

Central Pennsylvania Teamsters



Health and Welfare/Pension Guardian Newsletter

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Reading, Pennsylvania



January 2013

Happy New Year

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Changes to Retiree Health Plans Effective January 1, 2013

Retirees covered under the Central Pennsylvania Teamsters Health & Welfare Plans R4 and R5 were notified in October of Plan changes effective January 1, 2013.

Specifically, Retirees were notified that Plans R4 and R5 would no longer be offered, and instead, coverage would be offered through Plan R7. R7 Plan Summaries were included in the October mailing. They may also be viewed by visiting the Fund website, www.CentralPATeamsters.com.

Other changes include:

- All Retirees and their spouses are required to enroll in Medicare Parts A and B when they become eligible.
- Retirees whose former employer no longer makes contributions to the Fund for retiree coverage will not be offered coverage, effective January 1, 2013.

COBRA will not be available to these individuals.

- R4 Retirees will continue to be offered coverage through Plan R7 until they are eligible for Medicare, provided their former employer continues to contribute toward Retiree coverage. Spouses of R4 retirees will be covered through Plan R7 only until they are eligible for Medicare or the member Retiree is eligible for Medicare, whichever comes first.
- R5 Retirees who remain in Plan R7 or have otherwise maintained "creditable coverage" with another insurer during their retirement, may be eligible for Plan R7/65 post-Medicare coverage, which mirrors the former Plan R5 post-Medicare benefits.

Attention Medicare Beneficiaries

A federal law that became effective on January 1, 2009 requires that group health plans report specific information about Medicare beneficiaries who have other group health coverage. This reporting is to assist the Centers for Medicare & Medicaid Services (CMS) and other health insurance plans to properly coordinate payment of benefits among plans so that your claims are paid promptly and correctly.

If you or any of your dependents are covered under Medicare, it is important that you complete the form included in this newsletter and return it to the Central PA Teamsters Health & Welfare Fund. Please be sure to include your HICN number from your Medicare card on the form.

If you have any questions regarding this form, please contact the Health & Welfare Fund.

Affordable Care Act Expands Preventive Coverage for Women's Health

The Affordable Care Act – the health insurance reform legislation passed by Congress and signed into law by President Obama on March 23, 2010 – requires health plans to cover recommended preventive services with no cost sharing. Health and Welfare Fund will provide coverage for the services listed below, as developed by the Institute of Medicine and supported by the US Department of Health and Human Services, without cost sharing, effective January 1, 2013:

All plans under the Central Pennsylvania Teamsters

Type of Preventive Service	HHS Guideline for Health Insurance Coverage	Frequency
Well-woman visits.	Well-woman preventive care visit annually for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. This well-woman visit should, where appropriate, include other preventive services listed in this set of guidelines, as well as others referenced in section 2713.	Annual, although HHS recognizes that several visits may be needed to obtain all necessary recommended preventive services, depending on a woman's health status, health needs, and other risk factors.
Screening for gestational diabetes.	Screening for gestational diabetes.	In pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women identified to be at high risk for diabetes.
Human papillomavirus testing.	High-risk human papillomavirus DNA testing in women with normal cytology results.	Screening should begin at 30 years of age and should occur no more frequently than every 3 years.
Counseling for sexually transmitted infections.	Counseling on sexually transmitted infections for all sexually active women.	Annual.
Counseling and screening for human immune-deficiency virus.	Counseling and screening for human immune-deficiency virus infection for all sexually active women.	Annual.
Contraceptive methods and counseling.	All Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity.	As prescribed.
Breastfeeding support, supplies, and counseling.	Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment.	In conjuction with each birth.
Screening and counseling for interpersonal and domestic violence.	Screening and counseling for interpersonal and domestic violence.	Annual.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

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

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) will be subject to a Step Therapy Program. This means that the plan will cover only over-the-counter PPI's as a first step in treatment. If the OTC is ineffective, ask your doctor to write a letter (addressed to the Fund) stating the reason that you must have a prescription PPI.

Prescription Plan Benefits Under Plans 13 and R7

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply
\$30 Brand for up to a 90 day supply
\$60 Negative Formulary up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply
\$15 Brand for up to a 34 day supply
\$30 Negative Formulary up to a 34 day supply

Prescription Plan Benefits Under Plans 14, 16 and R6

MAIL ORDER COPAYMENTS

	Option A	Option B	<u>Option C</u>
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

Visit our website at: <u>www.CentralPATeamsters.com</u>

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

RETAIL PHARMACY COPAYMENTS

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

Prescription Plan Benefits Under Plan 13Y

MAIL ORDER COPAYMENTS

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

RETAIL PHARMACY COPAYMENTS

\$10 Generic for up to a 34 day supply
\$30 Brand for up to a 34 day supply
\$50 Negative Formulary up to a 34 day supply

Moonlighting/ Self-employment

he Health and Welfare Fund does not cover participants or their eligible dependents for illnesses or injuries that arise as a result of performing noncovered 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.



Health and Welfare Fund Launches New Health Risk Assessment

Do you want to make positive changes to improve your health, but don't know where to start? Take the first step by completing the Central PA Teamsters updated Health Risk Assessment! Available on the Central PA Teamsters website, this valuable tool asks questions about your health and lifestyle, and based on your answers, suggests changes you can make to improve your health and quality of life. All information in the assessment and your health summary is confidential. Your employer will never see your individual results.

To get started, visit the Fund's website, <u>www.CentralPATeamsters.com</u> and click on the Wellness links under the Health and Welfare section. You will be asked to create your account and password. After you have completed the questionnaire, you will be given a Health Summary, Action Steps, Digital Coaching programs and other wellness tools.

There is no cost for this program. Why not start off the new year by improving your health?

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

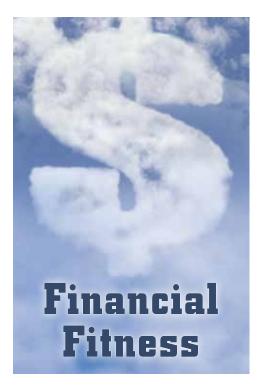
The Fund Office receives many questions regarding coverage provided by the Fund when the claim is the result of an injury due to a motor vehicle accident. In accordance with Plan provisions, the Fund will <u>only</u> cover medical expenses on a subrogated basis once the maximum liability has been paid 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 <u>not</u> 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 <u>does not</u> apply to motorcycle accidents. There are <u>no</u> short-term disability benefits payable for injuries sustained as a result of a motorcycle accident.

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Coping with Financial Crises

Life has a way of throwing unexpected roadblocks, detours and potholes in our path. These might be large medical bills, car or home repairs, a death in the family, loss of a job, or expensive legal problems. Such financial emergencies can derail your efforts to save for retirement or other goals. Here are some strategies for managing financial crises.

Establish an emergency fund. This can lessen the need to dip into retirement savings for a financial emergency. Building an emergency fund is tough if income is tight, but every few dollars help. Fund it with pay from extra working hours or a temporary job, a tax refund or a raise. Put the money into a low-risk, accessible account such as a savings account or money market fund.

Insure yourself. Insurance protects your financial assets, such as your retirement funds, by helping to take care of the really big financial disasters. Here's a list of insurance coverage you should consider buying:

Health. If you and your family aren't covered under an employer's policy, at least try to buy catastrophic medical coverage on your own.

Disability. Did you know you are more likely before age 65 to miss at least 3 months of work because of a disability than you are to die? Social Security Disability Insurance can pay you and your family benefits if you are severely disabled and are expected to be so for at least 12 months. (Worker's compensation only helps if the disability is workrelated). In addition, your employer may offer some disability coverage, but you may need to supplement it with private coverage.

Renters. Homeowners usually are insured against hazards such as fire, theft, and liability, but the majority of renters aren't. Renter's insurance is inexpensive.

Automobile. Don't drive "bare." It's usually against the law to drive without auto coverage, to say nothing of being costly if you are in an accident.

Umbrella. This provides additional liability coverage, usually through your home or auto insurance policies, in the event you face a lawsuit.

Life. Having life insurance can help you or your spouse continue to save if either one of you dies before retirement. Social Security may be able to pay benefits for your spouse and/or minor children. On the other hand, you may not need life insurance if no one depends financially on you. There are many types of life insurance, with a variety of fees and commissions attached.

Long Term Care. This insurance can help pay for costly long-term health care, either at home or in a health-care facility or nursing home. It protects you from draining savings and assets you otherwise would use for retirement.

Borrow. If you must borrow because of a financial emergency, carefully compare the costs of all options available to you.

Sell investments. It's usually advisable to sell taxable investments first. Try not to touch your fastergrowing retirement accounts. Taking money out of your retirement accounts could trigger income taxes and penalties.

A suggestion from the Health and Welfare Fund:

Compare any provider bills with your Explanation of Benefits (EOB) before you pay an outstanding balance

When you receive a doctor's or dentist's bill reflecting a balance due, please compare the bill with the Explanation of Benefits (EOB) you receive from the Fund. Do not pay any balances until after you have received and reviewed the EOB. The estimated balance on a bill generated before the claim is paid by the Fund may not be correct.

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

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



Adult Dental Health: Aging Gracefully

id you know that gum disease – and not the aging process – is the leading cause of tooth loss in adults? Good oral health habits and a healthy lifestyle can help you keep your gums healthy and your smile bright for a lifetime. Developing a simple daily routine of brushing, flossing and eating a balanced diet with plenty of fruits and vegetables is just as important for older adults as it is for younger adults. Here are some tips to help keep your mouth healthy and strong as you get older:

Brush at least twice a day

Brushing your teeth regularly is important in all stages of life. Brushing helps to remove the thin film of bacteria that builds up on your teeth each day and contributes to tooth decay. You should brush your teeth for two to three minutes with fluoridated toothpaste at least twice a day. If you can brush your teeth after every meal, that's even better.

When you brush, you should keep the bristles angled against the gumline and brush along the gumline and the inner and outer surfaces of each tooth. You should finish by brushing your tongue, which helps remove bacteria from your mouth.

Special concerns as you age: Although decay may occur in any area of the tooth, as you age decay is more likely to develop around old fillings or in the softer root of the tooth that is exposed as gums recede. Be sure to visit your dentist regularly so that he or she can keep an eye on these vulnerable areas.

Floss daily

Flossing your teeth can help keep your gums strong and prevent plaque from building up between teeth. Make sure to floss at least once a day, preferably before bed, to clean the places where a toothbrush can't reach.

How important is flossing? According to the Academy of General Dentistry, flossing is the only activity that can remove plaque from between teeth and below the gumline, where decay and gum disease often begin.

Special concerns as you age: Most people don't realize how important it is to take care of their gums as well as their teeth. Gum disease is an infection of the gum tissue and bone that support the teeth and is the leading cause of tooth loss in adults. Most adults show some signs of gum disease.

In addition, recent research has shown that the health of your gums may have a connection to some chronic diseases. Having periodontal (gum) disease has been linked to and may be a risk factor in developing Alzheimer's disease, heart disease or diabetes. Experts are studying how inflammation in the mouth caused by gum disease may influence other areas of the body (brain, heart and pancreas), causing disease in those areas. Although the exact connection between gum disease and some other chronic diseases is not known, this connection between medical and dental conditions highlights the importance of maintaining good oral health to achieve good overall health.

Eat nutritious food

What you eat can help you keep your teeth. Antioxidants and other nutrients found in fruits, vegetables, legumes and nuts improve your body's ability to fight bacteria and inflammation, helping to protect your teeth and gums.

Some foods may actually help defend against tooth decay in special ways. For instance, recent studies have indicated that fresh cranberries interrupt the bonding of oral bacteria before they can form damaging plaque. Other foods that have beneficial effects on oral health include:

- Calcium-fortified juices, milk and other dairy products, which are rich in calcium and vitamin D, help promote healthy teeth and bones, and reduce the risk for tooth loss.
- Cheese, which unleashes a burst of calcium that mixes with plaque and sticks to the teeth, protecting them from the acid that causes decay and helping to rebuild tooth enamel on the spot.
- Crisp fruits and raw vegetables like apples, carrots and celery, which help clean plaque from teeth and freshen breath.

Special concerns as you age: Experiencing tooth pain or other oral problems may affect your ability to eat nutritious food. You should visit your dentist right away if you are experiencing any tooth pain, jaw pain, mouth sores or other oral discomfort that interferes with your ability to eat.

Keep up with dentist appointments

Your dentist can diagnose and treat dental health problems before they become serious. Regular dental check-ups and cleanings are an important part of maintaining good dental health as you age. New research suggests that the health of your mouth mirrors the condition of your body as a whole. For example, when your mouth is healthy, chances are your overall health is good, too. On the other hand, if you have poor oral health, you may have other health problems. So, seeing a dentist regularly not only helps to keep your mouth in top shape, but also allows your dentist to watch for developments that may point to other health issues.

Special concerns as you age: As you age, you become more vulnerable to developing chronic diseases such as diabetes, osteoporosis and heart disease. Researchers believe that symptoms of these diseases can manifest themselves in the mouth, making dentists key in diagnosing the diseases. In fact, your dentist may be the first health professional to notice a problem.

In addition, it is important to visit your dentist regularly because some oral problems, for instance root decay, can only be detected in its early stages

Visionworks Joins the Davis Vision Network

Visionworks of America, Inc. is now part of the Davis Vision network. Visionworks operates or manages over 400 optical retail stores in 37 states and the District of Columbia through 11 store names.

Visionworks stores offer highquality designer and private label frames, lenses, contact lenses. accessories, sunglasses and the technology leading in vision correction at competitive prices. In addition, nearly all of their stores provide one-hour service on most prescriptions by utilizing on-site processing laboratories.

Opening on December 21, 2012 – Visionworks, Broadcasting Square, Paper Mill Road, Wyomissing, PA 19610. by x-ray examination.

If you smoke, quit

In addition to increasing your risk of many health conditions, smoking can increase your risk of tooth decay and gum disease. Smokers are about twice as likely to lose their teeth as non-smokers, according to two 30year studies at Tufts University that investigated the relationship between smoking and tooth loss. Another study cited in the Journal of Dental Research shows that cigarette smokers are nearly twice as likely as non-smokers to need root canal treatment.

While most people are aware of the impact tobacco use has on their overall health, some might not consider its effects on oral health. Smoking increases risk of mouth pain, cavities, gum recession, gum (periodontal) disease and tooth loss. In fact, an estimated 50 percent of adults who smoke have gum disease.

The good news is that the risk of tooth loss decreases after you quit smoking. To help you kick the habit, your dentist may prescribe a variety of nicotine replacement therapies, such as a transdermal nicotine patch (worn for 24 hours over several weeks with a dissipating flow of nicotine) or chewing gum (which is slowly chewed every one to two hours and then discarded).

Special concerns as you age: In addition to increasing your risk for gum disease and tooth loss, smoking increases your risk for oral cancer. Although oral cancer can occur in any age group, it most often occurs in people over 40 years of age. See a dentist immediately if you notice any red or white patches on your gums, tongue or other oral tissues, and watch for sores that fail to heal within two weeks. Unfortunately, oral cancer is often difficult to detect in its early stages, when it can be cured more easily. Your dentist should perform a head and neck exam to screen for signs of cancer at your regular checkups.

> Information courtesy of the <u>Academy of General Dentistry</u>

November 30, 2012 Retirement Income Plan (RIP) Return

The following is the approximate net investment return for the Central PA Teamsters RIP 1987 retirement plans for the 11 month period ending November 30, 2012. 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.

<u>Plan</u> RIP 1987

Approximate Net Return 13%

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, <u>www.CentralPATeamsters.com</u>. Click on Pension Fund and then "Reports and Notices."

Please note: Investment results are generally posted by the 15th of each month. However, it takes longer to determine and post the December 31 yearend results. Please look for the year-end results to be posted by the last week of January, 2013.

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND IMPORTANT ITEMS TO REMEMBER

(Please note that this list is updated frequently)

- 1. Your application should not be signed and dated more than sixty (60) days prior to the date that is entered in the space entitled "Date Electing to Retire."
- 2. If you are electing to have your monthly check(s) sent to the bank, your **FIRST** (or next if you are already receiving checks) monthly check will be sent to your home address. It takes 30 days for the direct deposit to go into effect.
- 3. The date of notarization must be the same date you signed the applicable forms in the presence of the Notary Public.
- 4. If 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 forms to be acceptable, please note the following points:
 - a. The acceptance forms must contain the name of the correct plan from which the money is coming. The funds are either coming from the Defined Benefit Plan or the Retirement Income Plan.
 - b. If you are electing a partial rollover, the acceptance paperwork must also be marked as a partial rollover.
 - c. The Retirement Income Plan is a qualified retirement plan (QRP) or a 401(a). You do NOT have an Individual Retirement Annuity ("IRA") or a 401(k) with the Central Pennsylvania Teamsters Pension Fund.
 - d. The acceptance forms must be signed by an

authorized representative of the financial institution 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.

Visit Our Website

Members and their families, as well as contributing employers, can access the Fund website, <u>www.CentralPATeamsters.com</u> 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 the 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. The Centers for Medicare & Medicaid Services (CMS) is the federal agency that oversees the Medicare program. Many Medicare beneficiaries have other private group health plan (GHP) insurance in addition to their Medicare benefits. There are federal rules that determine whether Medicare or the other GHP insurance pays first.

Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA), a new federal law that became effective January 1, 2009, requires that group health insurers, claims processing third-party administrators, and certain employer self-funded/self-administered plans report specific information about Medicare beneficiaries who have other group coverage. This reporting is to assist CMS and other health insurance plans to properly coordinate payment of benefits among plans so that your claims are paid promptly and correctly.

We are asking you to the answer the questions below so that we may comply with this law.

Please review this picture of the Medicare card to determine if you, a spouse, or other family members covered by your group health plan have, or has ever had, a similar Medicare card. MEDICARE 1-900-MEDICARE 1-900-MEDICARE (1-800-633-4227) MARCONECTION OF THE CONTROL OF THE CO

Section I:

Are you presently, or have you ever been, enrolled in Medicare Part A or Part B? □Yes □No If yes, please complete the following. If no, proceed to Section II. Full Name: (Please print the name exactly as it appears on your SSN or Medicare card if available.) Date of Birth Medicare Claim Number: ----(Mo/Day/Year) □Male **Social Security Number:** □Female -Sex (If Medicare Claim Number is Unavailable)

Section II:

Do you have a spouse that is presently, or has even	[.] been, en	nrolled in Med	licare Part A or Part B?	□Yes	□No	
If yes, please complete the following. If no, proceed	l to Sectio	on III. 👘 🗄				
Full Name: (Please print the name exactly as it appears on their SSN or Medicare card if available.)						
Medicare Claim Number:	-		Date of Birth			
			(Mo/Day/Year)			
Social Security Number:				Female	⊐Male	
(If Medicare Claim Number is Unavailable)						

Section III:

Do you have another covered family member that is presently, or has ever been, enrolled in Medicare Part A or Part B?				□No		
If yes, please complete the following. If no, proceed to Section IV. If additional space is needed for completion of this section, please attach another sheet.						
Full Name: (Please print the name	exactly as it appears	on their SSN or Medicare card if availabl	e)	潮艇运行		
Relationship (Dependent child, domestic partner, etc.):						
Medicare Claim Number:		- Date of Birth (Mo/Day/Year)				

Relationship (Dependent child, domestic partner, etc.): Date of Birth Medicare Claim Number: (Mo/Day/Year) Social Security Number: □Male Female Sex (If Medicare Claim Number is Unavailable) Full Name: (Please print the name exactly as it appears on their SSN or Medicare card if available.) Relationship (Dependent child, domestic partner, etc.): Date of Birth Medicare Claim Number: (Mo/Day/Year) Social Security Number: □Female □Male Sex (If Medicare Claim Number is Unavailable) Subscriber's Plan ID Name of Person Completing This Form (Please Print) Date Subscriber's Plan ID Signature of Person Completing This Form / Date

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Male

□Female

Sex

Section IV:

Social Security Number:

(If Medicare Claim Number is Unavailable)

I understand that the information requested is to assist my insurer, third-party administrator or group health plan to accurately coordinate benefits with Medicare and to meet its mandatory reporting obligations under Medicare law.

Full Name: (Please print the name exactly as it appears on their SSN or Medicare card if available.)

Subscriber Name (Please Print)

Signature of Person Completing This Form

If you have completed Sections I – IV above, stop here. If you are refusing to provide the information requested in Sections I – IV, proceed to Section V.

Section V:

Subscriber Name (Please Print)

For the reason(s) listed below, I have not provided the information requested. I understand that if I am a Medicare beneficiary and I do not provide the requested information, I may be violating obligations as a beneficiary to assist Medicare in coordinating benefits to pay my claims correctly and promptly.

Reason(s) for Refusal to Provide Requested Information:

Name of Person Completing This Form (Please Print)

Retirees Approved For Pensions September 2012 through November 2012

For the month of September 2012 776

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Name ALLEN, SR., DONALD W. ANDERSON, RICHARD C. ATHERHOLT, DEBORAH LEE 401 BAEIGHKLEY, HENRY P. BARE, LARRY H BAUER, HAROLD M. BENTLER, JR., GAIL BERGER, ARNOLD BOLL, GERALD L. BOYER, MICHAEL A. BROMHEAD, GEORGE G. BUGGY, FRANCIS MICHAEL BUTLER, JOHN CLARK, LYNN R. CRUZ, ADAM DAVIS, RONALD DEIBLER, GIRARD F. DROZDOWSKI, JOHN W. DYARMAN, RANDY L. ECKERD, KEVIN M. EVANS, ROBERT B. FOLWEILER, JAMES A FORBES, CHARLES WILLIAM FOX. RONALD E FRITZ, MICHAEL WARREN FRUTCHEY, JOHN S GAUGLER, GARY W. GIBBLE, LAVERNE R. GILBERT, WALTER L. GRAHAM, MICHAEL W. HANNAH, TERRY W. HARTMAN, ROBERT T. HAY, PETER J. HECKMAN, LINDA HERTZOG, JOSEPH HIGH, LEROY D. HONSE, JOSEPH HUDOCK, JOHN HUNTER, RANDALL C. HUSLER, ROBERT B. IMLER, GARY L. JOCKERS, WAYNE D. KERN, BARBARA K. KERSCHNER, GLENDA KIMSAL, LEONARD KIPP, SAMUEL KISNER, JEFFREY W. KLINEDINST, RICHARD W. KOLIBOB, MARY ANN R. KOVALESKI, JR., JOSEPH KRATZER, BEVERLY LABAR, LEE P. LAKY, STEPHEN E. LEE, ROBERT E. LEIBY, EARL LYDON, DAVID M MADEIRA, GARY W. MARK, JOHN W. MARTÍN, DONALD H. MARTINO, ANTHONY MATUKEWICZ, SOPHIE A. MCCLEMENS, JUDITH MOLL, SHARON A. MORGAN III, KENNETH R. NOECKER, JACK R NOLL, LANCE DAVID O'HEÁRN, BRIAN R O'MALLEY DIANE PEREGRIM, JR, WALTER M. PETROLE, JOSEPH P POLLY, ROBERT B. PUCHALSKI, JOSEPH S. PUTERBAUGH, JOHN W RENNINGER, DAVID ROSADO, JOHN L. SCHLEY, DAVID E SCHNEIDER, GUY J SHAFFER III, RAYMOND SHOLLENBERGER, CYNTHIA E SMITH, ROBERT L SNYDER, RONALD C. SNYDER, JR, RAY G SOSKA JUDY STARR, FREDERICK A. STAUFFER, TERRY L.

Local Employer YORK COUNTY TRANSP. AUTHORITY NEW PENN MOTOR EXPRESS, INC. ACME MARKETS, INC. SUPERVALU, INC. CONSOLIDATED FREIGHTWAYS PEPSI COLA BTLG OF SCRANTON CONSOLIDATED FREIGHTWAYS YRC FREIGHT NEW PENN MOTOR EXPRESS, INC. UNITED PARCEL SERVICE, INC. COTT BEVERAGES WYOMISSING, INC. PENNCAST CORPORATION YRC FREIGHT RDG COCA COLA BOTTLING WORKS ABM INDUSTRIES CONSOLIDATED FREIGHTWAYS ARKANSAS BEST FREIGHT SYS., INC. WEYERHAEUSER COMPANY ARKANSAS BEST FREIGHT SYS., INC. YELLOW FREIGHT SYSTEM, INC. NEW PENN MOTOR EXPRESS, INC. LEHIGH VALLEY DAIRIES ARKANSAS BEST FREIGHT SYS., INC. YRC FREIGHT CAROLINA FREIGHT CARRIERS CORP. ROADWAY EXPRESS, INC. MANDATA POULTRY COMPANY YRC FREIGHT ARKANSAS BEST FREIGHT SYS., INC. HARPER COLLINS PUBLISHERS, INC. JONES MOTOR CO., INC. CONSOLIDATED FREIGHTWAYS R J C INDUSTRIES, INC. UNITED PARCEL SERVICE, INC. UNITED PARCEL SERVICE, INC. MILLER & HARTMAN, INC. WISE FOODS YRC FREIGHT YRC FREIGHT ARKANSAS BEST FREIGHT SYS., INC. ARKANSAS BEST FREIGHT SYS., INC. CONSOLIDATED FREIGHTWAYS ASHLAND CHEMICAL COMPANY INTERSTATE CONTAINER LLC INTERNATIONAL PAPER MILLER & HARTMAN, INC. CONSOLIDATED FREIGHTWAYS CONSOLIDATED FREIGHTWAYS C&S WHOLESALE GROCERS AFFILIATED FOOD DISTR., INC. MODERN TRANSFER COMPANY, INC. DICK MILHAM CHEVROLET, INC. ARAMARK SERVICES CONSOLIDATED FREIGHTWAYS BURGMEYER BROTHERS, INC. CRYSTAL SODA WATER CO. SUPERVALU, INC. MATLACK, INC. CONSOLIDATED FREIGHTWAYS UNITED PARCEL SERVICE, INC. WINDSOR SERVICE TRUCKING C&S WHOLESALE GROCERS CARL R BIEBER, INC YELLOW FREIGHT SYSTEM, INC. SUPERVALU, INC. UNITED PARCEL SERVICE, INC. AFFILIATED FOOD DISTR., INC. C&S WHOLESALE GROCERS UNITED PARCEL SERVICE, INC. UNITED PARCEL SERVICE, INC. ROADWAY EXPRESS, INC. KEYSTONE COCA-COLA BOTTLING CO. MCCORMICK DRAY LINE, INC. UNITED PARCEL SERVICE, INC. NEW PENN MOTOR EXPRESS, INC. UNITED PARCEL SERVICE, INC. KENOSHA AUTO TRANSPORT ROADWAY EXPRESS, INC. SCHROCK CABINET COMPANY CENTRE CONCRETE COMPANY CARL R BIEBER, INC. ARKANSAS BEST FREIGHT SYS., INC. TOPPS CHEWING GUM, INC. YRC FREIGHT NEW PENN MOTOR EXPRESS, INC.

For the month of September 2012 Local Employer Name SCHNEIDER-VALLEY FARMS, INC. STEINBACHER, ROBERT J. 764 FLEMING COMPANIES, INC. STERNER, MICHAEL S. 776 STEWART, RICHARD O. 429 CARL R BIEBER, INC. SCHROCK CABINET COMPANY STIEFEL, JR, LOUIS P. 429 STROUT, CHARLES BRUCE ROADWAY EXPRESS, INC. 776 **C&S WHOLESALE GROCERS** SWIFT, ANN M. TABONE, JOHN J. 229

401 GLEN SUMMIT SPRINGS WATER CO. VASEL, JR. JOHN STROEHMANN BAKERIES L.L.C. 773 PRESTON TRUCKING CO., INC. WALLACE, BETSY 776 WELLIVER, HAROLD W BRANCH MOTOR EXPRESS CO. 764 YOSCO, RICHARD J. 771 YRC FREIGHT YOST, GARY A. 764 P I E NATIONWIDE, INC. YOST, JR, GERALD W. 776 FLEMING COMPANIES, INC. ZARENSKI, JOHN H 229 TOPPS CHEWING GUM, INC.

For the month of October 2012

<u>Name</u>

Local Employer BANUS, STEPHEN F. TEAMSTERS LOCAL UNION 773 773 BARANOUSKY, ELIZABETH PEPSI-COLA BOTTLING COMPANY 401 BARTHOLOMEW, III KENNETH W. **TEAMSTERS LOCAL UNION 773** 773 BAUDER, BLAINE E. ROADWAY EXPRESS, INC. 776 BITLER, ROGER E. RYDER TRUCK RENTAL OF PA, INC. 776 BODNAR, STEPHEN PENSKE TRUCK LEASING CO., LP 401 BOECKEL. SCOTT R. FLEMING COMPANIES, INC. 776 POWER PACKAGING AN EXEL CO. BUCKWALTER, ALBERT L. 429 CLARK, PAXTON W. 776 ARKANSAS BEST FREIGHT SYS., INC. COLE, SHERRI L. 771 HERMAN R. EWELL, INC. DELISI, ANTONIO M & G CONVOY, INC. 229 MATLACK, INC., TERMINAL 5 UNITED PARCEL SERVICE, INC. DEMEO, RAYMOND C. 312 DICKERT, CHARLES T. 773 DRAWBAUGH, KENNETH L. 776 JONES MOTOR CO., INC. DREISBACH, GARY ENDERS, DARWIN WISE FOODS 401 TRANSCON LINES 776 ESBENSHADE, WILLIAM H. FREDERICK, GLEN C. MILLER & HARTMAN, INC. DIETRICHS MILK PRODUCTS, INC. 771 429 FUESHKO, JOSEPH 229 YRC FREIGHT DEFAZIO EXPRESS, INC. GENELLA, RALPH J. 229 771 HERMAN R. EWELL, INC. GEORGE, LARRY A. GLASS, JOHN D. CONSOLIDATED FREIGHTWAYS 776 GORDON, ROBERT 429 APEX EQUIPMENT COMPANY HAILE, RÚTH M. 764 UNITED PARCEL SERVICE, INC. HANDY, IVAN L. 776 NORTH ATLANTIC TRANSPORT HECKMAN, STEVEN W. ARKANSAS BEST FREIGHT SYS., INC. 776 HILLEGASS, DALE E. 773 ADAM MEYER MOVING & STORAGE EASTERN INDUSTRIES, INC. HINKLE, DONNA J. 773ASSOCIATED WHOLESALERS, INC. JAROSYNSKI, JOSEPH J. 429 UNITED PARCEL SERVICE, INC. KNELLER, RONALD 773 KROBOTH, JR. EDWARD J. EASTERN INDUSTRIES INC 773ASSOCIATED WHOLESALERS, INC. C&S WHOLESALE GROCERS KUNTZ, LEROY R. 776 LANCASTER, FRANCES J. 229 LANDES, DONALD 776 USF HOLLAND, INC. C&S WHOLESALE GROCERS LATNIAK, STELLA J. 229 LAYSER, JR, LEROY H. 429 JONES MOTOR CO., INC. LEED, SIDNEY L. 771 MILLER & HARTMAN, INC. LINDQUIST, RICHARD A. 429 CARON INTERNATIONAL LUTZ, CHESTER R 773 INTERNATIONAL DISTR. CENTER, INC. MAJER, PAUL J. 429 CONSOLIDATED FREIGHTWAYS MARCHISE, JOSEPH R. NEW PENN MOTOR EXPRESS, INC. 229 MASON, SR, JOHN R. 429 SCHROCK CABINET COMPANY MAST, JOHN C. 773J D M MATERIALS CO., INC. ARKANSAS BEST FREIGHT SYS., INC. MCLAUGHLIN, LARRY E. 776 MELTON, TERRY J. SCHWERMAN TRUCKING CO. 773 MILLER, DAVID C EASTERN INDUSTRIES, INC. 773 MOSKALCZYK, WILLIAM MOTTER, DAVID L. SCRANTON BRUSH CO. 229 776 ARKANSAS BEST FREIGHT SYS., INC. OMARA. DEBRA E. YEAGER SUPPLY. INC. 429 ORZOLEK, JOSEPH M. AFFILIATED FOOD DISTR., INC. 229 764 PERRINE, JAY M. PRESTON TRUCKING CO., INC. POLITZA, LEONARD J. 771 CPC TANKER LLC RASENER, DONALD YRC FREIGHT 773 REIGHARD, JR, DONALD 776 TRANSCON LINES RICHCREEK, JACOB E. 776 ARKANSAS BEST FREIGHT SYS., INC. RODGERS, DON NEW PENN MOTOR EXPRESS, INC. 229 RUPP, JOSEPH 401 UNITED PARCEL SERVICE, INC. RUTH, LARRY E. 776 YRC FREIGHT CONSOLIDATED FREIGHTWAYS SAUDER, NOAH 776 SCHAEFFER, ROBERT S. NEW PENN MOTOR EXPRESS, INC. 429 SCHLICHTER, ROGER L. 429 CLOVER FARMS DAIRY SHAFFER, ROBERT A. SHARRATT, JR, THOMAS W. USF RED STAR CONSOLIDATED FREIGHTWAYS 776 776 SMALL CRAIG UNITED PARCEL SERVICE, INC. 776 SMITH, JAMES H. YRC FREIGHT 771 ROCK HILL TRUCKING CO., INC. SOLDRIDGE, III, FRANK J. 773 SPILA, MICHAEL L 776 ROADWAY EXPRESS, INC.

For the month of October 2012

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Name Local Employer SPOTZ, DOUGLAS J. 776 USF HOLLAND, INC. STROHECKER, ANDREW D. 776 WERNER, STEVEN L. VOLISE ROBERT L 429

Name

For the month of November 2012

NEW PENN MOTOR EXPRESS, INC.

NEW PENN MOTOR EXPRESS, INC.

JOHN PFROMMER LLC

ALICEA. PEDRO 429 BANDI, JR, ALEXANDER BIXLER, JR, FRANKLIN D. 773 776 BOGER, III, JOHN 771 BROWN, THOMAS 229 CHRISTMAN, JR, MELVIN R. 429 COLVIN, JAN P. 771 CREAN, ROBERT J. 229 DECKER, JR, RONALD G. 776 DEHART, JR, PAUL LEROY 999 DULL, LESTER M. 429 ECK, LARRY W. 773 ENDERS, WANDA J. 776 EVANS, MICHAEL J. FINK, SR, RUSSELL C. 776 773 FISHER, GARY L. 776 FISHER, JR, MARVIN J. FRANKS, DAVID 429 429 GAUTSCH, DOUGLAS C. 764 GETZ, WARREN L. 773 GILLAR, RONALD J. 229 GREEN, PHILIP E. 429 GRUMBINE, ROBERT L. 429 HABBLETT, JAMES 429 HAKE. JOHN R. 776 HAKE, STEPHEN D. 776 HARPER, DAVID B. HOOVER, LARRY R. 401 HUGHES, DAVID R. 776 HUGHES, SR, LEWIS R. 229 HUYNH, XUYEN MONG 429 JEFFRIES, CARL E. KAUFMAN, SR, JAMES C. 771 429 KELLY KENNETH B. 764 KERLIN, DAVID 776 KRICK, SR, STEVEN L. 771 LEAS, JR, ELMER D. 771 LEVAN, ROBERT V. 429 LILES, DALE L. 776 MCALARNEY, JOHN A. 229 MCCLOSKEY, TERRY L. 776 MCCONNELL, KENNETH W. METZGAR, HAROLD P. 776 MYRNES, RONALD 776 NEUBAUM, JR, LLOYD A. 776 PAULES, WILLARD A. 773 PRESTOSH, DAVID J. 229 PRICE, JR. ROBERT E 776 PUCHALSKI, JOSEPH J. 401 RATTIGER PATRICIA A 229 RICKENBACH, JOAN F. 776 RISBON, WILLIAM A. 776 ROBBINS, KAY L. 776 ROSS, ALLAN G. 229 SCHLEGEL, RICKY D. 429 SHAABER, THOMAS E. 429 SHEATLER, RICHARD F. 401 SHREINER, RICHARD M. 776 SOLDERITCH, JR, STEPHEN J. 773 STERNER, EDWARD M. 429 STIVER, JOHN 429 SWOPE, DAVID 776 TIFFIN, MARY 764 TRINIDAD, MARTHA L. TROUT, CRAIG L. WANTZ, CHARLES R. 773 771 776 WEAVER, DARYL D. 771 WEINHOLD, EVAN E. 429 WICKARD, GEORGE L. 776 WILLIAMS, JOHN W. 229 WILSON, WALLACE 773 WOODMAN, MARK N. YIENGST, JÉFFREY ZABOSKY, ALEX

Local Employer OROGRAIN BAKERIES SALES, INC. FRANK CASILIO & SONS, INC. ROADWAY EXPRESS, INC. UNITED PARCEL SERVICE, INC. AFFILIATED FOOD DISTR., INC. PRESTON TRUCKING CO., INC. YRC FREIGHT **C&S WHOLESALE GROCERS** PRESTON TRUCKING CO., INC. ARKANSAS BEST FREIGHT SYS., INC. QUINLAN PRETZEL MAKOVSKY BROTHERS, INC. PERK FOODS C/O HEINZ PET PRESTON TRUCKING CO., INC. EASTERN INDUSTRIES, INC. ROADWAY EXPRESS, INC. RDG COCA COLA BOTTLING WORKS UNITED PARCEL SERVICE, INC. UNITED PARCEL SERVICE, INC. J D M MATERIALS CO., INC. ROADWAY EXPRESS, INC. CARL R. BIEBER, INC. ASSOCIATED WHOLESALERS, INC. ASSOCIATED WHOLESALERS, INC. FLEMING COMPANIES, INC. SHANAHANS EXPRESS ARKANSAS BEST FREIGHT SYS., INC. NORTHEAST EAGLE DISTRIBUTOR ARKANSAS BEST FREIGHT SYS., INC. DEFAZIO EXPRESS, INC. GENERAL COMMODITIES WAREHOUSE J D TWIGG DISTRIBUTING CO. PA HAULAGE-A DIV. OF TRANSRVCE INTERSTATE MTR FREIGHT SYS. INC. UNITED PARCEL SERVICE, INC. HERMAN R EWELL, INC. YRC FREIGHT RDG COCA COLA BOTTLING WORKS ROADWAY EXPRESS, INC. HARPER COLLINS PUBLISHERS, INC. AMERICAN FREIGHT SYSTEM, INC. ASSOCIATED WHOLESALERS, INC. CONSOLIDATED FREIGHTWAYS UNITED PARCEL SERVICE, INC. ROADWAY EXPRESS, INC. BERKS PRODUCTS CORPORATION YRC FREIGHT FLEMING COMPANIES, INC. KEYSTONE COCA-COLA BOTTLING CO. SUPER MARKET SERVICE CORP. NATIONS WAY TRANSPORT SERVICES YRC FREIGHT DRIVERS, INC. ROADWAY EXPRESS, INC. DIETRICHS MILK PRODUCTS LLC CLOVER FARMS DAIRY PENSKE TRUCK LEASING CO. LP YRC FREIGHT ASHLAND CHEMICAL COMPANY KANE STEEL CO. OF PA POWER PACKAGING AN EXEL CO. YRC FREIGHT UNITED PARCEL SERVICE, INC. ONE SOURCE A-P-A TRANSPORT CORPORATION CONSOLIDATED FREIGHTWAYS YELLOW FREIGHT SYSTEM, INC. JONES MOTOR CO., INC. USF HOLLAND, INC. PEPSI COLA BTLG OF SCRANTON ARAMARK COFFEE

MYERS MEN, INC. 773

- UNITED PARCEL SERVICE, INC. 776
- CONSOLIDATED FREIGHTWAYS 776

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

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

Important Information from the Fund Office

Fund Office Contact Information

Please note new Fund Office Hours: Contact the Fund Office directly with any questions on Health and Welfare or Pension benefits. The Fund staff is available Monday through Thursday from 7:00 a.m. to 5:00 p.m.; Friday from 7:00 a.m. to 4:15 p.m.

<u> Telephone Numbers:</u>

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 <u>www.CentralPATeamsters.com</u> 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

Tomm Forrest Employer Trustee

J. Christopher Michael Employer Trustee

Howard W. Rhinier Union Trustee

Kenneth A. Ross Employer Trustee

Daniel W. Schmidt Employer Trustee

Charles Shafer Union Trustee

Jeff Strause Union Trustee

Keith A. Youst Union Trustee

Joseph J. Samolewicz Administrator

Martin L. Cullen Assistant Administrator

Professional Advisors:

Beyer-Barber Health & Welfare Fund Actuary & Consultant Morgan Lewis

Legal Co-Counsel

Novak Francella, LLC Certified Public Accountants

Summit Strategies Investment Consultant

Stevens & Lee Legal Co-Counsel The Savitz Organization Pension Fund Actuary & Consultant Willig, Williams and Davidson Legal Co-Counsel

<u>Investment Managers for the</u> Central Pennsylvania Teamsters <u>Health and Welfare Fund:</u>

Aronson+Johnson+Ortiz, LP Causeway Capital Management, LLC INTECH Investment Management, LLC Rothschild Asset Mgt., Inc. SEI Investments Tortoise Capital Advisors, LLC Walter Scott & Partners, Ltd.

Investment Managers for the Central Pennsylvania Teamsters Pension Fund: Aronson+Johnson+Ortiz, LP **Causeway Capital Management, LLC** Dimensional Fund Advisors, LLC Entrust Capital, Inc. **Income Research & Management** LSV Asset Management Madison Square Investors Mesirow Financial, Inc. **Oakbrook Investments** Post Advisory Group, LLC **Principal Financial Group Prudential Insurance Company** of America Rothschild Asset Mgt., Inc. Segall Bryant & Hamill Tortoise Capital Advisors, LLC Walter Scott & Partners, Ltd. Western Asset Westfield Capital Management Company, LLC William Blair & Company, LLC