



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



July 2010

Patient Protection and Affordable Care Act Signed into Law

"Health Care Reform Legislation. . . will impact most group health plans, including the Central PA Teamsters Health & Welfare Fund over the next several years."

The Patient Protection and Affordable Care Act (PPACA), health care reform legislation signed by President Obama on March 23, 2010 and amended by the Health Care and Education Reconciliation Act signed on March 30, 2010, will impact most group health plans, including the Central PA Teamsters Health and Welfare Fund, over the next several years. Multi-employer plans subject to collective bargaining agreements, such as the Central Pennsylvania Teamsters Health and Welfare plans, may be subject to separate rules based on the expiration of existing agreements.

The following is a general chronological overview of the PPACA's key provisions over the next two years:

2010

- Medicare Part D enrollees who reach the coverage gap (the "donut hole") will receive a \$250 rebate, and the donut hole will start to phase out so that beneficiaries

will pay the standard 25% cost sharing for prescription drugs by 2020.

2011

- Health plans cannot rescind or otherwise terminate healthcare coverage unless there is evidence of fraud.
- Calendar year multi-employer plans that are "grandfathered" plans (in existence on March 23, 2010) are subject to certain insurance reforms:
 - They may not impose lifetime dollar limits.
 - They may only impose "restricted" annual dollar limits.
 - Coverage for an employee's child up to age 26 may be extended if the adult child is not eligible to enroll in an employer-sponsored plan.
 - Children under age 19 with preexisting conditions cannot be excluded from coverage.
 - Employers must include the "value" of employees' health coverage on the 2011 IRS Form W-2.

The Board of Trustees is working with the Fund's professional advisors and staff to prepare for implementation of the changes scheduled to take effect in 2011. Look for more information in upcoming editions of the *Guardian*.

Additional changes are expected to take place in the years 2012-2018. These changes will be addressed in future issues of the *Guardian*.

Introducing the HealthAmerica® NurseLine



*Toll-free health care advice,
24 hours a day, 7 days a week at
1-866-491-4462*

Call NurseLine toll-free, 24 hours a day, seven days a week, including holidays, for help when you are sick, injured or have a health care question. Identify yourself as participating in the Central PA Teamsters Health and Welfare Fund. You will get immediate answers and help in making health care decisions from one of NurseLine's registered

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Introducing the HealthAmerica® NurseLine

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nurses. NurseLine does not replace a doctor's visit, but it is helpful in determining if you need to seek medical care.

Easy access to answers

Talk with a registered nurse 24 hours a day, seven days a week by calling **1-866-491-4462**. When calling NurseLine, please identify yourself by using your Central PA Teamsters Health and Welfare Fund ID number located on your insurance ID card, or by telling the nurse that you participate in the Central PA Teamsters Health and Welfare Fund.

Nurses can help even if you don't speak English. NurseLine offers translation services in more than 140 languages.

NurseLine can help you with:

- Cuts, minor scrapes, burns and bruises
- Colds, viruses, coughs and flu
- Dizziness, headaches or sore throats
- Back pain
- General illness and physical discomfort

When you call, a nurse will:

- Ask you about your symptoms
- Help you decide if you need to see a doctor or go to the emergency room
- Offer advice on caring for yourself

You can also ask NurseLine about:

- General health information questions
- Questions about your medicines
- The benefits and risks of specific medical procedures or tests
- Tips to help you develop a healthier lifestyle

Michelle's Law: New Mandate on Dependent Student Eligibility

Michelle Morse was a college student in New Hampshire who was diagnosed with colon cancer. She was advised by her doctors to take time off from school during the strenuous course of treatment for her illness. When her parents were advised of the high cost of Michelle's COBRA coverage, which they could not afford, Michelle continued to take a full-time course load in order to maintain coverage under her parents' health plan. She passed away on November 10, 2005.

Michelle's mother, AnneMarie, took her daughter's case to the New Hampshire legislature, and with the help of some legislators and several medical groups, NH House Bill 37 was signed into law on June 22, 2006. The federal law, patterned after the New Hampshire law, was enacted on October 9, 2008.

This law became effective for the Central Pennsylvania Teamsters Health & Welfare plans on January 1, 2010. It prohibits a group health plan from terminating a college student's health coverage on the basis of the child taking a medically necessary leave of absence from school or changing to part-time status for medical reasons.

The coverage under Michelle's Law must be extended for at least one year; however, coverage may end earlier for certain reasons, such as the student exceeding the plan's normal dependent-eligibility age.

Contact the Contributions and Eligibility Department at the Fund Office for more information.

Out of town? Need to get a prescription filled?

You can minimize your out-of-pocket costs for prescription drugs by utilizing network providers in the GPP network, the Fund's prescription benefits manager. Co-pay amounts for in-network benefits are listed on the Prescription Benefits page of this newsletter.

GPP's provider network in Pennsylvania is listed on the Fund's website, in the Health and Welfare section under "Providers." If you are traveling outside of Pennsylvania and need to fill a prescription, contact GPP at the toll-free number listed on your prescription card, 1-800-314-2234, to find participating pharmacies in your location.

If you cannot find a participating pharmacy and use a non-participating pharmacy to fill your prescription, you may utilize the paper claim process in order to seek reimbursement. The reimbursement rate on the paper claim is based on the wholesale price (not retail) on your prescription minus the applicable co-pay. Since you have paid the retail price on your prescription, you are reimbursed based on a lower rate and will pay more out-of-pocket.

Here is an example of an out-of-network reimbursement: you submit a paper claim for \$75 (retail price) for a generic drug at a non-participating pharmacy. GPP's wholesale price for the drug is \$35. Your co-pay is \$5. You would receive reimbursement of \$30 (the \$35 wholesale price minus \$5 co-pay).

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective September 1, 2010, Cambia, Deprizine, Livalo, Oravig and Vimovo will be added to the Negative Formulary List.

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

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

***Over the counter dosages are not covered.

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

Prescription Plan Benefits Under Plans 13, R4, R5 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

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

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

RETAIL PHARMACY COPAYMENTS

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

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

IMPORTANT ITEMS TO REMEMBER

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 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 a Notary Public.
4. If the Pension Fund requests a participant's signature on a form, the form must be signed by the participant. No one other than the participant is permitted to sign forms on a participant's behalf, unless a Power of Attorney is on file with the Fund Office.
5. If you are electing to rollover a lump sum balance, the financial institution receiving the rollover needs to provide a Direct Rollover Acceptance Form or a Letter of Acceptance. In order for the rollover forms to be acceptable, please note the following points:
 - 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. You do **NOT** have an Individual Retirement Annuity ("IRA") or a 401(k) with the Central Pennsylvania Teamsters Pension Fund. The Retirement Income Plan is a qualified retirement plan (QRP) or a 401(a).
 - d. The acceptance forms must be signed by an authorized representative of the financial institution. 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.
6. Your Retirement Income Plan balance is subject to net gains or losses through the last day of the month in which your application is approved for payment.
7. Your checks will begin on the first of the month following approval of your Retirement Application by the Board of Trustees. Retirement checks are issued on the first business day of the month and represent benefits for the previous month. For example, if your retirement date is October 1, you will receive your first check dated November 1, representing benefits for the month of October. If your retirement date is retroactive, your retroactive payment will be paid in a separate check on the first business day of the month after your application is approved.

Are You Recently Married, Divorced or Widowed?

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

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

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

Don't forget to review your beneficiary designation following a change in your marital status. It is not necessary

to change your beneficiary for Health and Welfare death benefits after marriage or divorce unless you wish to. However, you do need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized.

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

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

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

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

insurance carrier have been exhausted.

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

In addition, the Fund will **not** provide coverage for short-term disability benefits (except for the first 5 days of missed work) for injuries sustained in a motor vehicle accident. The only time the Fund will pay more than 5 days of short-term disability benefits is when written proof is submitted verifying that the state in which you reside does not allow you to purchase wage loss protection from your motor vehicle insurance carrier. The state of Pennsylvania allows residents to purchase wage loss protection. It is recommended that you contact your motor vehicle insurance carrier to evaluate the extent to which you are covered for wage loss benefits as a result of a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

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

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

Moonlighting/ Self-employment

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

A suggestion from the Health and Welfare Department:

Please review your Explanation of Benefits

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

In addition, if your bill contains charges from a doctor whose name you do not recognize or lists a date that you did not receive treatment, please contact the Health and Welfare Fund. If you have any questions about a claim, call the Health and Welfare Fund.



Retirees: Direct Deposit Makes Sense!

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

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

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



Diabetes Risk May Be Heightened by Gum Disease

Researchers from New York University's College of Nursing and Dentistry and City University of New York recently examined data from the 2003-2004 National Health and Nutrition Examination Survey to determine whether individuals with periodontitis (gum disease), compared with those without gum disease, would be recommended for diabetes screening. Sheila M. Strauss, PhD, and colleagues analyzed data from 2,923 participants aged 20 and older, who responded that they had diabetes, had a periodontal examination, and had enough data

to compute body mass index. The researchers found that 93.4% of subjects with periodontal disease were at high risk for diabetes (and met the American Diabetes Association guidelines for diabetes screening), compared with only 62.9% of those without periodontitis. In addition, a significantly higher number of respondents with periodontitis reported having high blood pressure and a first-degree relative (parent or sibling) with diabetes, compared with those with gum disease. The findings are published in the January 2010 issue of *Journal of Public Health Dentistry*.

Source: *Pharmacy Times, Diabetes Watch, January, 2010* ■

May 2010 Retirement Income Plan (RIP) Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 retirement plans for the five month period ending May 31, 2010. The net returns equal gross investment returns less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan RIP 1987

Approximate Net Return -0.4%

You may also view your RIP 1987 balance (updated monthly by the 15th of each month) 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 returns, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."



Retirement 101

*The Fund intends to continue discussion of retirement planning with a series of articles under the heading of "Retirement 101" in future issues of **The Guardian**.*

What does the Pension Fund need in order to recognize a Power of Attorney signature?

The Pension Fund sometimes receives completed forms (Direct Deposit, Beneficiary forms, etc.) signed by a person other than the Plan participant, indicating that person has Power of Attorney (POA) authority.

The Fund must have your entire POA document on file before it can recognize a POA signature. If the Power of Attorney was signed on or after April 1, 2000, the signed Notice and Acknowledgement pages of the POA must be included.

If you have legally designated a person to have Power of Attorney authority, you should submit the signed POA document to the Pension Fund so that the information is on file. The Fund may then accept your POA's signature without delay should the need arise.

If you have any questions on the Fund's Power of Attorney policy, contact the Pension Fund.

2009 Pension Statements Mailed in May

Pension Benefit Statements were mailed to participants in the Central Pennsylvania Teamsters Pension Fund during the third week of May. If you are a participant in the Pension

Fund and did not receive your statement, please contact the Pension Fund to request a duplicate statement.

Attention Retirees: Please keep your address current with the Fund, even if you temporarily change addresses

The Central Pennsylvania Teamsters Pension Fund mails important notices and documents that require immediate attention by retirees throughout the year. Some of these items include 1099-R forms, Annual Employment Certification Notices and of course, pension checks.

Most retirees make arrangements to have the Post Office forward their mail when they are away from home for an extended period, such as when

they temporarily relocate to Florida for the winter. The Fund has observed that some local post offices return mailed 1099R forms and pension checks to the Pension Fund instead of directing them to the retirees' forwarding address. Once the Fund receives a pension check that has been returned from the Post Office, it will hold all future checks until the retiree has been contacted and the correct address has been verified.

It is important that you make arrangements to receive all your mail from the Fund on a regular basis if you are away from home for an extended period of time. Failure to do so could result in a delay in receiving your monthly pension check or the 1099-R form that you need to complete your federal tax return. For example, if you do not respond to the Fund's request to complete and return the Fund's Annual Certification Notice on a timely basis, your pension benefits could be suspended.

To avoid interruptions of receipt of your mail from the Pension Fund, it is suggested that you contact the Fund directly to temporarily change your address while you are away for an extended period.

If you have any questions regarding how to temporarily change your address with the Fund, please contact the Pension Fund. ■

Visit Our Website

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

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

Student Verification Letters Due to the Fund Office by September 30, 2010

Eligible dependent children 19 years of age or older who are full-time students may continue their Health & Welfare coverage until the end of the month following their 23rd birthday provided proof of full-time enrollment is received by the Fund each year from the school they are attending. Students may not continue Health & Welfare coverage if they are employed full-time (with the exception of summer employment).

Important: Please contact the institution of higher learning at the start of the fall semester to have this information forwarded to the Fund Office by September 30, 2010. Failure to provide this information to the Fund by September 30, 2010 will result in the cancellation of benefit coverage for this dependent. The dependent will then be offered COBRA continuation coverage in accordance with federal law.

If at any time your child stops attending school or is no longer considered an eligible full-time student, please contact the Fund Office immediately. Coverage ceases when the student is no longer attending school full-time. If benefits are paid by the Fund on behalf of the dependent after they are no longer considered a full-time student, a refund of all benefits paid after that date will be requested.

The recently-enacted Patient Protection and Affordable Care Act will require that the Fund revise its rules regarding coverage for dependents over the age of 19 in 2011. Coverage for dependents up to age 26, regardless of whether they are students, may be extended if the adult child is not eligible to enroll in an employer-sponsored plan.

If you have any questions, please contact the Contributions/Eligibility Department at the Fund Office.

The Genetic Information Non-Discrimination Act (GINA) of 2008

The Genetic Information Non-Discrimination Act (GINA) of 2008 is a Federal law that prohibits discrimination in health coverage and employment based on genetic information. The GINA regulations became effective for the Fund on January 1, 2010. GINA, together with the current non-discrimination provisions of the Health Insurance Portability and Accountability Act (HIPAA), generally prohibits health insurers or health plan administrators from:

- adjusting contribution rates for the group on the basis

of the genetic information of individuals in the group,

- requiring, requesting or purchasing genetic information for underwriting purposes or prior to the enrollment of the plan, and
- using or disclosing protected health information (PHI) that is genetic information for underwriting purposes.

The Fund does not engage in any of the above practices and has taken all necessary steps to comply with GINA and HIPAA regulations.

Retirees Approved For Pensions March 2010 through May 2010

For the month of March 2010

Name	Local	Employer
AQUINO, EDWARD L.	776	PRESTON TRUCKING CO., INC.
AUKER, RICHARD A.	771	PENNSYLVANIA SUPPLY, INC.
BOHR, WILLIAM E.	429	J B LIEBMAN & CO.
BROCKMEIER, DAVID L.	429	PETRO OIL
BROWN, KATHLEEN	229	TOPPS CHEWING GUM, INC.
BUNTING, HOWARD W.	229	NEW PENN MOTOR EXPRESS, INC.
COWELL III, JAMES M.	776	STRICKLAND TRANSP. CO., INC.
DONCSECZ, DAVID	773	DICK MILHAM CHEVROLET, INC.
ECK, STANLEY E.	764	PRESTON TRUCKING CO., INC.
ESTEP, DALE RICHARD	776	NATIONS WAY TRANSPORT SERVICES
FATZINGER, HOLLY	773	P I E NATIONWIDE, INC.
FLICKINGER, SHIRLEY	429	ALL-STAR DISTRIBUTING, INC.
FLYNN, JOHN M.	773	USF HOLLAND, INC.
FREEMAN, RUSSELL R.	429	QUINLAN PRETZEL DIVISION OF
FROWNELTER, TERRY	776	CAROLINA FREIGHT CARRIERS CORP.

For the month of March 2010

Name	Local	Employer
GETZ, BARRY L.	429	ASSOCIATED WHOLESALERS, INC.
GOULD II, CARL B.	229	YRC WORLDWIDE
HALL, KEITH L.	764	VALLEY FARMS, INC.
HECK, ROY	776	UNITED PARCEL SERVICE, INC.
HETRICK, THOMAS	776	YRC WORLDWIDE
HIGH, KEITH J.	776	ARKANSAS BEST FREIGHT SYS., INC.
HVASTA, JOSEPH C.	773	FRIEDMANS EXPRESS, INC.
KATCHICK, PAUL S.	776	ROADWAY EXPRESS, INC.
KEEFAUVER, DENNIS D.	776	ARKANSAS BEST FREIGHT SYS., INC.
KLINE, LARRY S.	776	CENTRAL STORAGE & TRANSFER CO.
KNOX, WILLIAM C.	776	YRC WORLDWIDE
LOFTUS, JR, FRANCIS X.	229	TOPPS CHEWING GUM, INC.
LYNN, ROBERT	429	POWER PACKAGING AN EXEL CO.
MCANDREW, WILLIAM J.	429	THE BACHMAN COMPANY
MCCLINTOCK, GERALD L.	771	PENNCast CORPORATION

For the month of March 2010

Name	Local	Employer
MEYERS II, JOSEPH F.	229	C&S WHOLESALE GROCERS
MOORE, JAMES K.	771	MILLER & HARTMAN, INC.
MOREAU, JR, OLIVER EDWARD	776	HESS TRUCKING COMPANY
MYERS, NORMAN C.	776	YORK DRILLING CO., INC.
NONNEMACHER, FRED	773	CENTRAL PENNSYLVANIA TEAMSTERS
OBRIEN, THOMAS J.	401	AIRPORT SAND & GRAVEL CO., INC.
PARRY, DORSEY L.	229	C&S WHOLESALE GROCERS
PARTHE, ROBERT J.	773	YRC WORLDWIDE
PEFFER, RONALD L.	776	ARKANSAS BEST FREIGHT SYS., INC.
READINGER, SAMUEL B.	429	NEW PENN MOTOR EXPRESS, INC.
REDDING, ROBERT L.	776	ROADWAY EXPRESS, INC.
REMALEY, GAIL A.	773	PEOPLE FIRST
RICKARD, GEORGE W.	429	SOUTHWEST FREIGHT LINES
ROHRBAUGH, CARSON E.	776	PRESTON TRUCKING CO., INC.
ROMBERGER, LINDA A.	764	MANDATA POULTRY COMPANY

For the month of March 2010

Name	Local	Employer
ROSENTHAL, BARBARA J.	429	SCHROCK CABINET COMPANY
ROWE, ROGER H.	776	ARKANSAS BEST FREIGHT SYS., INC.
SANER, RICHARD C.	776	CENTRAL STORAGE & TRANSFER CO.
SCHMELTZ, RICHARD	776	PERK FOODS C/O HEINZ PET
SEAMAN, DAVID	429	UNITED PARCEL SERVICE, INC.
SEAMAN, LARRY R.	773	BERKLEIGH EXCAVATING CO., INC.
SHANK, EUGENIA	776	YORK COUNTY TRANSP AUTHORITY
SHUMAKER, WILMER H.	429	MRS SMITHS PIE CO.
SMITH, FREDERICK A.	312	CHEMICAL LEAMAN TANK LINES, INC.
SMITH, PAUL L.	771	YELLOW FREIGHT SYSTEM, INC.
SNYDER, EUGENE G.	776	ARKANSAS BEST FREIGHT SYS., INC.
SNYDER, GLEN	773	D F BAST, INC.
SPANNUTH, GLENN	429	UNITED PARCEL SERVICE, INC.
SPRAGUE, RAY E.	776	ARKANSAS BEST FREIGHT SYS., INC.
STIFFLER, WANDA L.	776	TEAMSTERS LOCAL UNION 430
STIVER, JOHN	429	POWER PACKAGING AN EXEL CO.
STRICKLAND, SR, REGINALD D.	776	PRESTON TRUCKING CO., INC.
STULL, DIAN	229	TOPPS CHEWING GUM, INC.
SWISHER, CHARLES W.	776	STRICKLAND TRANSP. CO., INC.
TERBOVICH, RONALD	229	YRC WORLDWIDE
TIGHE, SUZANNE M.	229	AFFILIATED FOOD DISTR., INC.
TUNIS, NICHOLAS	229	HARPER COLLINS PUBLISHERS, INC.
VOLCH, WALTER	229	TOPPS CHEWING GUM, INC.
WADE, MARTHA J.	776	YRC WORLDWIDE
WATTS, CAROLYN	776	ROADWAY EXPRESS, INC.
WEIGER, RICHARD J.	429	CENTRAL PENNSYLVANIA TEAMSTERS
WEIR, STEPHEN	229	YRC WORLDWIDE
WELLS, PAUL D.	401	WISE FOODS
WOLF, SR, RANDY LEE	776	ROADWAY EXPRESS, INC.
ZELAZNY, LOIS J.	229	C&S WHOLESALE GROCERS
ZIMMERMAN, GREGORY C.	776	YRC WORLDWIDE
ZIOLKOWSKI, MARTIN	229	YRC WORLDWIDE

For the month of April 2010

Name	Local	Employer
ALTRATH, ROBERT D.	776	PRESTON TRUCKING CO., INC.
APPLE, RICHARD	776	ROADWAY EXPRESS, INC.
ARMSTEAD, JOSEFA	773	TEAMSTERS LOCAL UNION 773
ATHERHOLT, ASA M.	401	ACME MARKETS, INC.
AZARAVICH, ALLAN L.	776	CONSOLIDATED FREIGHTWAYS
BEILER III, JOHN	771	YRC WORLDWIDE
BEST, WILLIAM L.	429	COTT BEVERAGES WYOMISSING, INC.
BROMHEAD, GEORGE G.	429	COTT BEVERAGES WYOMISSING, INC.
CLARK III, JOHN	776	YRC WORLDWIDE
COLLINSWORTH, JR, RALPH	776	USF RED STAR
COPENHAVER, DENNIS J.	429	GENERAL COMMODITIES WAREHOUSE
CRUZ, JR, JULIO	773	ABM INDUSTRIES
FEATHERLIN, WENDELL D.	776	CONSOLIDATED FREIGHTWAYS
FOX, GARY R.	776	NEW PENN MOTOR EXPRESS, INC.
FRANKENFIELD, JR, BUDD A.	429	CARL R BIEBER, INC.
FREED, SR, WILLIAM R.	429	POWER PACKAGING AN EXEL CO.
GREEN, JACKIE L.	771	TRANS-MATERIALS CO.
GRUNZA, JOSEPHINE B.	229	C&S WHOLESALE GROCERS
HEDRICK, DENNIS D.	776	UE&C-CATALYTIC
HINKAL, DAVID E.	764	SCHNEIDER-VALLEY FARMS, INC.
HINMAN, JAMES R.	776	ST JOHNSBURY TRUCKING CO., INC.
HOLSKE, RUSSELL C.	773	SPECTOR FREIGHT SYSTEM, INC.
JEREMKO, DAVID	776	CENTRAL STORAGE & TRANSFER CO.
JONES, ROBERT E.	429	COTT BEVERAGES WYOMISSING, INC.
JORDAN, HELEN	773	ABM INDUSTRIES
KISSINGER, TERRY A.	776	CENTRAL STORAGE & TRANSFER CO.
KLINE, KATHLEEN M.	429	ARKEMA, INC.
KLINEDINST, JOHN F.	570	MAIERS BAKERY
KLOCK, JR, DARWIN B.	764	PROFESSIONAL DRIVERS SERVICE
KRICK, JR, ROBERT I.	429	GOODMAN VENDING SERVICE
LAUVER, JOHN A.	776	ARKANSAS BEST FREIGHT SYS., INC.
LEINBACH, JAMES	771	PENNSY SUPPLY, INC.
LOPICCOLO, ANITA M.	776	ARKANSAS BEST FREIGHT SYS., INC.
MARCHISE, JOSEPH R.	776	CONSOLIDATED FREIGHTWAYS
MARINO III, MICHAEL	229	TOPPS CHEWING GUM, INC.
MCHUGH, BRIAN J.	229	CONSOLIDATED FREIGHTWAYS
MINNICH, ALFRED	429	ASSOCIATED WHOLESALE, INC.
MURRAY, WILLARD T.	229	PRESTON TRUCKING CO., INC.
OLIVER, ROSEMARY	401	ADDY ASPHALT COMPANY

For the month of April 2010

Name	Local	Employer
PARKER, RONALD L.	429	ASSOCIATED WHOLESALE, INC.
PHILLIPS, KATHLEEN R.	229	C&S WHOLESALE GROCERS
RITTER, ELAINE	229	TOPPS CHEWING GUM, INC.
RUCK, DAVID B.	776	FLEMING COMPANIES, INC.
SANTORO, PATRICK	773	MAIERS BAKERY
SCHMIDT, HAROLD	229	HARPER COLLINS PUBLISHERS, INC.
SEITZ, RALPH P.	764	LOYALSOCK TOWNSHIP
SENG, CARSON E.	773	MACK TRUCKS, INC. NVSSC
SIMONOVICH, ALLEN A.	229	SCRANTON SEWER AUTHORITY
SIMPSON, JR, KENNETH P.	776	FLEMING COMPANIES, INC.
STODLEY, BARRY G.	771	PENNSYLVANIA SUPPLY, INC.
SMITH, WILLIAM J.	773	UNITED PARCEL SERVICE, INC.
STAMBAUGH, SCOTT C.	429	SCHROCK CABINET COMPANY
STEVENS, ANTHONY	429	PREMCO, LTD
STOECKL, JR, KARL L.	771	MILLER & HARTMAN, INC.
TAYLOR, TERRY L.	776	R F TRUESDELL COMPANY, INC.
THRASHER, SR, MARVIN	776	CENTRAL STORAGE & TRANSFER CO.
UNGER, WILLIAM J.	773	ALLETOWN ROOFING & SHEET
WASHINGTON, STANLEY R.	776	ARKANSAS BEST FREIGHT SYS., INC.
WEAVER, ROGER L.	429	JONES MOTOR CO., INC.
WESTLEY, PAUL E.	429	ARKEMA, INC.
WOOMERT, ALAN R.	429	POWER PACKAGING AN EXEL CO.
YOB, ROBERT C.	429	LUDENS INCORPORATED

For the month of May 2010

Name	Local	Employer
ADAMS, JON E.	429	THE BACHMAN COMPANY
ANASTASI, ROGER LEE	999	ARKANSAS BEST FREIGHT SYS., INC.
AYRES, SAMUEL R.	771	YELLOW FREIGHT SYSTEM, INC.
BACHMAN, FRANK E.	773	ARKANSAS BEST FREIGHT SYS., INC.
BARRALL, DARRYL D.	773	FRANK CASILIO & SONS, INC.
BLANK, SR, DAVID ALLEN	429	BIRDSBORO BOROUGH
BOOKMAN, JR, EDWARD C.	771	MILLER & HARTMAN, INC.
BOWERS, CLAUDE J.	771	YELLOW FREIGHT SYSTEM, INC.
BOYD, ERIK S.	773	USF HOLLAND, INC.
BOYER, JOHN	401	UNITED PARCEL SERVICE, INC.
BROSSMAN, BRUCE C.	429	CLOVER FARMS DAIRY
BURGER, EDWARD WILLIAM	773	ARKANSAS BEST FREIGHT SYS., INC.
BURKE II, JOSEPH F.	771	YELLOW FREIGHT SYSTEM, INC.
BYLER, DARYL W.	771	YELLOW FREIGHT SYSTEM, INC.
CLINE, ROBERT L.	771	KENOSHA AUTO TRANSPORT CORP.
DEITCH, SAMUEL E.	776	CAROLINA FREIGHT CARRIERS CORP.
DEMOPULOS, GEORGE C.	229	CONSOLIDATED FREIGHTWAYS
FEE, DAVID A.	229	TOPPS CHEWING GUM, INC.
FEHR, KEITH D.	773	ASHLAND CHEMICAL COMPANY
FOX, LLOYD	429	RDG COCA COLA BOTTLING WORKS
GROSS, BARRY E.	773	COCA-COLA BTING CO. LEHIGH VILLY
GUARD, KEITH L.	429	PENSKE TRUCK LEASING CO., LP
HARNATKIEWICZ, LAWRENCE J.	429	LENTZ MILLING COMPANY
HOGAN, CYNTHIA	229	LWR LACKAWANNA VLY SANITARY AU
KAISER, KEVIN T.	771	MILLER & HARTMAN, INC.
KECKLER, JR, WILLIAM R.	771	YELLOW FREIGHT SYSTEM, INC.
KINNEE, FREDERICK J.	429	JONES MOTOR CO., INC.
KOFROTH, LOUIS	429	ARTHUR BLOOM & SON
MAHONEY, JOSEPH P.	773	PRESTON TRUCKING CO., INC.
MARCHESKIE, RONALD J.	429	J C EHRlich CO., INC.
MCKENZIE, FRANK J.	429	ARKEMA, INC.
MILLER, DONALD K.	773	KENOSHA AUTO TRANSPORT
MILLER, JAMES E.	773	COCA-COLA BTING CO. LEHIGH VILLY
MOYER, JOHN A.	773	PENSKE TRUCK LEASING CO., LP
NEMETH, HENRY L.	773	ASHLAND CHEMICAL COMPANY
OWENS, FRANCIS R.	429	POWER PACKAGING AN EXEL CO.
PERRINS, ROBERT	401	UNION PAPER & SUPPLY COMPANY
PHILLIPS, JR, MICHAEL P.	429	NEW PENN MOTOR EXPRESS, INC.
RANKER, BERNARD E.	776	ARKANSAS BEST FREIGHT SYS., INC.
RAVEL, MICHAEL M.	429	NORTHEASTERN DISTRIBUTING, INC.
RIDGICK, ROBERT	773	ABM INDUSTRIES
RIEDEL, JOHN L.	429	ARKEMA, INC.
RINEHOLT, SR, GERALD E.	776	YORK COUNTY TRANSP AUTHORITY
ROWE, EDWARD E.	776	USF RED STAR
SABANOS, ANTHONY M.	429	BRENEISER TOBACCO COMPANY
SALLADE, ALLEN D.	429	LUDENS INCORPORATED
SCHANELY, EDWARD C.	429	NEW PENN MOTOR EXPRESS, INC.
SCHLAPPICH, PATRICIA L.	429	SCHROCK CABINET COMPANY

For the month of May 2010

Name	Local	Employer
SCHREIB, SR, DONALD A.	773	MAIERS BAKERY
SEARING, RONALD G.	312	CHEMICAL LEAMAN TANK LINES, INC.
SHADE, MAX G.	429	WETTERAU FOOD SERVICES, INC.
SMITH, BARBARA	776	ROADWAY EXPRESS, INC.
SMITH, BARRY R.	776	HESS TRUCKING COMPANY
SMITH, JAMES R.	776	YORK CONCRETE SEPTIC TANKS CO.
SMITH, JOHN	401	GLASGOW, INC.
SPERA, EDWARD R.	229	CONSOLIDATED FREIGHTWAYS
SPICER, MAX L.	776	ROADWAY EXPRESS, INC.
STOUDT, JR, JAMES C.	429	DIETRICH'S MILK PRODUCTS, INC.
TAYLOR, CLARK L.	773	CONSOLIDATED FREIGHTWAYS
TIMLIN, SHIRLEY	229	C&S WHOLESALE GROCERS
VOGEL, LOUIS G.	429	BRANCH MOTOR EXPRESS CO.
WEIDMAN, DALE T.	773	ROCK HILL TRUCKING CO., INC.
WENRICH, GENE G.	429	BOARD OF SUPERVISORS
WERT, DAVID C.	776	HALLS MOTOR TRANSIT CO.
WHEELER, ANN MARIE	229	SUPER MARKET SERVICE CORP.
WILLIAMS, EUNA FAYE	776	ANCHOR MOTOR FREIGHT, INC.
WOOLUMS, JOEL D.	776	ROADWAY EXPRESS, INC.
YARNALL, GLENN A.	429	ROADWAY EXPRESS, INC.
ZEIGLER, SHERRY M.	776	ASSOCIATED WHOLESALE, INC.
ZELEDONIS, ROBERT C.	429	SCHROCK CABINET COMPANY
ZUBA, RAYMOND A.	401	WISE FOODS



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

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Important Information from the Fund Office

Fund Office Contact Information

Contact the Fund Office directly with any questions on Health and Welfare or Pension benefits. The Fund staff is available Monday through Friday from 7:30 a.m. to 4:00 p.m.

Telephone Numbers:

Health & Welfare

(610) 320-5500

Toll free in PA: 1-800-422-8330

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

Toll free in PA: 1-800-343-0136

Nationwide: 1-800-331-0420

Reminder –

Keep Your Information Current with the Fund Office

Please remember to keep your address, dependent and beneficiary information updated with the Funds. You can call or mail in address changes to the Fund. You can call the Fund offices or visit www.CentralPATeamsters.com to obtain beneficiary change forms to complete and send in to the Fund Office.

Note: The Fund Office has extended its hours on a trial basis from 7:30 a.m. to 5:00 p.m.

Visit Our Website at:

www.CentralPATeamsters.com

Central Pennsylvania Teamsters Pension Fund and Central Pennsylvania Teamsters Health and Welfare Fund

Trustees:

William M. Shappell
Chairman & Union Trustee

Tom J. Ventura
Secretary & Employer Trustee

Kevin M. Cicak
Union Trustee

Tomm Forrest
Employer Trustee

J. Christopher Michael
Employer Trustee

Keith L. Noll
Union Trustee

Howard W. Rhinier
Union Trustee

Kenneth A. Ross
Employer Trustee

Daniel W. Schmidt
Employer Trustee

Joseph J. Samolewicz
Administrator

Martin L. Cullen
Assistant Administrator

Professional Advisors:

Beyer-Barber
Health & Welfare Fund Actuary & Consultant

Morgan Lewis
Legal Co-Counsel

Novak Francella, LLC
Certified Public Accountants

Summit Strategies
Investment Consultant

Stevens & Lee
Legal Co-Counsel

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

Investment Managers for the Central Pennsylvania Teamsters Health and Welfare Fund:

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

Investment Managers for the Central Pennsylvania Teamsters Pension Fund:

Aberdeen Asset Management, Inc.
Aronson+Johnson+Ortiz, LP
The Boston Company Asset
Management, LLC
Causeway Capital Management, LLC
INTECH Investment Management, LLC
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.
State Street Global Advisors
Walter Scott & Partners, Ltd.
Western Asset
Westfield Capital Management
Company, LLC