	229	HARPER COLLINS PUBLISHERS INC.
SMITH, CARL R.	429	GENERAL COMMODITIES WAREHOUSE
SMITH, RICHARD L.	776	YRC FREIGHT
SNOWBERGER, RONALD E.	776	CAROLINA FREIGHT CARRIERS CORP.
SOUDERS, MICHAEL D.	776	CAROLINA FREIGHT CARRIERS CORP.
STERNER, EDWARD M.	429	KANE STEEL CO. OF PA

SUMMA, ANDREW C.	229	TREE PRESERVATION CO. INC.
TAMKIN JR., WAYNE B.	776	ARKANSAS BEST FREIGHT SYS. INC.
TOBIAS, DEBORA L.	776	PILOT FREIGHT CARRIERS INC.
VOYNAR, THOMAS P.	429	UNITED PARCEL SERVICE INC.
WALTON, DENISE M.	771	PENNSY SUPPLY INC.
WEAKLAND, ROBERT C.	776	YRC FREIGHT
WOMER, JOHN L.	764	CENTRAL BUILDERS SUPPLY CO.

July 2014

Name	Local	Employer
AUGE III, RUSSELL G.	429	J C EHRLICH CO. INC.
BANKS, WILLIAM R.	776	UNITED PARCEL SERVICE INC.
BAUM, BARRY F.	429	SCHROCK CABINET COMPANY
BERNHARD, MICHAEL C.	773	W S REICHENBACH & SON INC.
BETTI, FRANCIS S.	776	ARKANSAS BEST FREIGHT SYS. INC.
BIAGIANTI, DANIEL F.	429	SINGER EQUIPMENT CO. INC.
BILHEIMER, RODELL C.	773	AAA TRUCKING CORPORATION
BLANKENBILLER, JOHN W.	429	SAVOR STREET FOODS INC.
BONNER, BERNARD J.	229	HARPER COLLINS PUBLISHERS INC.
BUREK, RONALD M.	429	I M L FREIGHT INC.
CORA-GARCIA, TEODORO	773	ASHLAND CHEMICAL COMPANY
COTTRILL, JOHN D.	771	KENOSHAAUTO TRANSPORT CORP.
CUNNINGHAM, TIMOTHY J.	771	PENNSY SUPPLY INC.
DAVIDSON, GARY W.	776	YRC FREIGHT
DEYO, DAVID C.	776	YRC FREIGHT
DOWNEY, GORDON L.	776	ROADWAY EXPRESS INC.
DUFFY, DEBORAH J.	229	SUPER MARKET SERVICE CORP.
ELMES, THOMAS W.	764	FRIEDMANS EXPRESS INC.
ESHLEMAN, ROBERT M.	771	YRC FREIGHT
GARMAN, ERVIN E.	776	YORK COUNTY TRANSP AUTHORITY
GARNER, WILLIAM D.	776	YRC FREIGHT
GUTH, DENNIS M.	773	T B A SUPPLY CO.
HANSELL JR., CHARLES B.	776	ARKANSAS BEST FREIGHT SYS. INC.
HINKEL, KEITH E.	429	VICTUS LTD.
HOSKINS, BARRY W.	776	PRESTON TRUCKING CO. INC.
HOUCK, CARL G.	429	POWER PACKAGING INC.
HOXWORTH, STEVEN G.	771	YRC FREIGHT
KANTNER JR., BRIGHT A.	429	QUAKER MAID KITCHENS
KESSELRING, CURTIS L.	776	UNITED PARCEL SERVICE INC.
KEYSER, JON R.	773	J R BUTLER INC.
KLING, DANIEL J.	776	YRC FREIGHT
KLING, LYNN D.	776	ANDERSON LOGISTICS
KOCH, JAMES L.	429	CLOVER FARMS DAIRY
KOHUT, STEPHEN L.	229	C&S WHOLESALE GROCERS
KUPLINSKI, JAMES L.	771	YRC FREIGHT
LISSO, DONALD	773	MATERIALS TRANSPORT SERVICE
LOMBARDO, GARY	229	SCRANTON TOBACCO COMPANY
MALEK, LARRY M.	429	SUPERVALU INC.
MASON, THOMAS N.	429	WINDSOR SERVICE INC.
MORTON, DAVID L.	773	J C EHRLICH CO. INC.
MOYER, THOMAS E.	773	INTERNATIONAL DISTR CENTER INC.
MURPHY, JAMES V.	401	TEAMSTERS LOCAL UNION 401

Retirees Approved For Pensions June 2014 through October 2014

MYRKALO, JACQUELINE	229	C&S WHOLESALE GROCERS
NEIDER, HAROLD P.	429	UNISOURCE READING
NIEVES, JOSE E.	773	EASTERN INDUSTRIES INC.
NORTON JR., DANIEL H.	401	ACME MARKETS INC.
ORAM, WALTER R.	429	COTT BEVERAGES WYOMISSING INC.
PEDLEY, MARGARET M.	229	HARPER COLLINS PUBLISHERS INC.
PETERMAN, RUSSELL A.	401	WISE FOODS
PIPER, BRUCE A.	429	CARL R BIEBER INC.
PRICE, DENNIS L.	429	RACHLIN FURNITURE INC.
PUCHALSKY JR., WILLIAM R.	401	KEYSTONE COCA-COLA BOTTLING CO.
PUTT, DEAN C.	429	UNITED PARCEL SERVICE INC.
QUATRA, JOHN M.	229	YRC FREIGHT
REIDNAUER, JAMES E.	429	MAIERS BAKERY
RHOADS, TRUDIE V.	429	COTT BEVERAGES WYOMISSING INC.
RUHMEL, BRIAN K.	429	ARKANSAS BEST FREIGHT SYS. INC.
SCHOLL JR., JOHN P.	429	J C EHRlich CO. INC.
SMITH, CARL R.	229	CONSOLIDATED FREIGHTWAYS
SPRADLEY, ROBERT L.	429	COTT BEVERAGES WYOMISSING INC.
STEIN, WAYNE L.	776	CONSOLIDATED FREIGHTWAYS
STILES, CHRISTOPHER G.	776	ARKANSAS BEST FREIGHT SYS. INC.
STINLEY, MARVIN J.	429	NEW PENN MOTOR EXPRESS INC.
STROUSE, LARRY A	429	LEHIGH VALLEY DAIRIES DIV. OF
TOMEK, RICHARD S.	401	WYOMING VALLEY DIST CO. INC.
WASSER JR., WARREN L.	429	GOODMAN VENDING SERVICE
WHITACRE, THOMAS E.	776	YRC FREIGHT

August 2014

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALTENHAIN, CHRISTINE A.	229	TOPPS CHEWING GUM INC.
ANDERSON, THOMAS D.	776	CONSOLIDATED FREIGHTWAYS
ARTHUR, ROBERT A.	429	ASSOCIATED WHOLESALERS INC.
BARBERA, ANTHONY M.	429	CLOVER FARMS DAIRY
BERGER, ROGER C.	429	BERKS PRODUCTS CORP.
BOLDUC SR., DAVID J.	229	DIMARE FRESH INC.
BOYKO, ELAINE A.	229	TOPPS CHEWING GUM INC.
BRICKEL, TIM P.	429	BRENNTAG NORTHEAST INC.
BROGAN, HUBERT J.	312	MATLACK INC. TERMINAL 5
BUNDRA, RICHARD M.	773	COPLAY BOROUGH
BURDA JR., PETER J.	229	OM BAKING CORP T/A BAKING CO.
CALIXTO, LOUIS M.	773	ABM INDUSTRIES
CLEVINGER, RICKY A.	429	CLOVER FARMS DAIRY
COTTO, MICHAEL A.	773	ONE SOURCE
CRITES JR., RALPH E.	771	PENNSY SUPPLY INC.
CUFFARO, ANTHONY C.	776	WALTER W ZEIGLERS SONS INC.
DALYKAS, GEORGE E.	776	ARKANSAS BEST FREIGHT SYS. INC.
DANAS, DAVID E.	773	EASTERN INDUSTRIES INC.
DOYLE, ALBERT I.	776	YRC FREIGHT
EICHELBERGER, STEVEN P.	776	YRC FREIGHT
ELICKER, GLENN L.	776	YORK GROUP INC.
FAWCETT JR., JOHN W.	229	CRYSTAL SODA WATER CO.
FETTERMAN, JEFFREY A.	429	COTT BEVERAGES WYOMISSING INC.
FETTERMAN, MARGARET	401	FRIEDMANS EXPRESS INC.

FODOR, LOUIS J.	773	UNITED PARCEL SERVICE INC.
FRETZ, WILLIAM R.	429	CENTRAL DOOR & PLYWOOD CO.
GAVIN, MARGARET	401	THOMAS C THOMAS COMPANY
GERANCHER, STEPHEN G.	773	J C EHRlich CO. INC.
GLADFELTER, PHILIP G.	776	FLEMING COMPANIES INC.
GROCHOWSKI, STEPHEN	229	TOPPS CHEWING GUM INC.
HARRISON, MALCOLM J.	776	PRESTON TRUCKING CO. INC.
HEDRICK JR., WALTER H.	771	YRC FREIGHT
HOLLENBACH, DENNIS E.	776	ARA/SMITHS
HOOVER, TERRY G.	771	KEREK AIR FREIGHT CORP
HUMMEL, DAVID M.	764	USF RED STAR
JOHNSON, DAVID G.	229	AFFILIATED FOOD DISTR. INC.
KEHS JR., ANTHONY H.	773	EASTERN INDUSTRIES INC. DIV. OF
KINARD, RANDY L.	776	ROADWAY EXPRESS INC.
KISH, DENNIS A.	773	YRC FREIGHT
KLEES, STEVEN M.	764	SCHNEIDER-VALLEY FARMS INC.
KLIX, BARRY M.	429	VICTUS LTD.
KNOUSE, KENNETH R.	776	ARKANSAS BEST FREIGHT SYS. INC.
KRAMER, KENNETH C.	771	MILLER & HARTMAN INC.
LENGEL JR., WARREN J.	429	SCHROCK CABINET COMPANY
LONG, THOMAS M.	773	MACK TRUCKS INC. NVSSC
LOVELL, DALE L.	764	UNITED PARCEL SERVICE INC.
MAITSKI, MICHAEL D.	773	LEVEL LINE PENN-EAST INC.
MALEY, JOSEPH T.	429	QUAKER MAID KITCHENS
MANGANIELLO, DEBRA A.	229	TOPPS CHEWING GUM INC.
MATZURA, STEPHEN J.	429	J C EHRlich CO. INC.
MCCLOSKEY, DANIEL P.	773	ASHLAND CHEMICAL COMPANY
MELLOTT, JASON B.	776	YORK COUNTY TRANSP AUTHORITY
MENGEL, VINCENT T.	429	SCHROCK CABINET COMPANY
MICHAELS, ROBERT B.	773	ANR FREIGHT SYSTEM
MILLER, CARTER L.	229	CONSOLIDATED FREIGHTWAYS
MILLER, KATHLEEN M.	401	WISE FOODS
MILLER III, WALTER S.	773	ROBBINS DOOR & SASH COMPANY
MINGORA, JOHN J.	773	J R BUTLER INC.
MOLNAR, ALAN R.	776	ARKANSAS BEST FREIGHT SYS. INC.
MYERS, MICHAEL	776	UNITED PARCEL SERVICE INC.
NORTON, ROBERT	229	HARPER COLLINS PUBLISHERS INC.
NOYES JR., ROBERT N.	776	CONSOLIDATED FREIGHTWAYS
ORENDACH, RICHARD R.	773	INTERNATIONAL DISTR CENTER INC.
PAUL, RICHARD S.	229	ROADWAY EXPRESS INC.
PERRY, JONATHAN W.	776	CONSOLIDATED FREIGHTWAYS
REILLY JR., PHILIP H.	999	ALLIED SYSTEMS LTD.
RENNINGER, ROBERT L.	776	ROADWAY EXPRESS INC.
RICK, DONALD C.	771	YELLOW FREIGHT SYSTEM INC.
SANTIAGO RUIZ, ELIAS	429	LENTZ MILLING COMPANY
SAUDER, MERVIN R.	429	JONES MOTOR CO. INC.
SCHAEFFER SR., JOSEPH M.	429	SCHROCK CABINET COMPANY
SCHLAYBACH, ROBERT D.	429	READING FOUNDRY & SUPPLY CO.
SHIFFLETT, MARK D.	776	USF RED STAR
SIGMUND, SCOTT R.	429	EASTERN INDUSTRIES INC.
SPROUT, DONALD R.	771	READY MIXED CONCRETE CO.
STILES, JAMES T.	229	UNITED PARCEL SERVICE INC.
TASSONE, FRANK	429	LENTZ MILLING COMPANY

Retirees Approved For Pensions June 2014 through October 2014

TELESZ, THOMAS	229	TOPPS CHEWING GUM INC.
THOMAS, CHARLOTTE P.	229	TOPPS CHEWING GUM INC.
THOMASSY, WILLIAM W.	776	UNITED PARCEL SERVICE INC.
TOMLINSON, DANIEL N.	229	HARPER COLLINS PUBLISHERS INC.
TRIMMER, ALAN D.	771	UNITED PARCEL SERVICE INC.
TULANEY, DAVID J.	229	AFFILIATED FOOD DISTR. INC.
WAGONSELLER, NEIL T.	429	SAVOR STREET FOODS INC.
WATHEN JR., WILLIAM T.	776	YRC FREIGHT
WEISS, HELEN I.	429	LEHIGH VALLEY DAIRIES DIV. OF
WESSNER, WILLIAM A.	429	OROGRAIN BAKERIES SALES INC.
WESTLEY, WILLIAM G.	429	CENTRAL DOOR & PLYWOOD CO.
WILLIAMS, RANDALL A.	229	HARPER COLLINS PUBLISHERS INC.
WITMER, JERRY L.	429	KURTZ BROS CONCRETE INC.
WRIGHT, JAN E.	429	CARL R BIEBER INC.
YANICK, EUGENE D.	773	AIR GAS
YOUST, JEANNETTE A.	429	CENTRAL PENNSYLVANIA TEAMSTERS

September 2014

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALBRIGHT, JOHN W.	776	CONSOLIDATED FREIGHTWAYS
ALCALDE, DIEGO	776	YRC FREIGHT
BARRY, TERRY W.	776	YRC FREIGHT
BERNHEISER, SCOTT L.	429	SCHROCK CABINET COMPANY
BEST, CLYDE P.	401	ARKANSAS BEST FREIGHT SYS. INC.
BORDEN, DONALD L.	776	YRC FREIGHT
BREEDY, ELIZABETH	429	COTT BEVERAGES WYOMISSING INC.
BREZINSKY, VINCENT J.	771	YRC FREIGHT
BRINKER, BERNARD C.	773	CONSOLIDATED FREIGHTWAYS
BROWN, JOHN M.	776	YRC FREIGHT
BRUNO, STANLEY	771	YRC FREIGHT
CAMPBELL, RUSTY A.	776	ARKANSAS BEST FREIGHT SYS. INC.
CANNON, JOSEPH L.	229	THE SCRANTON TIMES
CONANT, DONALD H.	229	PEPSI COLA BTLG OF SCRANTON
DANCS, JAMES L.	773	UNITED PARCEL SERVICE INC.
DEPIETRO, PATRICIA G.	773	UNITED PARCEL SERVICE INC.
EBERHART, HAROLD E.	776	YRC FREIGHT
EISENHART, JOHN T.	776	YRC FREIGHT
FREY, THOMAS L.	776	FLEMING COMPANIES INC.
GRAY, CHARLES W.	764	MCCORMICK DRAY LINE INC.
GRIEB, KENNETH L.	764	CENTRE CONCRETE COMPANY
GUENTHER, DENNIS D.	429	ASSOCIATED WHOLESALERS INC.
HARMON, RAYMOND R.	229	JOS NOTARIANNI & CO.
HECKMAN, LINDA	776	UNITED PARCEL SERVICE INC.
HECKMAN, ROBERT D.	776	YRC FREIGHT
HOCKER, WAYNE H.	764	UNITED PARCEL SERVICE INC.
HOLLAND, THOMAS L.	429	BRENNTAG NORTHEAST INC.
HOOVER, JEFFREY L.	776	FLEMING COMPANIES INC.
HUGHES, DAVID E.	429	BRENNTAG NORTHEAST INC.
HURST, MITCHEAL R.	771	YRC FREIGHT
ISENBERG, JAMES E.	776	PRESTON TRUCKING CO. INC.
JOHNSON, ROBERT A.	776	ARKANSAS BEST FREIGHT SYS. INC.
KARALUNAS, RONALD	401	KEYSTONE COCA-COLA BOTTLING CO.

LOBB, DARLA	773	ROADWAY EXPRESS INC.
MANGUM, RICKY W.	771	YRC FREIGHT
MARSHALL, ROBERT J.	771	YRC FREIGHT
MARTINI, JAMES A.	229	YRC FREIGHT
MATZONI, NINA L.	229	UNITED PARCEL SERVICE INC.
MCLAUGHLIN JR., WILLIAM J.	776	TRANSCON LINES
MORRISON, GEORGE E.	776	YRC FREIGHT
MULLEN, PATRICK F.	429	WINDSOR SERVICE TRUCKING
MURNIN, MICHAEL F.	229	A-P-A TRANSPORT CORPORATION
MYERS, SAMUEL E.	776	YRC FREIGHT
NADBERAZNY, JOSEPH L.	776	UNITED PARCEL SERVICE INC.
NEGLEY, MERLE J.	776	YRC FREIGHT
NEY, ANDREW J.	776	ARKANSAS BEST FREIGHT SYS. INC.
ORTMAN, AMOS W.	776	YRC FREIGHT
PENSAK, RONALD D.	229	HARPER COLLINS PUBLISHERS INC.
POLTORAK, ALEKSANDER J.	229	TOPPS CHEWING GUM INC.
QUIGLEY, PAUL F.	776	UNITED PARCEL SERVICE INC.
RITCHEY, BRUCE A.	764	ESSROC READY MIX CORP.
ROBERTS, JOHN G.	229	HARPER COLLINS PUBLISHERS INC.
ROMIG, MICHAEL R.	776	YRC FREIGHT
ROSS, DAVID E.	776	YRC FREIGHT
SCHRUM, ROBERT E.	776	ARKANSAS BEST FREIGHT SYS. INC.
SCHWARTZ, JOEL G.	429	SUPERVALU INC.
SCHWEICH JR., LEE W.	776	YRC FREIGHT
SERGEANT, GREGORY C.	773	UNITED PARCEL SERVICE INC.
SHIMKANON JR., ARTHUR P.	776	YRC FREIGHT
SHIPPY, MARK A.	776	YRC FREIGHT
SILVOY, THOMAS A	773	UNITED PARCEL SERVICE INC.
SIMENS, KENNETH	776	YRC FREIGHT
SNYDER, BRADLEY A.	776	YRC FREIGHT
SPITZMAN, JOHN V.	229	UNITED PARCEL SERVICE INC.
STEINBACHER, ROBERT A.	776	UNITED PARCEL SERVICE INC.
STRELECKI, JOHN	229	HARPER COLLINS PUBLISHERS INC.
STROH, GINGER L.	776	TRANSCON LINES
SWAN, ROBERT W.	776	YRC FREIGHT
TAYLOR, VICTORIA L.	229	SUPER MARKET SERVICE CORP.
THOMAS, C. RICHARD	776	YRC FREIGHT
TULANEY JR., SARKIS	229	AFFILIATED FOOD DISTR INC.
VALENTI, STEVEN A.	764	UNITED PARCEL SERVICE INC.
VISINTAINER, LOUIS J.	776	YRC FREIGHT
WARD, JOHN J.	776	YORK COUNTY TRANSP AUTHORITY
WARDROP JR., JAMES S	776	YRC FREIGHT
WILLIAMS, BEVERLY A.	229	C&S WHOLESALE GROCERS
WINGERT, RUSSELL M.	776	YRC FREIGHT
YOUNG SR., BLAINE E.	771	HERMAN R EWELL INC.

October 2014

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ANDREW, VICTOR J.	429	LENTZ MILLING COMPANY
ANGELO, DEBRA	771	YRC FREIGHT
ARNDT, GARY A.	773	OROGRAIN BAKERIES SALES INC.
ASCANI, DONALD R.	773	UNITED PARCEL SERVICE INC.

Retirees Approved For Pensions June 2014 through October 2014

BACON, CLYDE B.	229	ROADWAY EXPRESS INC.	NYE, GERALD L.	776	ARKANSAS BEST FREIGHT SYS. INC.
BARBARICS, EDWARD T.	773	CHEMICAL LEAMAN TANK LINES INC.	OBRIEN, JAMES R.	429	NEW PENN MOTOR EXPRESS INC.
BARRON, DAVID H.	229	C&S WHOLESALE GROCERS	PARTYKA, DAVID W.	229	CRYSTAL SODA WATER CO.
BARTLES, KEITH R.	776	ARKANSAS BEST FREIGHT SYS. INC.	PORTA, MICHAEL L.	776	MOTOR FREIGHT EXPRESS INC.
BERGER, BRIAN J.	776	YRC FREIGHT	POSSINGER, JEFFREY L.	229	ROADWAY EXPRESS INC.
BLATT, JOHN E.	771	YRC FREIGHT	PRATT, WILLIE E.	773	OROGRAIN BAKERIES SALES INC.
BOWERS, BARRY L.	429	GOODMAN VENDING SERVICE	PREMO JR., JAMES C.	773	USF HOLLAND INC.
BOYER, VAUGHN E.	776	ARKANSAS BEST FREIGHT SYS. INC.	REEDER, THOMAS E.	776	ARKANSAS BEST FREIGHT SYS. INC.
BUCK, YVONNE M.	429	BOYERTOWN AUTO BODY WORKS INC.	REEDY, KEVIN J.	771	MILLER & HARTMAN INC.
CHRISTMAN, CHARLES C.	429	LENTZ MILLING COMPANY	RENNINGER, WALTER L.	776	YRC FREIGHT
CHVALA, WILLIAM A.	429	NEW PENN MOTOR EXPRESS INC.	REPPERT, MICHAEL	429	LENTZ MILLING COMPANY
COYLE, TIMOTHY A.	429	LUDENS INCORPORATED	RUTHS, CHARLES W.	312	MATLACK INC. TERMINAL 5
DAUGHTRY, LARRY M.	429	WETTERAU FOOD SERVICES INC.	SAVAGE, DENNIS C.	429	QUAKER MAID KITCHENS
DONATIELLO, ALLAN N.	999	ARKANSAS BEST FREIGHT SYS. INC.	SBORZ JR., JOSEPH V.	429	KANE STEEL COMPANY
DOWELL, KENNETH R.	776	YRC FREIGHT	SEDLAK, MARK J.	229	TRANSPERSONNEL INC.
FELLIN, RALPH F.	401	YELLOW FREIGHT SYSTEM INC.	SEESHOLTZ JR., CHARLES R.	401	WISE FOODS
FRYMOYER JR., CARL R.	429	EAGLE DISTRIBUTING COMPANY	SHAFFER, RICHARD A.	776	ARKANSAS BEST FREIGHT SYS. INC.
FUHRMAN, MARK E.	771	KEREK AIR FREIGHT CORP	SHEAFFER JR., JACOB E.	776	CENTRAL STORAGE & TRANSFER CO.
GARMAN, JAMES W.	429	VICTUS LTD.	SHUE, STEVE A.	776	CONSOLIDATED FREIGHTWAYS
GARRETT JR., JAMES A.	429	READING FOUNDRY & SUPPLY CO.	SNYDER JR., ROBERT J.	776	TEAMSTERS LOCAL UNION 776
GARRISON, DENNIS G.	776	USF RED STAR	SPOHN JR., RICHARD M.	776	UNITED PARCEL SERVICE INC.
GEISINGER, KENNETH W.	773	MAIERS BAKERY	STAH, DENNIS LEE	776	YRC FREIGHT
GLADFELTER, CHAUNCEY C.	776	FLEMING COMPANIES INC.	TARNALICKI JR., ANTHONY J.	401	UNITED PARCEL SERVICE INC.
HARNISH, PAUL A.	429	ASSOCIATED WHOLESALERS INC.	THOMPSON, JAMES H.	776	CONSOLIDATED FREIGHTWAYS
HESS, JEFFREY A.	429	SCHROCK CABINET COMPANY	VOLPE, JOSEPH	773	PRESTON TRUCKING CO. INC.
HOLMES, JAMES K.	776	YRC FREIGHT	WEAVER, BARBARA A.	429	SCHROCK CABINET COMPANY
HOWELL, JONATHAN D.	764	UNITED PARCEL SERVICE INC.	WILEY, RICHARD K.	776	PRESTON TRUCKING CO. INC.
HOWELL, SAMUEL E.	776	YRC FREIGHT	WITMER, MICHAEL A.	776	YRC FREIGHT
KINER, ALAN L.	776	NATIONS WAY TRANSPORT SERVICES			
KINER, LINCOLN	776	ARKANSAS BEST FREIGHT SYS. INC.			
KINSEY, JAMES R.	776	CONSOLIDATED FREIGHTWAYS			
KISSINGER, DONALD L.	776	NATIONS WAY TRANSPORT SERVICES			
KITNER, WILLIAM R.	776	ARKANSAS BEST FREIGHT SYS. INC.			
KLINGER SR., MARK R.	776	YRC FREIGHT			
KNELLER, RONALD E.	773	UNITED PARCEL SERVICE INC.			
KNIGHT, KERRY E.	771	KEREK AIR FREIGHT CORP.			
KOBESKY, RALPH R.	229	AFFILIATED FOOD DISTR INC.			
KOLESAR, LEONARD T.	401	NATIVE TEXTILES			
LAMANTIA SR., PAUL S.	776	ARKANSAS BEST FREIGHT SYS. INC.			
LANCASTER, FRANCES J.	229	C&S WHOLESALE GROCERS			
LIGHT, ROBERT J.	776	HESS TRUCKING COMPANY			
LINDSEY, DONNA	771	UNITED PARCEL SERVICE INC.			
LONG, D. RANDY	776	ARKANSAS BEST FREIGHT SYS. INC.			
LONG, KENNETH H.	771	UNITED PARCEL SERVICE INC.			
MASSEY, EDWARD A.	771	YELLOW FREIGHT SYSTEM INC.			
MATLOCK, ROBERT J.	429	E J BRENNEMAN L.P.			
MCCULLOUGH, NORMAN G.	776	CONSOLIDATED FREIGHTWAYS			
MERTZ, THOMAS E.	773	OROGRAIN BAKERIES SALES INC.			
MILLER, GLENN W.	429	HERTZ PENSKE TRUCK LEASING INC.			
MINERVA, GLENN D.	776	MOTOR FREIGHT EXPRESS INC.			
MORRIS III, LEONARD C.	776	YRC FREIGHT			
NICOLOSI, ROBERT J.	229	AFFILIATED FOOD DISTR INC.			
NISWONGER, PAUL F.	776	YRC FREIGHT			



Central PA Teamsters

P.O. BOX 15223

Reading, PA 19612-5223

Address Service Requested

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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

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

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.

Northern Trust Investments Inc.

Oakbrook Investments

Penn Capital Management

Pictet Asset Management Ltd.

Principal Financial Group

Prudential Insurance Company
of America

Segall Bryant & Hamill

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

Western Asset

Westfield Capital Management

Company, LLC

William Blair & Company, LLC