



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



June 2011

2010 Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan Mailed in April

Pension Fund Actuary determines that the Plan is in the "Green Zone" for 2010

Federal law required the Fund actuary to certify on March 31, 2011 whether or not the Central Pennsylvania Teamsters Defined Benefit Plan fell into one of three problem categories identified by Congress (called Endangered, Seriously Endangered, or Critical.) Fortunately, the actuary has certified that the Plan is not in any of these categories, commonly known as the "Green Zone."

As a result, the Pension Fund will not be required to



implement any of the governmentally required changes to contributions and benefits that many plans across the country are currently adopting in order to overcome their funding problems.

After the negative market conditions in 2008 that put unprecedented pressure on defined benefit plans around the country, the Plan experienced strong asset returns for 2009 (19%) and 2010 (16%), which have had a meaningful positive impact on the Plan's ability to meet its long-term objectives.

A notice called "Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan" was mailed to Plan participants in late April. The notice is meant to provide useful information in understanding the Plan's funded status. However, in accordance with the regulations for preparing the Annual Funding Notice, the reported Funded Percentage is a snapshot of the Plan as of January 1, 2010. Therefore, it does not reflect the Plan's approximate 16% return on assets for 2010. The impact of this investment performance will be reflected in next year's notice. ■

Retiree Health & Welfare Rates to Change Effective June 1

Earlier this year, the Trustees of the Central Pennsylvania Teamsters Health & Welfare Fund conducted a financial review of both the active and retiree plans.

In the case of the retiree plans, it was determined that a large funding gap existed between premiums received and benefits paid, especially among participants not yet eligible for Medicare.

After careful consideration of the financial status of both plans, the Trustees determined that in order to maintain the current level of retiree benefits, retirees and their spouses must make additional contributions.

Letters to retirees currently participating in the retiree plans were mailed with rate information in April. The letters stated that effective June 1, 2011, if a retired participant is not eligible for Medicare, and his or her spouse is also not

eligible for Medicare, the spouse will be required to make an additional monthly contribution of \$300 toward their health coverage.

The Fund will provide the participant and spouse with a single invoice, reflecting the combined member and spouse premium, if applicable. In order to continue this coverage effective June 1, 2011, the retired participant and his or her spouse will need to remit the premium indicated in the invoice.

Once the retired participant or his spouse becomes eligible for Medicare Parts A and B, the additional \$300 premium will not be required. The Fund requires that the participant submit a copy of his or her Medicare card showing Part A and Part B coverage.

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Retiree Health & Welfare Rates to Change

(Continued from page 1)

For R-4, R-5 and R-7 Families:

If a spouse is able to obtain coverage elsewhere, for example, through his or her employer, the spouse may opt out of the Fund's coverage. If the spouse later loses the other coverage, he or she will be able to return to Fund coverage, if he or she provides a certificate of creditable coverage for the period of other coverage. However, in the case of the R-4 Plan, once the retired participant reaches Medicare-eligibility and is no longer eligible for R-4 coverage, his or her spouse will not be able to return to Fund coverage, even if the spouse is not yet Medicare-eligible.

The Fund allows a one-time transfer from R-5 under-65 coverage to R-7 under-65 coverage.

If you have any questions regarding retiree rates and benefits, please contact the Contributions/ Eligibility Department. ■

Pension Benefits Statements Mailed in April

The Pension Fund mailed the annual pension benefits statements to participants in late April. The statements reflect information received by the Central Pennsylvania Teamsters Pension Fund through the period ending on December 31, 2010.

Please review your statement for accuracy and file it in a safe place for future reference.

If you wish to update your beneficiary information, you can call the Pension Fund or download a beneficiary form from the Pension Fund section of the website (select "Forms"). Print and complete the form and return it to the Pension Fund.

The Cost of Prescription Drugs

When you use your Central PA Teamsters Prescription Drug card to pay for a prescription and pay the required co-pay, have you ever wondered how much the prescription actually costs? Some pharmacies list the cost, but many do not. Here is a list of the top ten most frequently used prescriptions by Fund participants and their average cost:



<u>Name</u>	<u>Condition</u>	<u>Dosage</u>	<u>Average Cost per Prescription</u>
<i>Lipitor</i>	High Cholesterol	10-40 MG	\$112-\$167
<i>Plavix</i>	Blood Clots	75 MG	\$210
<i>Nexium</i>	GERD	40 MG	\$262
<i>Pantoprazole Sodium</i>	GERD	40 MG	\$133
<i>Singulair</i>	Asthma	10 MG	\$137
<i>Crestor</i>	High Cholesterol	10 MG	\$140
<i>Advair</i>	Asthma	250-50 Diskus	\$240
<i>Tricor</i>	High Cholesterol	145 MG	\$160
<i>Januvia</i>	Diabetes	10 MG	\$243
<i>Spiriva</i>	COPD	18 MG	\$220

The Health and Welfare Fund paid out in excess of \$22 million in Prescription Drug claims last year. That represents 23% of all medical, vision and dental claims that the Fund paid in 2010. Between 2009 and 2010, the Fund experienced a 6% rise in prescription drug costs per person and during the period between 2008 and 2009, the increase was over 10%.

What Can You Do to Help Contain Prescription Costs?

As a consumer, here are a few steps you can take to help keep costs down:

- Your doctor may prescribe several prescriptions during a medical visit or over a period of time. Ask your doctor to review the necessity for each medication. You may also wish to discuss lifestyle changes you can make to reduce the amount of prescription medication you need to take. Purchase only the drugs you are going to use.
- Whenever possible, ask for generic substitutions. Generic drugs usually cost substantially less than brand name drugs. New generic substitutions are introduced regularly – ask your pharmacist for updates if you are taking a brand name drug with no current generic equivalent. Or ask your doctor if there are any equally effective generic medications you could take.
- Use mail order for your maintenance drugs. You will save money on your co-pay!

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective June 1, 2011, Latuda and Zolpimist 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

	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

Moonlighting/ Self-employment

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



Visit Our Website

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

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

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

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

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

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

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

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 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 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 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. Please 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. 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.

Please Remember to Return Your Coordination of Benefits (COB) Form

The Health and Welfare Fund periodically mails out a Coordination of Benefits form to participants. The Fund needs to obtain updated insurance information on each participant's family in order to determine who the primary insurance carrier is for participants and their dependents when there is more than one insurance carrier.

When you receive the form, please take a few minutes

to complete and return it to the Fund. If you have any questions about the form, please call the Health and Welfare Fund for assistance. The Health & Welfare Fund may be unable to process your claims without updated Coordination of Benefits information. Your claims may be pended until the Health & Welfare Fund receives your updated Coordination of Benefits form.

Thank you for your cooperation!



Healthy Living

Eat Out at Restaurants and Watch Your Weight? You Can Do It!

Smart food swaps equal fewer calories

Making informed choices when we eat out can make a big difference in the amount of calories and fat we consume, according to the book *Eat This, Not That!* (David Zinczenko, Rodale Press, 2010). Information contained in the book helps you make wise choices when eating out by revealing the amount of calories and fat in many restaurant chain meals.

Do you know which fast food meals listed below make better choices? Take the following quiz to test your knowledge.

Which restaurant food is lower in calories and fat? This information was obtained from the restaurants' websites.

1. Subway

- a. 6 inch tuna sub
- b. 6 inch roast beef sandwich

Surprise! The answer is b – the roast beef has 310 calories and 4.5 grams of fat. The tuna sub has 530 calories and 30 grams of fat.

2. Dairy Queen

- a. Small Heath Blizzard
- b. Small chocolate sundae

Answer: b – the small chocolate sundae has 280 calories and 8 grams of fat. The Blizzard has 600 calories and 41grams of fat.

3. Burger King

- a. BK fish sandwich with tartar sauce and medium fries
- b. Whopper, Jr. without mayo and garden salad with fat-free dressing

Answer: b – the Whopper, Jr. has 410 calories and 12 grams of fat. The BK fish sandwich has 1,080 calories and 54 grams of fat!

4. Dunkin' Donuts

- a. Multi-grain bagel with light cream cheese
- b. Ham and egg English Muffin sandwich

Answer: b – the Ham and egg sandwich has only 360 calories and 16 grams of fat. The bagel and cream cheese has 500 calories and 15 grams of fat.

5. Chick-fil-A

- a. Chicken Caesar Cool Wrap with small cole slaw
- b. Chargrill Chicken Sandwich with small waffle fries

Answer: b – the Chargrill Chicken Sandwich with small fries has 650 calories and 19.5 grams of fat. The Chicken Caesar Cool Wrap has 820 calories and 46 grams of fat.

6. Wendy's

- a. BLT Cobb Salad
- b. Jr. Cheeseburger and 5-Piece Crispy Chicken Nuggets

Answer: b – the Jr. Cheeseburger and 5-piece Crispy Chicken Nuggets have a total of 500 calories and 27 grams of fat. The BLT Cobb has 670 calories and 47 grams of fat.

By making smart food choices, you can cut hundreds, even thousands, of calories out of your food intake every day with little effort. Over time, these choices can help you drop pounds without excessive dieting or going hungry.

Most chain restaurants, including the ones listed above, list nutritional information on their websites. Check

out their menus for calorie and fat information before you head out the door.

It may become even easier to view calorie information on restaurant menus and drive-through menu boards in the future. Menu-labeling laws have been enacted in some localities and some restaurant chains already provide calorie counts on their menus. In addition, a provision of the recent health care reform act would require calorie counts to be posted prominently on the menus and menu boards of restaurants with 20 or more locations. These rules are currently subject to a public comment period before they are finalized and implemented in 2012.

The best way to monitor the calories, fat and sodium in your diet is to cook at home! It saves money, and you can control your calorie, fat and sodium intake more easily when you are doing the cooking than when you are eating out.

A note about sodium: The American Heart Association recommends that individuals consume no more than 1,500 mg of sodium daily as a way to prevent or reduce high blood pressure. The vast majority of sodium – over 80% – comes from foods prepared outside the home. When possible, keep an eye on the sodium content of the prepared and restaurant foods you are eating in addition to the calorie and fat content.

*Source: Eat This, Not That! by David Zinczenko
Rodale Press, 2010*

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 Women's Health and Cancer Rights Act of 1998

Under a federal law called the Women's Health and Cancer Rights Act of 1998, the Fund is required to provide you with an annual notice of your rights under this Act. Please consider this information as the annual notice for 2011 of your rights under this important federal law.

The Women's Health and Cancer Rights Act requires the Fund to provide benefits for mastectomy-related services, including reconstruction of the breast on which the mastectomy was performed and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Any Fund deductibles and co-payments that apply to other conditions also apply to the treatment related to the mastectomy. You should feel free to contact the Fund Administrator if you have any questions about your coverage. You can reach the Fund Administrator at 610-320-5500.

This coverage is available under all plans of the Central Pennsylvania Teamsters Health and Welfare Fund and is subject to the relevant plan's deductibles and coinsurance provisions.

If you have any questions regarding this coverage, please contact the Fund Office.

Attention Medicare Beneficiaries

The Health and Welfare Fund sent a mailing on November 22, 2010 to participants that included a Q&A on health care reform legislation. Also included in this mailing was a questionnaire for Medicare beneficiaries to complete and return to the Fund in order to assist us in properly coordinating benefits with Medicare.

If you have not done so already, please complete and return the questionnaire to the Health and Welfare Fund. You may obtain another copy of this form by contacting the Health and Welfare Fund or by visiting the Fund's website, www.CentralPATeamsters.com. Select the Health and Welfare section – Health Care Reform – Medicare Questionnaire.

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 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. If you have any questions about a claim, be sure to contact 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.

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**.*

I am retired. When should I apply for Medicare health benefits?

The Social Security Administration has increased the age of eligibility for full unreduced Social Security retirement benefits, beginning for those born after 1937. The eligibility for Medicare health benefits, however, remains at age 65. For example, an individual born in 1945 is eligible for full Social Security retirement benefits at age 66, but that individual is eligible for Medicare at age 65.

The Social Security Administration recommends that you apply for Medicare benefits at age 65, even if you do not apply for your Social Security benefits until after age 65. If you wait longer, your Medicare medical coverage (Part B) and your prescription drug coverage (Part D) may cost you more money. The Social Security Administration recommends that you apply for Medicare benefits within three months of your 65th birthday.

When should I apply for Medicare if I participate in the Fund's R5, R7 or R7-65 retiree health plans?

The Fund's retired plans coordinate with Medicare when you become eligible for Medicare. The Fund therefore requires that you and your

spouse sign up for Medicare Parts A and B when you turn 65, regardless of the age that you apply for Social Security retirement benefits.

If you become disabled prior to age 65, the Fund requires that you participate in Medicare Parts A and B in order to become eligible for the Fund's retiree health coverage.

Contact the Health and Welfare Fund for additional information on the retiree health coverage offered through the Fund.

The Social Security Administration's website, www.socialsecurity.gov, provides information on Social Security and Medicare benefits.

The US Post Office credo states: "Neither snow, nor rain, nor heat, nor gloom of night... will stay us from the swift completion of our appointed rounds." But ice is another story!

Raymond is retired and receives a pension check each month in the mail from the Central Pennsylvania Teamsters Pension Fund. During the ice storms of last winter, a car slid off the road and destroyed Raymond's mailbox. Raymond was unable to receive his mail at his home for more than a week. The Pension Fund mailed Raymond's check right after

Raymond's mailbox was damaged. Because the Post Office was unable to deliver Raymond's mail, the check was marked as undeliverable and returned to the Pension Fund.

It took several days for the Fund to receive the returned check. Raymond then had to notify the Pension Fund when he was able to receive his mail again. The Pension Fund then re-mailed the check to Raymond.

Delivery of Raymond's pension check was delayed for more than two weeks because of this situation. He needed the money from his check to pay for groceries and rent during that time.

Could this situation have been avoided?

If Raymond had signed up for direct deposit of his pension check to his bank, his check would have been deposited automatically into his bank account on the first business day of each month, regardless of the weather.

It's easy to sign up for direct deposit! Just call the Pension Department or visit the Pension Section of the Central PA Teamsters website www.CentralPATeamsters.com (click on "Forms" then select "Direct Deposit Form") 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 any delay.

Divorce and re-marriage leaves former wife with no claim to former husband's pension benefits.

Steve and Marie were legally married when Steve's employer made contributions on his behalf to the Central Pennsylvania Teamsters Retirement Income Plan (RIP 1987). The marriage eventually ended in divorce.

Steve died after he stopped working, but before he began receiving his

vested pension benefits. After Steve died, Marie made a claim to the Pension Fund to receive Steve's RIP 1987 pension benefits. She assumed that she was the beneficiary of the benefits because she was married to Steve while he was participating in the Pension Fund, and because Steve had not remarried.

After Steve died, Marie was surprised to learn that Steve had in fact re-married before his death. Because Steve and his new wife were legally married at the time of his death, the Fund determined that Steve's new wife was entitled to the benefits. Marie's claim for Steve's benefits was denied.

Could this situation have been avoided?

Steve may have made a verbal agreement with Marie regarding his pension benefits at the time of their divorce, but things changed with the passage of time.

Steve and Marie should have put an agreement in writing for Marie to receive a portion of Steve's pension benefits at the time of their divorce. For purposes of pension benefits, the Fund recognizes a specific agreement called a "qualified domestic relation order" or "QDRO." A QDRO is a domestic relations order that creates or recognizes the existence of an alternate payee's (in this situation, the former wife's) right to receive, or assigns to an alternate payee, the right to receive all or a portion of the benefits payable with respect to a participant under a retirement plan.

If Marie and Steve had spelled out Marie's rights to a portion of Steve's pension benefits in a QDRO at the time of their divorce, Marie would have been entitled to a portion of Steve's benefits.

If you have questions about QDRO's or need assistance in setting up a QDRO, please contact your legal advisor. ■

April 2011 Retirement Income Plan (RIP) Return

The following is the approximate net return for the Central PA Teamsters RIP 1987 retirement plans for the four month period ending April 30, 2011. The net 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
RIP 1987**

**Approximate Net Return
7.5%**

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 returns, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."

Employer Group Coverage Requirements under USERRA

The Uniformed Services Employment and Reemployment Rights Act (USERRA), prohibits discrimination against persons because of their service in the Armed Forces Reserve, the National Guard, or other uniformed services.

USERRA requires that employees who are called up to active service and who are eligible for their employer's group health coverage must be allowed to continue their health coverage for themselves, their spouse and their dependent children. Individuals electing continuation of coverage on or after December 10, 2004 can elect coverage for up to 24 months. Prior to December 10, 2004, eligible individuals could elect coverage for up to 18 months.

The Act also requires that employers provide an annual notice of USERRA rights and obligations to employees entering military service. This notice requirement can be met by posting the notice in a location where the employer customarily places notices to employees. The requirement also applies to unions that operate hiring halls.

Please call your employer or the Fund Office if you have questions about your USERRA rights.

HIPAA Privacy Rule Notice

In accordance with the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), the Central Pennsylvania Teamsters Health and Welfare Fund has adopted and implemented policies and procedures that protect your private health information. These policies and procedures were described in a Notice originally distributed to you in April 2003. If you would like another copy of this Notice, you can find it on our website at www.CentralPATeamsters.com. Select "Health & Welfare Fund" from the menu at the top of the screen. From there, select "HIPAA". If you would like us to send you a paper copy of the Notice, please contact us. You can reach us by phone at 610-320-5500; Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420 or by fax at 610-320-9209.

Retirees Approved For Pensions January 2011 through April 2011

For the month of December 2010 correction

Name	Local	Employer
MURPHY, ERIC W.	229	YRC WORLDWIDE

For the month of January 2011

Name	Local	Employer
BALAS II, RUDOLPH A.	773	MYERS MEN, INC.
BARTLETT, HENRY M.	764	B & D TRANSFER
BINGAMAN, RICHARD	764	YRC WORLDWIDE
BOUND, VINCENT H.	429	J C EHRLICH CO., INC.
BRILLHART, TIMOTHY C	776	FLEMING COMPANIES, INC.
CAMPBELL, DANIEL R.	429	SUPERVALU, INC.
CHAMBERS, MATTHEW	776	YRC WORLDWIDE
CONRAD, THOMAS H.	429	LUDENS INCORPORATED
COYLE, RICHARD	771	YRC WORLDWIDE
CROKER, JOHN	429	INTERNATIONAL PAPER
DECKER, DAVID	776	YRC WORLDWIDE
DEITCH, SAMUEL E.	776	CAROLINA FREIGHT CARRIERS CORP.
DIBUONO, BENJAMIN J.	429	COTT BEVERAGES WYOMISSING, INC.
DOBITAS, KEITH	776	YRC WORLDWIDE
DREIBELBIS, LARRY	764	ARROW CONCRETE
EVANS, DONALD B.	429	CAROLINA FREIGHT CARRIERS CORP.
FAGOTTI, JOHN M.	229	NEW PENN MOTOR EXPRESS, INC.
FEKETE, FLORENCE R.	429	RACHLIN FURNITURE, INC.
FESSLER, LAWRENCE E.	429	SALEM CONTRACT CARRIER, INC.
FETTERMAN, JEFFREY A.	429	COTT BEVERAGES WYOMISSING, INC.
FOX, WILLIAM E.	429	RACHLIN FURNITURE, INC.
GARDNER, MARTIN G.	229	CONSOLIDATED FREIGHTWAYS
GEBLEIN, DANIEL C.	776	CONSOLIDATED FREIGHTWAYS
GLEASON, WILLIAM C.	773	ALPO PETFOODS, INC.
GREENAWALT III, ALFRED H.	429	ARKEMA, INC.
HAMRICK, PHILLIP J.	776	PRESTON TRUCKING CO., INC.
HARRIS, RONALD A.	776	PILOT FREIGHT CARRIERS, INC.
HEINER, JR., RICHARD D.	429	BERKS PRODUCTS CORP.
HELIGER, JOHN F.	429	BRENNTAG NORTHEAST, INC.
HOCH, EDWIN R.	776	ARKANSAS BEST FREIGHT SYS., INC.
HUNSBERGER, JR., ROBERT	771	YRC WORLDWIDE
HUNTER III, DONALD CAMERAN	776	YRC WORLDWIDE
JACOBS, JR., ROBERT L.	764	INTERSTATE MTR FREIGHT SYS., INC.
KEMMERER, BRENT L.	773	EASTERN INDUSTRIES, INC.
KOCH, MARTIN	229	YRC WORLDWIDE
KOEHLER, WILLIAM	229	YRC WORLDWIDE
KRONE, ROBERT L.	776	YRC WORLDWIDE
LAPE, GALEN R.	429	WINDSOR SERVICE TRUCKING
LAUDENSLAGER, GARY F.	776	NORTH PENN TRANSFER, INC.
LUDLOW, HAROLD	771	YRC WORLDWIDE
LUTZ, WILLIAM	776	YRC WORLDWIDE
MAHON, GERALD W.	771	YRC WORLDWIDE
MCCLAIN, RICHARD C.	771	TRANS-MATERIALS CO.
MICHAEL, GREGORY E.	776	CAROLINA FREIGHT CARRIERS CORP.
MIKRUK, DONALD	773	YRC WORLDWIDE
MILLER, RICHARD L.	776	ARKANSAS BEST FREIGHT SYS., INC.
MOLL, JOHN P.	429	YEAGER SUPPLY, INC.
MOORE, ROBERT	771	YRC WORLDWIDE
NEIDERMYER, DONALD L.	771	MARTY'S EXPRESS, INC.
NELSON, JOHN BEAR	776	ARKANSAS BEST FREIGHT SYS., INC.
NEWMAN, ROBERT	764	YRC WORLDWIDE
NORAKUS, GERALD	401	UNITED PARCEL SERVICE, INC.
OWENS, FRANCIS R.	429	POWER PACKAGING, AN EXEL CO.
PADGETT, LARRY L.	771	KENOSHA AUTO TRANSPORT CORP.
PHIPPS, MICHAEL S.	776	YRC WORLDWIDE
REHRER, JAMES	776	ROADWAY EXPRESS, INC.
REIGHTLER, PHILIP	429	PA HAULAGE - A DIV. OF TRANSERVICE
RODEN, DAVID R.	776	YRC WORLDWIDE
RODENBOUGH, BARRY T.	773	MACK TRUCKS, INC. NVSSC
SABOL, STEVEN R.	229	CONSOLIDATED FREIGHTWAYS
SHANK, ROBERT	771	YRC WORLDWIDE
STAHL, DUANE M.	776	ARKANSAS BEST FREIGHT SYS., INC.
STEINRUCK, BETSY	429	JONES MOTOR CO., INC.
SUPERKO, DENNIS	401	WISE FOODS
TEZAK, JACK D.	776	RAYTHEON CONSTRUCTORS
UREY, RALPH IRA	776	ROADWAY EXPRESS, INC.
VANWERT, ALLEN	771	YRC WORLDWIDE
VIEL, MICHAEL J.	776	W & L SALES COMPANY, INC.
WAGNER, JR., MARLIN E.	999	ARKANSAS BEST FREIGHT SYS., INC.
WEIDNER, GERALD D.	429	LUDENS, INC.
WEITZ, GERALD T.	229	TOPPS CHEWING GUM, INC.
WERKHEISER, KERMIT W.	773	EASTERN INDUSTRIES, INC.
WHITTINGTON, CARLTON E.	776	AMERICAN FREIGHT SYSTEM, INC.
ZINKAND, KENNETH PHILIP	773	YRC WORLDWIDE

For the month of February 2011

Name	Local	Employer
ANTICOLI, JOSEPH J.	771	YRC WORLDWIDE
BAILEY, THOMAS R.	229	THE SCRANTON TIMES
BENDER, JR., STEWART W.	773	LIQUID CARBONIC INDUSTRIES CRP.
BONK, FREDERICK B.	229	C&S WHOLESALE GROCERS OCEAN LG
BOYCE, GEORGE	229	HARPER COLLINS PUBLISHERS, INC.
BREIDENSTEIN, DENNIS	771	YELLOW FREIGHT SYSTEM, INC.
BRETZ, RICHARD K.	429	YEAGER SUPPLY, INC.
BROOKS, WALTER N.	776	ARKANSAS BEST FREIGHT SYS., INC.
BROWNE, JAMES R.	773	MATLACK, INC.
BURGE, GARY	229	AFFILIATED FOOD DISTR., INC.
CONTESSA, JAMES B.	229	CONSOLIDATED FREIGHTWAYS
COOPER, JERRY G.	429	LEHIGH VALLEY DAIRIES, INC.
CORA-GARCIA, TEODORO	773	ASHLAND CHEMICAL COMPANY
CUCCARO, ANDREW	429	COTT BEVERAGES WYOMISSING, INC.
CUNNIUS, RICHARD J.	429	A T V BAKERY
DEAL, THOMAS JAMES	776	PRESTON TRUCKING CO., INC.
DIEHL, STEPHEN J.	776	PRESTON TRUCKING CO., INC.
ELLIS, LOWELL G.	773	DURKEE FAMOUS FOODS
ENGLER, SR., WILLIAM R.	773	CONSOLIDATED FREIGHTWAYS
FORISH, GLENN THOMAS	776	YRC WORLDWIDE
FOYE, RONALD I.	776	NATIONS WAY TRANSPORT SERVICES
FREY, ROBERT E.	776	CONSOLIDATED FREIGHTWAYS
FRYE, JANET R.	776	UNITED PARCEL SERVICE, INC.
GATES, JR., JOHN A.	764	P I E NATIONWIDE, INC.
GESFORD, TIM A.	776	NATIONS WAY TRANSPORT SERVICES
GOOSMAN, LARRY	771	YRC WORLDWIDE
HAAS, LARRY R.	773	PRAXAIR DIST. MID-ATLANTIC LLC
HARNISH, RAY M.	776	ROADWAY EXPRESS, INC.
HARRIS, JAMES M.	776	CONSOLIDATED FREIGHTWAYS
HILL, GARY LEE	776	YRC WORLDWIDE
HOFFMAN, DONALD L.	429	WEINER IRON & METAL CORP.
HOFFMAN, JR., WALTER C.	773	P I E NATIONWIDE, INC.
HORAN, CAROL A.	229	TOPPS CHEWING GUM, INC.
JOHNSON, MELVIN	773	YRC WORLDWIDE
JONES, DAVID J.	229	SUPER MARKET SERVICE CORP.
KELLER, RONALD WADE	771	KUNZLER & COMPANY, INC.
KLINGER, RICKEY E.	776	CENTRAL STORAGE & TRANSFER CO.
KOHLER, JOHN H.	773	EASTERN INDUSTRIES, INC.
KREISCHER, WILLIAM L.	764	UNITED PARCEL SERVICE, INC.
LENIG, LARRY	776	UNITED PARCEL SERVICE, INC.
LOVERN, RALPH A.	776	ARKANSAS BEST FREIGHT SYS., INC.
MCGRAW, NICHOLAS T.	229	SCRANTON SEWER AUTHORITY
METCALFE, DENNIS	776	YRC WORLDWIDE
MILLER, DUANE A.	429	SCHROCK CABINET COMPANY
MILLER, HAROLD W.	429	UNITED PARCEL SERVICE, INC.
MOHLER, ROBERT E.	771	THE SICO COMPANY
NEUMANN, TAMARA SUE	776	FLEMING COMPANIES, INC.
O'BRIEN, JOHN A.	773	PRAXAIR DIST. MID-ATLANTIC LLC
OSKAM, TEUNIS	229	YRC WORLDWIDE
OSWALT, THOMAS W.	776	PRESTON TRUCKING CO., INC.
PETROSKI, JOSEPH	229	TOPPS CHEWING GUM, INC.
PHILLIPS, RAY E.	764	DAY EQUIPMENT COMPANY
POLANSKY, MARY E.	229	C&S WHOLESALE GROCERS OCEAN LO
PRETZ, MICHAEL D.	764	TLI, INC.
RICHMOND, EDGAR D.	776	UNITED PARCEL SERVICE, INC.
ROSE, CHARLES	771	YRC WORLDWIDE
RUIZ, DAVID	771	YELLOW FREIGHT SYSTEM, INC.
SCHUSTER, ROBERT	229	NEW PENN MOTOR EXPRESS, INC.
SHAUB, KEITH D.	776	CONSOLIDATED FREIGHTWAYS
SHELLOCK, CONRAD L.	229	ROADWAY EXPRESS, INC.
SIMON, LARRY	229	UNITED PARCEL SERVICE, INC.
SPATZ, BRUCE A.	429	CARL R. BIEBER, INC.
STEFFY, JR., JOHN S.	429	BERKS PRODUCTS CORP.
STEVENS, STACEY A.	429	CENTRAL PENNSYLVANIA TEAMSTERS
THOMAS, RICHARD	771	YELLOW FREIGHT SYSTEM, INC.
WAWRZYNIAK, JOHN J.	429	LUDENS INCORPORATED
WEAVER, HOWARD	771	YRC WORLDWIDE
WEILER, III, JACOB A.	771	KEREK AIR FREIGHT CORP.
WOLICKI, MARC H.	429	MORRIS KREITZ & SONS, INC.
YAKALAVICH, JOSEPH	773	UNITED PARCEL SERVICE, INC.
YOHN, MARK E.	776	ROADWAY EXPRESS, INC.
ZAJACZKOWSKI, LARRY	229	ROADWAY EXPRESS, INC.

For the month of March 2011

Name	Local	Employer
ACHE, JR., EARL W.	429	LUDENS INCORPORATED
ACHENBACH, ROBERT A.	429	KANE STEEL COMPANY
ALBITZ, GEORGE	771	YRC WORLDWIDE

Retirees Approved For Pensions January 2011 through April 2011

For the month of March 2011

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALLEN, JAMES E.	776	CONSOLIDATED FREIGHTWAYS
ARTKO, JR., STEVE C.	771	PENNCAST CORPORATION
BAIGIS, THOMAS P.	229	NEW PENN MOTOR EXPRESS, INC.
BENNER, LARRY	776	CONSOLIDATED FREIGHTWAYS
BURNSIDE, MARSHALL H.	229	TOPPS CHEWING GUM, INC.
CONFER, STEPHEN CRAIG	764	WILLIAMSPORT MOVING CO., INC.
CROP, LARRY A.	401	GLEN SUMMIT SPRINGS WATER CO.
DANGLE, DAVID M.	764	SCHNEIDER-VALLEY FARMS, INC.
DEBIASE, JOSEPH L.	229	CONSOLIDATED FREIGHTWAYS
DISHONG, STEVEN	771	YRC WORLDWIDE
DOUGHERTY, THOMAS A.	776	YRC WORLDWIDE
ECKENRODE, RANDALL L.	776	YRC WORLDWIDE
FINELLI, PATRICK J.	773	ASHLAND CHEMICAL COMPANY
FINK, MICHAEL C.	776	PRESTON TRUCKING CO., INC.
FOX, STANLEY W.	771	KEREK AIR FREIGHT CORP.
GAMBUCCI, JOHN J.	229	C&S WHOLESALE GROCERS OCEAN LG
GUSLER, JR., RICHARD L.	776	PACIFIC RAIL SERVICE
HINKLE, DAVID L.	429	BERKS PRODUCTS CORP.
HUEY, ROBERT H.	429	SCHROCK CABINET COMPANY
JACOBS, PHILIP A.	771	YRC WORLDWIDE
JOHNSON, GARY M.	771	YELLOW FREIGHT SYSTEM, INC.
JOHNSTON, KEITH W.	776	ARKANSAS BEST FREIGHT SYS., INC.
JONES, ISAAC	771	YRC WORLDWIDE
KAUFFMAN, GARY L.	776	FLEMING COMPANIES, INC.
KEISER, JAMES G.	776	ROADWAY EXPRESS, INC.
KLEFFEL, JAMES K.	773	BERKS PRODUCTS CORPORATION
KLETT, LISA	771	HERMAN R. EWELL, INC.
KOLLAR, EUGENE J.	229	HARPER COLLINS PUBLISHERS, INC.
KRALL, BETTY A.	776	FLEMING COMPANIES, INC.
KREITZ, DAVID K.	773	ASHLAND CHEMICAL COMPANY
LAUBENSTEIN, DONALD L.	429	ASSOCIATED WHOLESALERS, INC.
LEACH, JR., EDISON L.	776	ARKANSAS BEST FREIGHT SYS., INC.
LEE, RANDY S.	776	ROADWAY EXPRESS, INC.
LETINSKI, NORMAN DAVID	401	COON INDUSTRIES, INC.
MACKE, DAVID J.	776	ROADWAY EXPRESS, INC.
MACLEOD, RONALD	771	YRC WORLDWIDE
MAKOVSKY, CORNEIL D.	773	MAKOVSKY BROTHERS, INC.
MAPES, SUSAN B.	771	BABYS DY-DEE SERVICE
MATEYKA, MARK P.	229	TOPPS CHEWING GUM, INC.
MCLANE, BONNIE	776	YORK COUNTY TRANSP AUTHORITY
MECKES, RONALD R.	429	DAIRY FARMERS OF AMERICA, INC.
MILLER, KENNETH E.	771	YRC WORLDWIDE
MINDY, BRUCE A.	429	POWER PACKAGING, AN EXEL CO.
MOHLER, DONALD J.	771	HERMAN R. EWELL, INC.
MONTGOMERY, THOMAS F.	764	MCCORMICK DRAY LINE, INC.
MUTCHLER, EUGENE C.	229	CONSOLIDATED FREIGHTWAYS
NOTZ, JR., RICHARD	776	ROADWAY EXPRESS, INC.
OBOYLE, JOHN M.	229	HARPER & ROW PUBLISHERS, INC.
PARRY, EDWARD	229	HARPER COLLINS PUBLISHERS, INC.
PAWELSKI, FRANKLIN J.	429	ALL-STAR DISTRIBUTING, INC.
PFEIFFER, ALLISON G.	773	MAKOVSKY BROTHERS, INC.
PHILLIPS, MARK A.	229	AFFILIATED FOOD DISTR., INC.
PUHALLA, PAUL	229	HARPER COLLINS PUBLISHERS, INC.
RISTENBATT, RALPH	429	GENERAL COMMODITIES WAREHOUSE
ROLDAN, JUANITA	429	VICTUS LTD.
RUDY, DEBRA	429	SCHROCK CABINET COMPANY
SANGER, BARRY LEE	771	NORTH PENN TRANSFER, INC.
SCHNEIDER, MARK E.	776	YRC WORLDWIDE
SCOTT, JOHN H.	776	FLEMING COMPANIES, INC.
SEALOVER, SR., RICHARD E.	999	ARKANSAS BEST FREIGHT SYS., INC.
SMITH, ELBERT H.	429	LENTZ MILLING COMPANY
SMITH, JEFFREY E.	776	CENTRAL STORAGE & TRANSFER CO.
SMITH, SIDNEY J.	764	WOOD-MODE INCORPORATED
SOSA, JOSE M.	429	POWER PACKAGING, AN EXEL CO.
STAUFFER, THOMAS	429	GOTWALS RENTAL COMPANY
STRULIC, DIANE J.	229	C&S WHOLESALE GROCERS
UGHETTO, JOHN	764	UNITED PARCEL SERVICE, INC.
VANBLARGAN, WAYNE	401	INTERNATIONAL DISTR. CENTER, INC.
WALKER, SUSAN J.	776	CONAGRA, INC.
ZORBAUGH, RANDY	776	FLEMING COMPANIES, INC.

For the month of April 2011

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ADAMS, DONNA M.	429	COTT BEVERAGES WYOMISSING, INC.
ALLEMAN, DORIS J.	771	THE SICO COMPANY
BAYMAN, GREGORY C.	771	PENNCAST CORPORATION
BEERS, MILTON C B	773	CARBONAIRE COMPANY, INC.
BEIDLER, LEE M.	429	VICTUS LTD

For the month of April 2011

<u>Name</u>	<u>Local</u>	<u>Employer</u>
BRIDEGAM, JAMES L.	429	READING EAGLE COMPANY
BSCHERER, DIANE L.	776	CONSOLIDATED FREIGHTWAYS
BUCCZYNSKI, GARY LEE	776	YRC WORLDWIDE
CARLSON, KENNETH L.	776	MOTOR FREIGHT EXPRESS, INC.
CAVANNA, JOSEPH MICHAEL	429	INTERSTATE CONTAINER LLC
COLON, RAMON	429	CARL R. BIEBER, INC.
CORBETT, WILLIAM	771	YRC WORLDWIDE
DELANEY, PAUL	229	TOPPS CHEWING GUM, INC.
DESCH, DAVID A.	773	USF HOLLAND, INC.
DREISBACH, RICHARD O.	764	MCCORMICK DRAY LINE, INC.
EDWARDS, NORMAN A.	429	SCHROCK CABINET COMPANY
FETROW III, JOHN G.	776	PRESTON TRUCKING CO., INC.
FRONHEISER, JR, BRUCE E.	229	ROADWAY EXPRESS, INC.
GORICHKY, IVAN J.	776	CAROLINA FREIGHT CARRIERS CORP.
HAHN, PATRICIA H.	773	EASTERN INDUSTRIES, INC.
HAHN, ROBERT	776	YRC WORLDWIDE
HELM, KENNETH D.	773	EASTERN INDUSTRIES, INC.
HOLDGREVE, LEONARD J.	429	JONES MOTOR CO., INC.
JANCZAK, JOSEPH M.	229	CRYSTAL SODA WATER CO.
JANISZEWSKI, BARRY L.	429	ARKEMA, INC.
JOHNSTON, JAMES S.	776	UNITED PARCEL SERVICE, INC.
KELLY, JR., ROBERT	229	UNITED PARCEL SERVICE, INC.
KEPPLER, ROBERT P.	773	MYERS MEN, INC.
KIMLER, ARTHUR	773	YRC WORLDWIDE
KLINE, JR., CHARLES P.	429	EMPIRE WRECKING CO. OF READING, PA
KOPPENHAVER, TIMOTHY L.	776	USF RED STAR
KRESGE, DAVID G.	773	LEASEWAY DELIVERIES
LEIDERMAN, ROBERT	773	YRC WORLDWIDE
LEONARD, SCOTT E.	776	YRC WORLDWIDE
LINDBERG, JOEL E.	429	JONES MOTOR CO., INC.
LOHR, ALFRED G.	773	MYERS MEN, INC.
MCCARTIN, FRANK E.	776	CONSOLIDATED FREIGHTWAYS
MCWEEN, DONALD F.	776	HESS TRUCKING COMPANY
MEDINA, CARMEN	773	ONE SOURCE
MILLER, DOROTHY A.	229	C&S WHOLESALE GROCERS
MISOREK, ROMAN S.	229	LWR LACKAWANNA VLY SANITARY AU
MOUL, JR., WILLIAM H.	776	PRESTON TRUCKING CO., INC.
NEFF, RUSSELL M.	429	CEMPORT, INC.
NEGRO, HECTOR L.	773	WELCO/CGI
NESTLER, SHELBY	776	HESS TRUCKING COMPANY
NOVAK, ROBERT R.	776	CONSOLIDATED FREIGHTWAYS
OLSON, JR., ROBERT B.	229	SUPER MARKET SERVICE CORP.
PERKEY, JOHN D.	999	CAROLINA FREIGHT CARRIERS CORP.
PETRIKAK, FRANK F.	773	ASHLAND CHEMICAL COMPANY
QUATRA, SANTO J.	401	PRESTON TRUCKING CO., INC.
ROESSLER, JR., EDWARD A.	776	CROWN MOTOR FREIGHT COMPANY
ROGUSKI, JOSEPH R.	773	COPLAY BOROUGH
ROMANOSKI, RONALD A.	776	ARKANSAS BEST FREIGHT SYS., INC.
ROXBERRY, FRED E.	429	COTT BEVERAGES WYOMISSING, INC.
RUPPERT, JR., MICHAEL J.	429	COTT BEVERAGES WYOMISSING, INC.
RUTH, SCOTT N.	429	ROADWAY EXPRESS, INC.
SCOTT, WAYNE K.	229	CONSOLIDATED FREIGHTWAYS
SHEAFFER, GEORGE P.	776	CENTRAL STORAGE & TRANSFER CO.
SHIPLEY, WAYNE LEON	999	ARKANSAS BEST FREIGHT SYS., INC.
SMITH, CYNTHIA L.	429	SCHROCK CABINET COMPANY
SPOTZ, DOUGLAS J.	776	USF HOLLAND, INC.
STERENCHOCK, AIMEE	401	ROADWAY EXPRESS, INC.
STRUPHAR, GARY A.	429	ASSOCIATED WHOLESALERS, INC.
SWANEK, DALE	229	AFFILIATED FOOD DISTR., INC.
TAME, FRANK	776	YRC WORLDWIDE
TAYLOR, ROBERT L.	570	MAIERS BAKERY
TOBIN, MARYANN P.	229	TOPPS CHEWING GUM, INC.
UPDEGRAFF, JACK EUGENE	776	ROADWAY EXPRESS, INC.
WEBER, ROBERT	229	TEAMSTERS LOCAL UNION 229
WENSEL, JR., EARL D.	429	WEINER IRON & METAL CORP.
YANCOSKIE, THOMAS	776	CAROLINA FREIGHT CARRIERS CORP.
ZERBE, RALPH	429	RDG COCA COLA BOTTLING WORKS

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

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

Important Information from the Fund Office

Fund Office Contact Information

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

Telephone Numbers:

Health & Welfare

(610) 320-5500

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

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

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

Nationwide: 1-800-331-0420

Reminder –

Keep Your Information Current with the Fund Office

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

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

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:

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