



Central PA Teamsters Defined Benefit Pension Plan Certified in “Green Zone” for 2013

The Trustees of the Central Pennsylvania Teamsters Defined Benefit Pension Plan must take certain actions under the Pension Protection Act of 2006 (“PPA”). Among these responsibilities are:

1. Ensure the Plan’s actuary annually performs a “status certification” to determine if the Plan is in one of three problem categories identified by Congress (called Endangered, Seriously Endangered, or Critical).
2. Provide all Plan stakeholders (participants, beneficiaries, bargaining parties, and certain governmental agencies) the Plan’s certification status and funding notices.
3. Adopt a Funding Improvement Plan or Rehabilitation Plan, as applicable, aimed at improving the financial health of the plan.

Since PPA was passed in 2006, the Trustees have ensured the Plan has met these requirements while also monitoring and managing the long-term

health of the Fund. Due to overall market and economic conditions, however, the last few years have been challenging and, sometimes, confusing.

You may recall the Plan was certified in Endangered Status (or the “yellow zone”) in 2012 since the Plan’s funded percentage was slightly under 80%. For 2013, however, the Trustees are pleased to inform you the Plan is once again certified in the “green or safe zone,” meaning the Plan is not in any of the problem categories described above. Accordingly, the Plan is not 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.

The certification change from the yellow zone to the green zone is largely the result of very strong asset returns during 2012 when the Plan’s assets earned approximately 14%. The Plan’s PPA funded percentage improved from 79.8% in 2012 to approximately 83.5% in 2013.



The Plan’s Trustees recognize there is still work to be done to improve the overall funded status of the Pension Fund. As a result, the Trustees will continue to monitor the Plan’s health and make every effort to ensure its future success. ■

2012 Pension Statements Mailed

The 2012 Pension Benefit Statements were mailed on April 18, 2013 to participants. Please review the information on your statement carefully. Beneficiary forms can be found on the Fund website (Pension/Forms) if you wish to update your beneficiary.

Visit Our Website

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

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

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



CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND CHANGES TO RETIREE BENEFITS

Summary of Material Modification

Important changes to your benefits! Please read carefully.

As set forth in the January 2013 newsletter, the following changes are generally effective on and after January 1, 2013

The Trustees of the Central Pennsylvania Teamsters Health & Welfare Fund ("Fund") wish to provide this additional Summary of Material Modification regarding the changes made to the Fund's Retiree Plans.

- No further retiree coverage is available for any retiree if his Employer has ceased or, in the future, ceases to be a contributing Employer to the Fund for any reason. This includes employees whose Employer ceases contributions because the Employer goes out of business. Retiree coverage will terminate on the same date that active coverage terminates.

EXAMPLE: Joe Smith worked for a contributing Employer to the CPT Health & Welfare Fund for 22 years prior to his retirement in 2008. Following his retirement, he was eligible for and elected to receive coverage under the CPT Health & Welfare Fund Retiree Plan. During the negotiations for the 2014-2017 contract, the Employer and the Local Union agree that the Employer will withdraw as a contributing Employer for the Fund and that, instead, employees will thereafter receive coverage under the Employer's health plan. Effective as of the date that active employees cease coverage, Mr. Smith will no longer have coverage under the CPT Health & Welfare Fund Retiree Plan.

- No further retiree coverage will be available for any retiree if his Employer and Local Union agree to drop the retiree coverage option from the collective bargaining agreement.
 - a. Be aware that this means that if you are currently a retiree but your last Employer and your former Local Union negotiate to eliminate the retiree coverage option from the collective bargaining agreement, you will no longer be eligible for retiree coverage even if active employees of the Employer remain in the Fund. This applies both to Medicare-eligible retirees and non-Medicare eligible retirees.

EXAMPLE: John Jones worked for a contributing Employer to the CPT Health & Welfare Fund for 18 years prior to his retirement in 2007. Following his retirement, he was eligible for and elected to receive coverage under the CPT Health & Welfare Fund Retiree Plan. During the negotiations for the 2014-2017 contract, the Employer and the Local Union agree to drop the retiree option. Effective as of the date that the active employees' coverage changes, Mr. Jones

will no longer have coverage under the CPT Health & Welfare Fund Retiree Plan.

- Non-Medicare Eligible Retirees: In addition to the Fund's eligibility requirements (see Footnote 1, below), these three criteria are applied to determine if a Non-Medicare Eligible Retiree may receive Benefits from the Fund:
 - a. the collective bargaining agreement between your former Employer and Local Union continues to provide for retiree coverage; AND
 - b. you are eligible for retiree benefits under the Fund's eligibility rules; AND
 - c. you are not yet eligible for Medicare.

NOTE: The only coverage available for retirees who are not yet eligible for Medicare is Plan R-7. Plans R-4 and R-5 are discontinued effective December 31, 2012.

- Medicare-Eligible Retirees: In addition to the Fund's eligibility requirements (see Footnote 1, below), these three criteria are applied to determine if a Medicare Eligible Retiree may receive Benefits from the Fund:
 - a. the collective bargaining agreement between your former Employer and Local Union continues to provide for retiree coverage; AND
 - b. you are eligible for retiree benefits under the Fund's eligibility rules; AND
 - c. you are eligible for and covered by both Medicare Parts A & B.

NOTE: the only coverage available for retirees who are Medicare-eligible is Plan R-7/65. The terms of this plan directly correlate with the provisions of former Plan R-5. Plans R-4 and R-5 are discontinued effective December 31, 2012.

- You can find the terms of Plan R-7 and Plan R-7/65 in the Summary Plan Description which is accessible on the Fund's website at www.CentralPATeamsters.com under the Health & Welfare Fund tab. Alternatively, the Fund Office would be happy to mail you a copy of the Summary Plan Description. Please call the Fund Office at 610.320.5500 or Toll Free 800.422.8330 in PA or 800.331.0420 in the USA if you wish to receive a copy.

¹Retired coverage will only be offered to retirees who have a total of 15 years of participation with the Fund. To satisfy the 15 year requirement, a participant must have two (2) years of continuous coverage immediately prior to retirement and must have had coverage for at least thirteen (13) of the prior eighteen (18) years. A participant cannot retroactively satisfy any unpaid periods, except for the coverage period immediately prior to retirement. ■

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

Aciphex	Deprizine	Lexapro	Pravachol	Sonata**	Zegerid
Advicor	Dexilant	Lipitor	Prevacid	Sporanox	Zetia
Altaprev	Diffucan	Livalo	Prevacid-Solutab	Symbyax	Zipsor
Ambien**	Edluar	Lunesta**	Prilosec****	Tagamet	Zocor
Axid	Effexor	Luvox	Pristiq	Tamiflu	Zoloft
Cambia	Fibricor	Mevacor	Protonix	Tekamlo	Zolpimist
Celebrex	Gilenya	Nexium	Prozac	Trilipix	
Celexa	Incivek	Oleptro	Relenza	Victrelis	And All Injectables (excluding Insulin and Imitrex)
Clarinet	Intermezzo	Oravig	Rozemer	Vimovo	
Crestor	Juvisync	Paxil	Sarafem	Vytorin	
Cymbalta	Lamisil	Pepcid***	Silenor	Xyzal	
Daypro	Latuda	Pexeva	Simcor	Zantac***	

Effective May 1, 2013,
Aubagio, Juxtapid, Onmel, Vascepa, and Xeljanz
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 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

Are You Recently Married, Divorced or Widowed?

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

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

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

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

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

Downloadable beneficiary forms are available on www.CentralPA Teamsters.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.

Reminder: Health and Welfare Plan Co-pay Changes Became Effective January 1, 2012

Just a reminder that, effective January 1, 2012, the Health and Welfare Fund increased participant co-pay amounts for Office Visits, Hospital, Out-Patient Surgery, Emergency Room Visits and Ambulance/Life Flights as follows:

- **\$5 increase in Office Visit Co-payment** (this includes rehabilitative, mental nervous and substance abuse visits if your plan provides those benefits). In-Network Primary Care visit co-pays increased from \$15 to \$20 and In-Network

Specialist visit co-pays increased from \$25 to \$30.

- **New Inpatient Hospitalization Co-payment: \$100 per admission***

- **New Outpatient Surgery Co-payment: \$100**

- **Emergency Room Co-payment Increased from \$50 to \$100***

- **New Ambulance/Life Flight Co-payment: \$100**

*If you visit the Emergency Room and are admitted to the hospital from the Emergency Room, you will be charged only one \$100 co-pay. ■

HEALTH AND WELFARE REMINDERS

Do You Have Children Ages 19-26 Listed as Dependents under the Central Pennsylvania Teamsters Health & Welfare Plan?

If your dependents aged 19-26 have health coverage through their employer, please provide this information to the Health and Welfare Fund so that the Fund can co-ordinate coverage with the dependent's health coverage. Thank you.

Sleep Studies Requested through the Department of Transportation

If the Department of Transportation (DOT) requires that a sleep study be performed as a condition of your employment, please be sure to take your DOT request form with you to your doctor. If you don't provide the sleep study request form to your doctor at the time of your visit, authorization for the sleep study may be delayed.

Central PA Teamsters Health & Welfare Fund Launches Wellness Initiative

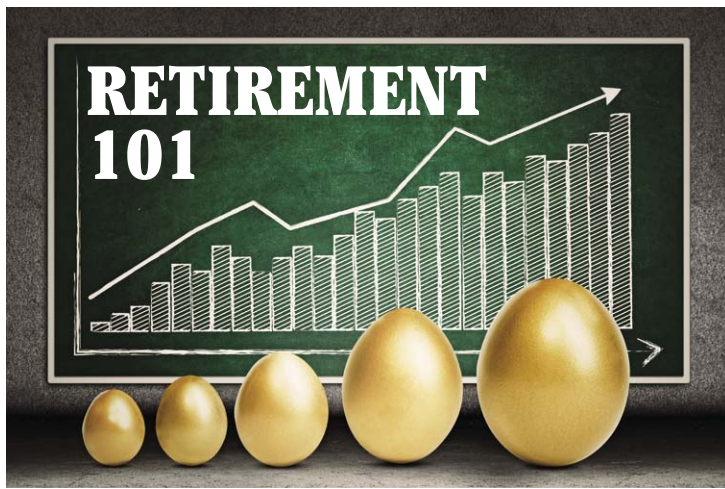
The Central PA Teamsters Health & Welfare Fund, with the support of HealthAmerica, our network provider, is currently developing a pilot Wellness Program at the Fund Office. The purpose is to expand the program to interested Contributing Employers for their Teamster members.

The Health & Welfare Fund currently offers a web-based Wellness program which includes a Health Risk Assessment, Digital Coaching, discounts on the Weight Watchers® On-line program, as well as health

information and a 24/7 phone assistance program called Nurseline.

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.



In this issue, the Pension Fund will address some Frequently Asked Questions that are received from members.

• *I am age 57 and have 25 Years of Benefit Service with my Contributing Employer. The Pension Fund has determined that I am eligible for the Combined Minimum Monthly Benefit ("CMMB"), and I wish to begin receiving my pension benefits. Will the Defined Benefit portion of my CMMB benefit be reduced because of my current age or Years of Benefit Service?*

Yes. Unless you are age 65, or age 57 with 30 Years of Benefit Service, your Future Service benefit under the Defined Benefit Plan is reduced for each year that you begin receiving benefits prior to age 65 or before you have 30 Years of Benefit Service.

The Defined Benefit Plan consists of two parts – Past Service ("Old DB") and Future Service. "Normal Retirement" (when you are eligible to receive unreduced benefits) under Old DB is age 57. Normal Retirement under Future Service is age 65, or age 57 with 30 Years of Benefit Service. If you elect to receive your CMMB benefits prior to age 65 or before you have 30 years of Benefit Service, the

Future Service benefit under the CMMB will be reduced by 3% or 6% for each year that you begin receiving benefits prior to age 65. The 3% or 6% reduction is based on the number of Years of Benefit Service you have accrued and the age in which you leave covered employment.

• *What if the Defined Benefit Plan were to become insolvent?*

Your retirement benefits under the Central Pennsylvania Teamsters Defined Benefit Plan, a multi-employer plan, are insured by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. A multi-employer plan is a collectively bargained pension arrangement involving two or more unrelated employers, usually in a common industry. Under the multi-employer plan program, the PBGC provides financial assistance through loans to plans that are insolvent. A multi-employer plan is considered insolvent if the plan is unable to pay benefits (at least equal to the PBGC's guaranteed benefit limit) when due.

The maximum benefit that the PBGC guarantees is set by law. Specifics on the amounts and types of benefits payable under the PBGC can be found in the Central Pennsylvania Teamsters Defined Benefit Plan Summary Plan Description ("SPD").

• *In the event that the Defined Benefit Plan became insolvent, could the Fund under any circumstances use monies in the Retirement Income Plan 1987 (RIP 1987) to pay benefits under the Defined Benefit Plan? Could the PBGC require funds in the RIP 1987 be used to pay benefits or reduce the underfunding in the Defined Benefit Plan?*

Under no circumstances could the Fund require that monies under the RIP 1987 be used to pay benefits under the Defined Benefit Plan. The PBGC cannot require that monies in the RIP 1987 be used to pay benefits or reduce the underfunding in the Defined Benefit Plan. ■

What Are the Rules for Allowing Others to Obtain My Pension and Health and Welfare Information from the Fund?

The Health and Welfare and Pension Funds will release your Pension and Health and Welfare information over the phone only to you. The Fund will not release your information to family members or others, unless you comply with the requirements listed below.

The Pension Fund will release information about your Pension benefits over the phone only to you, and no one else, unless you have legally granted another person a Power of Attorney. The Fund must have a copy of your Power of Attorney documents on file in order to release information to that person.

The Health and Welfare Fund requires that a **HIPAA**

Authorization Form be completed before your Protected Health Information can be provided to another person. The HIPAA Authorization Form is available on the Fund website or by contacting the Health and Welfare Fund.

It is unlawful for a person to fraudulently identify themselves as a participant of the Central Pennsylvania Teamsters Pension or Health and Welfare Fund in order to obtain your information, even if they have your consent, without taking the steps listed above.

Please understand that the Fund has adopted these privacy rules for your protection. Thank you for your understanding and cooperation. ■

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.



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.

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.

Life/AD&D Supplemental Benefits Offered through The Hartford

If your collective bargaining agreement includes Death/Accidental Death & Dismemberment benefits through the Central Pennsylvania Teamsters Health & Welfare Fund, your plan offers the following benefits which are insured through The Hartford.

- **Funeral Planning and Concierge Services** offers funeral planning assistance to family members through Everest Advisors. Round-the-clock assistance is available for funeral planning issues, including information on funeral home price comparisons and Express Pay, an innovative claims payment service that can deliver benefits to pay funeral expenses in as little as 48 hours.
- **Beneficiary Assist Counseling Services** offer professional help after a loved one's loss or terminal illness. Benefits include legal advice, financial

planning and emotional counseling for up to one year after a loss.

- **EstateGuidance® Will Services** helps you create a simple, legally binding will on-line.
- **Travel Assistance and ID Theft Protection Services** offers you and your family access to Emergency Medical Assistance when you are travelling more than 100 miles from home for 90 days or less. You are also offered Identity Theft Assistance prevention, detection and resolution services.

The information above briefly summarizes your Death/AD&D supplemental benefits package. Be sure to visit the Central Pennsylvania Teamsters website, select Health and Welfare Fund, and click on "Active Death/AD&D Benefits" to view a complete description of the above benefits. ■

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 2012 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 breast, 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.

The 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 co-insurance provisions.

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

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.

March 2013 Retirement Income Plan (RIP) Investment Results

The following is the approximate net investment returns for the Central PA Teamsters RIP 1987 retirement plans for the 3 month period ending March 31, 2013. The net investment returns equal 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 Investment Returns 6.0%

You may also view your RIP 1987 balance on the Fund website through the Pension Fund Web Portal. Click on the Pension section and then "Pension Fund Web Portal." You must register first before you can access your account information.

For more information on investment results, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."



Healthy Living

Make Healthier Fast Food Choices

When you need a quick bite and a fast food drive-through is the nearest choice, you may not have to settle for junk food. The Womenshealth.gov website offers these suggestions for healthier fast food dining:

- Order a small burger
- Skip the cheese and bacon on your burger or sandwich
- Order a grilled chicken sandwich
- Opt for a grilled chicken salad or garden salad, and top it with a low-fat dressing

- Drink low-fat milk or water, instead of soda

Brains of Smokers Show More Signs of Atrophy

Cigarette smoking may contribute to brain deterioration and abnormalities associated with the early stages of Alzheimer's disease, according to the recent study published in the November 2012 issue of *Alzheimer's and Dementia*, the journal of the Alzheimer's Association. Researchers studied 186 healthy elderly subjects

who served as control subjects in the Alzheimer Disease Neuroimaging Initiative project. Participants were organized into 2 groups at the beginning of the study: smokers and nonsmokers. Researchers collected data throughout the study on the subject's smoking history. Participants completed 4 magnetic resonance scans over 2 years and the researchers analyzed any changes in the regional brain volume. Smokers had a significantly greater rate of atrophy over the two-year period than non-smokers in multiple areas of the brain connected to the early stages of Alzheimer's disease. Smokers demonstrated greater atrophy rates in areas of the brain used for learning, memory and the processing of complex visual social and emotional signals. Researchers also found a higher rate of deterioration in smokers than non-smokers in the extended brain reward/executive oversight system, which is associated with substance abuse. The researchers conclude that if the increased rate of deterioration recorded over the 2 years continues, these individuals may have an increased risk of neurocognitive dysfunction. They suggest that more research be done to study the rate of atrophy beyond 2 years and its implications. ■

Source: Pharmaceutical Update, General Prescription Programs, January/February, 2013

Retirees Approved For Pensions December 2012 through March 2013

December 2012

Name	Local	Employer
ALEJANDRO, JR, NESTOR	429	POWER PACKAGING, AN EXEL CO.
ALFORD, MICHAEL W.	776	PILOT FREIGHT CARRIERS INC.
BAMBRICK, GLORIA	429	THE MILLER GROUP INC.
BECHDEL, WILMA J.	764	CHAMPION PARTS REBUILDERS INC.
BOYER, CLYDE J.	776	USF RED STAR
BRANNEN, STEVEN	776	YRC FREIGHT
CANNON, CARL	229	PEPSI COLA BTLG OF SCRANTON
CATALANO, MICHAEL	429	UNITED PARCEL SERVICE INC.
CUTHRELL, NATHANIEL	429	LENTZ MILLING COMPANY
CWALINSKI, JOHN C.	771	YRC FREIGHT
DRURY, RONNIE G.	773	QUALITY DISTRIBUTION INC.
EICHELBERGER, STEVEN	776	YRC FREIGHT
EITNIER, ROBERT E.	771	READY MIXED CONCRETE CO.
ENGLISH, CLYDE W.	764	UNITED PARCEL SERVICE INC.
ERDMAN, WILLIAM H.	776	ARKANSAS BEST FREIGHT SYS INC.
FLICK JR., ROBERT J.	776	ARKANSAS BEST FREIGHT SYS INC.
FRANKO, DAVID G.	429	SCHROCK CABINET COMPANY
FREY, CLAIR L.	771	THE SICO COMPANY
FRIES, ELMER J.	773	ARAMARK SERVICES
GETTLE, DENNIS G.	429	ASSOCIATED WHOLESALERS INC.
GLENNY, DONALD E.	776	USF HOLLAND INC.
GRICKS, THOMAS	429	ASSOCIATED WHOLESALERS INC.
GRIM, JOEL I.	776	FLEMING COMPANIES INC.
HAZELTON, LARRY J.	776	ARKANSAS BEST FREIGHT SYS INC.

December 2012

Name	Local	Employer
HOBAN, JOHN J.	229	LYONS TRANSPORTATION LINES
HOWER, JAMES L.	776	CAROLINA FREIGHT CARRIERS CORP.
KADDIS, RAMSES R.	229	ROADWAY EXPRESS INC.
KAISER SR, JOHN J.	312	MATLACK INC., TERMINAL 52
KAUSMEYER, MARGUERITE	229	C&S WHOLESALE GROCERS
KEENY, DANIEL E.	776	PRESTON TRUCKING CO INC.
KERN, DALE D.	773	J C EHRLICH CO INC.
KESSLER, ROBERT C.	776	ARKANSAS BEST FREIGHT SYS INC.
KOLLAR, JOHN L.	773	VITA FROST FOODS INC OF PA
KROMER, LINDA L.	229	C&S WHOLESALE GROCERS
KRUGER, ALBERT C.	776	ARKANSAS BEST FREIGHT SYS INC.
KURNIK JR., KARL R.	776	ST JOHNSBURY TRUCKING CO INC.
LEMONCELLI, KAREN M.	229	C&S WHOLESALE GROCERS
MARSHALL, WILLIAM E.	429	ASSOCIATED WHOLESALERS INC.
MARTIN, PAUL S.	771	HERMAN R EWELL INC.
MARTINEZ, SANTOS	773	ONE SOURCE
MATHIS, RICHMAN	773	ARKANSAS BEST FREIGHT SYS INC.
MATTHEWS, JAMES	776	YRC FREIGHT
MCANDREW, MARTIN J.	229	C&S W.SALE GROCERS, OCEAN LG
MENSINGER, CHARLES D.	773	MATERIALS TRANSPORT SERVICE
MILLER, MICHAEL R.	776	ARKANSAS BEST FREIGHT SYS INC.
MORONE JR., PETER V.	429	NEW PENN MOTOR EXPRESS INC.
MUMMERY, LAURA L.	229	ROADWAY EXPRESS INC.
MUSSER, DIANE	429	POWER PACKAGING, AN EXEL CO.

December 2012

Name	Local	Employer
MUTZABAUGH, WILLIAM	776	YRC FREIGHT
NYE, RANDALL L.	429	INTERSTATE CONTAINER LLC
PASKEVICH JR, PAUL P.	429	LEHIGH VALLEY DAIRIES
PATRICK, RONALD E.	776	ARKANSAS BEST FREIGHT SYS INC.
REED, MORRILL	229	CRYSTAL SODA WATER CO.
ROHRBAUGH, CARSON E.	776	PRESTON TRUCKING CO INC.
ROSS, ROBERT R.	229	C&S WHOLESALE GROCERS
ROTHERMEL, RICHARD L.	429	CARL R BIEBER INC.
SCHROEDER, ROXANNE	776	CONSOLIDATED FREIGHTWAYS
SNYDER, ROBERT	771	YRC FREIGHT
SPENCER, DIANE	229	C&S WHOLESALE GROCERS
SPLAIN, RICKY	776	ARKANSAS BEST FREIGHT SYS INC.
STEVENS, MARK RICHARD	776	ARKANSAS BEST FREIGHT SYS INC.
SUHR, LEONARD J.	776	PACIFIC RAIL SERVICE
TICE, DAVID WALTER	764	SCHNEIDER-VALLEY FARMS INC.
TRUESDALE, RICHARD W.	229	UNITED PARCEL SERVICE INC.
VANASDLN JR, GLENN G.	999	ARKANSAS BEST FREIGHT SYS INC.
WACKLEY, REGIS L.	773	MYERS MEN, INC.
WAGNER, PAUL H.	429	NEW PENN MOTOR EXPRESS INC.
WEITZEL, RICHARD M.	429	NEW PENN MOTOR EXPRESS INC.
WISE, MICHAEL F.	776	YRC FREIGHT
WYATT, ROSEMARY	401	FRIEDMANS EXPRESS, INC.
ZENKUS JR, EDWARD	229	C&S WHOLESALE GROCERS
ZEZENSKI, THOMAS E.	429	J C EHRLICH CO INC.
ZIMMERMAN, DEBORAH A.	429	GENERAL COMM. WAREHOUSE

Retirees Approved For Pensions December 2012 through March 2013

January 2013

Name	Local	Employer
BAKER, BRENDA K.	776	CONSOLIDATED FREIGHTWAYS
BANSEMER, ROBERT A.	776	ARKANSAS BEST FREIGHT SYS INC.
BARNETT, RONNIE L.	312	CHEMICAL LEAMAN TANK LINES INC.
BAJUCUM, LYNN	776	PACIFIC RAIL SERVICE
BAYLOR, RONALD L.	429	READING A-TREAT BOTTLING CO INC.
BUJNOVSKY, MICHAEL C.	429	POWER PACKAGING, AN EXEL CO.
COPELAND, CHARLES D.	776	ARKANSAS BEST FREIGHT SYS INC.
CRUIKSHANK, JAY	771	YRC FREIGHT
DECKER, LARRY L.	773	EASTERN INDUSTRIES INC.
DIETRICH, RALPH R.	429	SINGER EQUIPMENT CO INC.
DIXON, KARL	776	UNITED PARCEL SERVICE INC.
FARRER, KEVIN P.	776	YRC FREIGHT
FEQ, JOSEPH A.	776	NEW PENN MOTOR EXPRESS INC.
FLANDERS, JEFFREY	776	YRC FREIGHT
FRENCH, HARRY L.	773	PRAXAIR DIST. MID-ATLANTIC LLC
GEHR, CHRIS M.	771	YELLOW FREIGHT SYSTEM INC.
GHEAT, FRANCIS	771	YRC FREIGHT
GORMAS, ROBERT D.	776	UNITED PARCEL SERVICE INC.
GROFF, WILLIAM L.	771	UNITED PARCEL SERVICE INC.
HAGERTY, EUGENE H.	229	ROADWAY EXPRESS INC.
HECKERT, DAVID E.	776	ARKANSAS BEST FREIGHT SYS INC.
HERMANY, LEROY E.	429	COTT BEVERAGES WYOMISSING INC.
HETSKO, KEITH R.	229	PEPSI COLA BOTTLING
HOFFERT, JEAN M.	429	SCHROCK CABINET COMPANY
HUEY, ROBERT H.	429	SCHROCK CABINET COMPANY
JAMES, AGNES M.	229	C&S WHOLESALE GROCERS
KAHLER, BRENDA	764	MANDATA POULTRY COMPANY
KEHLER, DARRELL W.	776	ARKANSAS BEST FREIGHT SYS INC.
KEPPLER, ROBERT P.	773	MYERS MEN, INC.
KEYES, JERROLD R.	776	CONSOLIDATED FREIGHTWAYS
KOCHANOWSKI, BONNIE L.	229	TOPPS CHEWING GUM INC.
KOCHER, VICTOR	429	POWER PACKAGING, AN EXEL CO.
KWIATKOWSKI, PATRICIA	229	TOPPS CHEWING GUM INC.
LEWIS SR, BRUCE H.	776	NEW PENN MOTOR EXPRESS INC.
LOWERY, WILLIAM R.	776	PRESTON TRUCKING CO INC.
MAGARO, DAVID W.	776	ARKANSAS BEST FREIGHT SYS INC.
MCCORKEL, RONALD L.	776	ST JOHNSBURY TRUCKING CO INC.
MESSINA, JOSEPH I.	776	FLEMING COMPANIES INC.
MILLER, DALE R.	764	UNITED PARCEL SERVICE INC.
MILLER, ROBERT F.	776	ARKANSAS BEST FREIGHT SYS INC.
MILLER, THOMAS WALTER	776	NEW PENN MOTOR EXPRESS INC.
MILLER JR, JAY H.	776	ARKANSAS BEST FREIGHT SYS INC.
MITCHELL, JOHN C.	776	ARKANSAS BEST FREIGHT SYS INC.
MORGAN II, LEE	771	UNITED PARCEL SERVICE INC.
NAIL, BERNARD E.	776	ARKANSAS BEST FREIGHT SYS INC.
OLSON, DAVID L.	429	BRANCH MOTOR EXPRESS CO.
ONUSKANICH, JOSEPH A.	429	PENSKE LEASING, INC.
PENN, SANDRA	229	C&S W.SALE GROCERS, OCEAN LG.
PERSCHY JR, JAMES	773	UNITED PARCEL SERVICE INC.
PURYEAR, MATTHEW S.	771	HERMAN R EWELL INC.
RENNINGER, DAVID G.	429	UNITED PARCEL SERVICE INC.
RINGER SR, GEORGE E.	776	NEW PENN MOTOR EXPRESS INC.
ROBESON, DAVID L.	229	ROADWAY EXPRESS INC.
ROTELL, ROBERT G.	229	AFFILIATED FOOD DISTR INC.
RUHL, GARY LEE	764	PROFESSIONAL DRIVERS SERVICE
RUPP, ELIAS L.	429	ASSOCIATED WHOLESALERS INC.
SIPES, MARSHALL A.	229	CONSOLIDATED FREIGHTWAYS
SMITH, DAVID D.	776	PRESTON TRUCKING CO INC.
SMITH, DENNIS B.	429	BRENNTAG NORTHEAST INC.
SMITH, LARRY J.	776	ARKANSAS BEST FREIGHT SYS INC.
SMITH, STEVEN N.	771	UNITED PARCEL SERVICE INC.
SPRENKEL, PAUL J.	776	ARKANSAS BEST FREIGHT SYS INC.
ST CLAIR, JAMES A.	429	INTERSTATE CONTAINER LLC
STEIGERWALT, GERALD F.	773	EXIDE
STRAWSER, GARY	776	CAROLINA FREIGHT CARRIERS CORP.
STROHL, BARRY L.	771	YRC FREIGHT
TROLLINGER, LARRY WAYNE	776	ARKANSAS BEST FREIGHT SYS INC.
TURGEON, LENA P.	429	CENTRAL PA TEAMSTERS
UPDEGRAVE, WALTER H.	776	YRC FREIGHT
WEINHOLD, RODNEY	429	KURTZ BROS CONCRETE INC.
WEITZ, RANDALL A.	429	RYDER TRANSPORTATION SERV INC.
WETZEL, PATRICIA A.	776	ANDERSON LOGISTICS
ZUCAL, JOHN R.	773	BOROUGH OF WIND GAP

February 2013

Name	Local	Employer
ADAMS, DOROTHY J.	771	KENOSHA AUTO TRANSPORT CORP.
BAKER JR, STANLEY A.	764	MCCORMICK DRAY LINE INC.
BATZ JR, ROBERT B.	429	ASSOCIATED WHOLESALERS INC.
BAUER, DOUGLAS J.	429	BOYERTOWN AUTO BODY WORKS INC.
BRITTON, JOHN C.	771	APEX EQUIPMENT COMPANY
BURTON, ELIZABETH	771	PENNSY SUPPLY INC.

February 2013

Name	Local	Employer
CARROLL, DAVID C.	776	UNITED PARCEL SERVICE INC.
CHUMARD, DARRELL W.	229	CONSOLIDATED FREIGHTWAYS
COOK SR, DONALD F.	773	YRC FREIGHT
DECK, KENNETH M.	771	HERMAN R EWELL INC.
DERR, DANIEL	771	HAUCK & SONS INC.
DIETZ, PEGGY A.	776	YORK COUNTY TRANSP AUTHORITY
EATON, TODD K.	776	PRESTON TRUCKING CO INC.
EDMONDSON, WILLIAM G.	229	C&S WHOLESALE GROCERS
ELISON, JOHN P.	429	CARL R BIBBER INC.
ESBENSHADE JR, WAYNE J.	776	PRESTON TRUCKING CO INC.
FINNERTY, ROBERT T.	229	AFFILIATED FOOD DISTR INC.
FORTUNATO, GERARD B.	229	WILLIAM ROSENSTEIN & SONS
HAFFER, GREGORY L.	764	UNITED PARCEL SERVICE INC.
HERSHEY, SHARON A.	776	ASSOCIATED WHOLESALERS INC.
HESS, ROY A.	776	ARKANSAS BEST FREIGHT SYS INC.
HORNEY SR, EDWARD	429	RYDER TRANSPORTATION SERV INC.
HORST, CONNIE G.	429	SUPERVALU INC.
IMPINK, ROBERT A.	429	BRENNTAG NORTHEAST INC.
JERNIGAN, DANNY	776	ARKANSAS BEST FREIGHT SYS INC.
KAUFFMAN, LARRY	771	TREDWAYS EXPRESS INC.
KEENER, RONALD S.	429	CLOVER FARMS DAIRY
KELLY, ROBERT A.	429	PLYMOUTH ROCK TRANS. CORP.
KLIEBENSTEIN, ROBERT T.	429	UNITED PARCEL SERVICE INC.
KLINK, FRANCE	776	ARKANSAS BEST FREIGHT SYS INC.
KOZLOWSKI, CAROLYN	229	HARPER COLLINS PUBLISHERS INC.
KRESOCK, DANIEL J.	229	CONSOLIDATED FREIGHTWAYS
KRUK, RAYMOND S.	401	ACME MARKETS INC.
LUDWIG JR, FORREST W.	429	ASSOCIATED WHOLESALERS INC.
MAJOR, GARY R.	429	UNITED PARCEL SERVICE INC.
MARICH, RONALD M.	773	COCA-COLA BTLNG CO LEHIGH VLLY
MARKS, JAMES C.	429	EJB PAVING AND MATERIALS CO.
MATERN, STEPHEN M.	429	J C EHRlich CO INC.
MCLEOD, MICHAEL J.	771	YRC FREIGHT
MELODICK, RONALD	401	AIRPORT SAND & GRAVEL CO INC.
MELODOSSICH, BRIAN W.	773	BERKS PRODUCTS CORPORATION
MOYER, ROBERT A.	429	SAVOR STREET FOODS INC.
MULL, RONALD L.	771	DE-PEN LINE INC.
OKUNIEWSKI, LINDA L.	429	BRANCH MOTOR EXPRESS CO.
PALMER, LAWRENCE R.	776	ARKANSAS BEST FREIGHT SYS INC.
PAULES, OSVILLE C.	773	ROCK HILL TRUCKING CO INC.
PEREZ, AIDA	773	ONE SOURCE
PERRY, FRANKLIN D.	776	ARKANSAS BEST FREIGHT SYS INC.
PHILLIPS, GARY T.	229	ROADWAY EXPRESS INC.
PIRILLO, BERNARD W.	401	G R SCHALL TRUCKING
QUELL, BARRY L.	429	OROGRAIN BAKERIES SALES INC.
REIDEL, TIMOTHY E.	429	CONSOLIDATED FREIGHTWAYS
RINGER SR, GEORGE E.	776	NEW PENN MOTOR EXPRESS INC.
RITTTEL, GUY R.	429	ASSOCIATED WHOLESALERS INC.
RIVERA, MELVIN M.	429	COTT BEVERAGES WYOMISSING INC.
ROLAND, EFRAIN	429	VICTUS LTD
ROMAN, ROSEANN V.	229	C&S WHOLESALE GROCERS
ROYER, ALAN O.	429	SUPERVALU INC.
RUNK, NORMAN RICHARD	776	ARKANSAS BEST FREIGHT SYS INC.
SANDS, DOROTHY	401	AIRPORT SAND & GRAVEL CO INC.
SCHELL, DOUGLAS A.	773	MYERS MEN, INC.
SCHLEGEL, RAY L.	429	ALL-STAR DISTRIBUTING INC.
SCHLOUCH, BARRY L.	429	LENTZ MILLING COMPANY
SHOBER, SCOTT LEE	429	COTT BEVERAGES WYOMISSING INC.
SIEGFRIED, JAMES P.	764	BRANCH MOTOR EXPRESS CO.
SLAIR, RONALD R.	429	BRENNTAG NORTHEAST INC.
SNYDER, DEBRA J.	776	ARKANSAS BEST FREIGHT SYS INC.
SNYDER, EDWIN W.	773	NOTHSTEIN BROTHERS INC.
SNYDER, RICHARD H.	773	PENN TRUCK LEASING INC.
STEACKER, JOSEPH V.	776	YORK GROUP INC.
STYER JR, JOHN L.	764	INTERSTATE MTR FREIGHT SYS INC.
TANNER, GARY LEE	764	UNITED PARCEL SERVICE INC.
TAYLOR JR, HOWARD G.	776	YORK CONCRETE SEPTIC TANKS CO.
THOMPSON, RICHARD D.	429	BRENNTAG NORTHEAST INC.
THURSTON, TERRENCE A.	764	SCHNEIDER-VALLEY FARMS INC.
TRAUB, JERRY F.	773	OROGRAIN BAKERIES SALES, INC.
WALKER, GARY L.	776	PERK FOODS C/O HEINZ PET
WEAVER, JEFFREY P.	773	CHEMICAL LEAMAN TANK LINES INC.
WECHSLER, EDWARD C.	773	COPLAY BOROUG
WELLER, LARRY E.	429	WINDSOR SERVICE TRUCKING
WESCHITZ, RICHARD C.	776	USF RED STAR
WRIGHT, BRUCE B.	773	BEAN INC.
WUORINEN, DUANE C.	776	BOARD OF COMMISSIONERS
YOUNG, MARY ANN	229	TOPPS CHEWING GUM INC.
ZAVALA, ALEJANDRO	773	ABM INDUSTRIES
ZERANCE, JOHN M.	776	ARKANSAS BEST FREIGHT SYS INC.

March 2013

Name	Local	Employer
ACQUISTO, SALVATORE R.	401	KEYSTONE COCA-COLA BOTTLING CO.
ANSTINE, UANITA M.	776	ASSOCIATED WHOLESALERS INC.
BALARA, RONALD J.	401	PREFERRED DEVELOPMENT CORP.
BARANOWSKI, KATHLEEN M.	229	C&S WHOLESALE GROCERS
BAUMGARDNER, THOMAS J.	776	KEYSTONE DISTRIBUTION CTR INC.
BLANK, RONALD L.	773	EASTERN INDUSTRIES INC.
BROWN, ROBERT D.	401	ONEIDA MOTOR FREIGHT INC.
BROWNWELL SR, ROBERT E.	764	INTERSTATE MTR FREIGHT SYS INC.
BRUNO, JAY T.	401	ACME MARKETS INC.
BUKOWSKI, STANLEY A.	229	DEFazio EXPRESS INC.
CESSNA, RICHARD F.	776	ARKANSAS BEST FREIGHT SYS INC.
CHRISTENSEN, GARY LEE	776	NATIONS WAY TRANSPORT SERV
COLAN, JOSEPH	776	HESS TRUCKING COMPANY
COYNE, PATRICK P.	229	UNITED PARCEL SERVICE INC.
DEE, DEBORAH A.	229	SUPER MARKET SERVICE CORP.
DYKES, RICHARD W.	776	CONAGRA INC.
FAKE, WAYNE C.	771	HERMAN R EWELL INC.
FANNING, JAMES T.	776	ARKANSAS BEST FREIGHT SYS INC.
FESSLER, BRENDA	764	SCHNEIDER-VALLEY FARMS INC.
FICK SR, LEONARD A.	429	WINDSOR SERVICE TRUCKING
GEISTWITE, RANDOLPH A.	776	ARKANSAS BEST FREIGHT SYS INC.
GEMMILL, MARK S.	776	PRESTON TRUCKING CO INC.
HAINLEY, JOHN M.	776	JONES MOTOR CO INC.
HAUSMAN, DAVID	429	LUDENS INCORPORATED
HICKEY, THOMAS V.	429	COTT BEVERAGES WYOMISSING INC.
HORNBERGER, GARY M.	429	ARKEMA INC.
JANCZAK, JOSEPH M.	229	CRYSTAL SODA WATER CO.
JENKINS, CARL E.	229	UNITED PARCEL SERVICE INC.
KELLER, ROBIN A.	429	BRANCH MOTOR EXPRESS CO.
KELLY, WILLIAM FRANK	773	ARKANSAS BEST FREIGHT SYS INC.
KERN, ROBERT	401	UNITED PARCEL SERVICE INC.
KERN, THEODORE D.	773	ANR FREIGHT SYSTEM
KLOCK, RUTH	764	CENTRAL BUILDERS SUPPLY CO.
KORMAN, THOMAS	229	SCRANTON SEWER AUTHORITY
LAUKHUFF, JACKIE E.	776	YRC FREIGHT
LECHLEITNER, KENNETH H.	773	ROCK HILL TRUCKING CO.
LEEDY, RUSSELL L.	776	CONSOLIDATED FREIGHTWAYS
LENTZ JR, ELWOOD V.	771	YELLOW FREIGHT SYSTEM INC.
LUCAS, KATHLEEN N.	429	CENTRAL PA TEAMSTERS
MEHAFFI, SAMUEL J.	776	CONSOLIDATED FREIGHTWAYS
MIKULSKI, DIANE	229	TOPPS CHEWING GUM INC.
MILLER, JOHN DOUGLAS	764	USF RED STAR
MUELLER, KATHLEEN M.	776	JONES MOTOR CO INC.
MURPHY, DOUGLAS .	776	ARKANSAS BEST FREIGHT SYS INC.
NIXON, DOUGLAS R.	429	COTT BEVERAGES WYOMISSING INC.
NIXON, LEWIS H.	771	ROADWAY EXPRESS INC.
PENTZ, RAY K.	776	ARKANSAS BEST FREIGHT SYS INC.
PIRANO, BARBARA	773	FRANK CASILIO & SONS INC.
POMPONIO, GEORGE G.	229	ROADWAY EXPRESS INC.
REED, BRIAN T.	771	YRC FREIGHT
REYNOLDS, JOHN L.	776	ARKANSAS BEST FREIGHT SYS INC.
ROTHROCK JR, BRUCE L.	773	J C EHRlich CO INC.
RUTH, NEVIN J.	776	FLEMING COMPANIES INC.
SCHMITT, BRENDA K.	429	CENTRAL PA TEAMSTERS
SEE JR, ORVILLE C.	776	ARKANSAS BEST FREIGHT SYS INC.
SINGER, RICHARD K.	429	NEW PENN MOTOR EXPRESS INC.
SNYDER, CLARENCE P.	776	P I E NATIONWIDE INC.
SNYDER, DAVID A.	773	ARKANSAS BEST FREIGHT SYS INC.
STANLEY, JESSE	771	HERMAN R EWELL INC.
STARNER, STEVEN T.	776	ROADWAY EXPRESS INC.
TRACEY, JAMES W.	776	ARKANSAS BEST FREIGHT SYS INC.
WALSH, RICHARD R.	229	SCRANTON SEWER AUTHORITY
WARE, EDWARD A.	229	A-P-A TRANSPORT CORPORATION
WEARY, DEAN W.	776	ADAM WHOLESALERS INC.
WEIDNER, WILLIAM K.	773	ASHLAND CHEMICAL COMPANY
YOHE, RICHARD L.	776	PRESTON TRUCKING CO INC.
ZIRKLE, BRADLEY L.	771	MILLER & HARTMAN INC.
ZUBER, MELVIN	429	THE WERTZ CORPORATION



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

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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.

Telephone Numbers:

Health & Welfare

(610) 320-5500

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

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

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

Nationwide: 1-800-331-0420

Reminder –

Keep Your Information Current with the Fund Office

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

Visit Our Website at:

www.CentralPATeamsters.com

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

Trustees:

William M. Shappell
Chairman & Union Trustee
Tom J. Ventura
Secretary & Employer Trustee
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

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
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