



Central Pennsylvania Teamsters

# GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



March 2010

## What Benefits are Available for Immunizations and Injections under the Health and Welfare Fund?

**I**mmunization and injection benefits are included as a Core Benefit under all active and retired Central PA Teamsters Health & Welfare plans. Immunization and injection benefits for dependent children are paid differently than for adults. The following is a description of how immunizations are covered. Please contact the Health and Welfare Fund if you have questions.

### *Immunization benefits for dependent children*

If you use a network provider, the Fund provides full coverage for immunizations recommended by the Centers for Disease Control and Prevention (CDC) for eligible dependent children and adolescents through age 23. If you use a non-Network Provider, the Fund pays the



Usual, Reasonable and Customary (UCR) rate. Benefits for non-CDC recommended immunizations for

dependent children are addressed in a later section of this article.

### *Flu shot and pneumonia vaccine benefits for adults*

If you use a network provider, the Fund provides full coverage for flu shots and pneumonia vaccines for adults. If you use a non-network provider, the Fund pays the UCR and you will be responsible for any balance charged by the non-network provider.

### *Other CDC recommended immunizations and injections for adults and non-CDC recommended immunizations and injections for dependent children*

The following is a description of how other CDC recommended immunizations for adults, as  
*(Continued on page 2)*

## Are You Recently Married, Divorced or Widowed?

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

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

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

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

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

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

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



## What Benefits Are Available. . .

(Continued from page 1)

well as non-CDC recommended immunizations for dependent children, are covered.

### Active Plans (Plans 13, 13Y, 14 and 16)

**Network benefits for CDC recommended immunizations for adults and for non-CDC recommended immunizations for dependent children:**

If the network provider charges separately for a non-specialist office visit, immunization or injection, the Plan will pay for the office visit in accordance with the contracted network rate, less a \$15 co-payment. If the office visit payment made by the Plan is less than \$25, the Plan will pay the difference up to the \$25 benefit toward the immunization or injection service. If the network provider does not charge for an office visit, the Plan will pay up to \$25 toward the immunization or injection services.

**Non-network benefits for CDC recommended immunizations for adults as well as for non-CDC recommended immunizations for dependent children:** If the non-network provider charges separately for an office visit, immunization or injection, the Plan will pay benefits for the office visit. If the office visit payment to a non-specialist is less than \$25, the Plan will pay the difference up to the \$25 benefit toward the immunization. If the non-network provider does not charge for an office visit, the Plan pays up to \$25 toward the immunization or injection.

## What are the Current CDC Recommended Childhood and Adolescent Immunizations?

- Hepatitis B (HepB)
- DTaP, DT (Diphtheria, tetanus, acellular pertussis)
- Td, Tdap (Tetanus, diphtheria, acellular pertussis)
- Polio (IPV)
- Human papilloma-virus (HPV)
- Varicella (Var) (Chickenpox)
- MMR (Measles, mumps, rubella)
- Seasonal Influenza (TIV) (LAIV)
- Rotavirus (RV)
- Hib (Haemophilus, influenza type b)
- Pneumococcal conjugate (PCV)
- Pneumococcal polysaccharide (PPSV)
- Hepatitis A (HepA)
- Meningococcal conjugate (MCV4) Meningococcal polysaccharide (MPSV4)

For information on the vaccine schedules and contraindications and precautions, visit the CDC website, [www.cdc.gov](http://www.cdc.gov).

### Retired Plans (Plan R-2, R-4, R-5 and R-7)

**Network benefits for CDC recommended immunizations for adults as well as for non-CDC recommended immunizations for dependent children:**

If the network provider charges separately for an office visit, immunization or injection, the Plan will pay for the office visit to a non-specialist in accordance with the contracted network rate, less a \$15 co-payment. If the Plan's office visit payment is less than \$15, the Plan will pay the difference up to the \$15 benefit toward the immunization or injection service. If the network provider does not charge for an office visit, the Plan will pay up to \$15

toward the immunization or injection services.

**Non-network benefits for CDC recommended immunizations for adults as well as for non-CDC recommended immunizations for dependent children:**

If the non-network provider charges separately for an office visit, immunization or injection, the Plan will pay benefits for the service with a non-specialist as an office visit to the non-network provider. If the Plan's office visit payment is less than \$15, the Plan will pay the difference up to the \$15 benefit toward the immunization. If the non-network provider does not charge for an office visit, the Plan pays up to \$15 toward the immunization or injection. ■

## Visit Our Website

Members and their families, as well as contributing employers, can access the Fund website, [www.CentralPATeamsters.com](http://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) 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.

## Delta Dental Update

Effective immediately, Delta Dental has a new claims mailing address:

**Delta Dental**  
**P.O. Box 2105**  
**Mechanicsburg, PA 17055-6999**

The claims fax number remains the same:  
**717-691-6653**

# Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

## Prescription Plan Benefits Under Plans 13, R4, R5 and R7

If you are covered under Plan 13, R4 or R5 your prescription information is listed below.

### Negative Formulary List\*

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

And All Injectables (excluding Insulin and Imritex)

\*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.

### 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

If you are covered under Plan 14 or 16 your prescription information is listed below.

### Plan 14, 16 and R6

#### Option Levels A, B & C

### Negative Formulary List\*

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

And All Injectables (excluding Insulin and Imritex)

\*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.

### 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**

### 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

If you are covered under Plan 13Y your prescription information is listed below.

### Negative Formulary List\*

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

And All Injectables (excluding Insulin and Imritex)

\*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.

### 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



# 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](http://www.CentralPATeamsters.com). Select "Health & Welfare Fund" from the menu on the left side of the screen. From there, select "HIPAA" from the menu on the left side of the screen. 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. ■

# Employer Group Coverage Requirements under USERRA

**T**he 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. ■

## 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 Approved For Pensions December 2009 through February 2010

### For the month of December 2009

Name	Local	Employer
ALDERSON, THOMAS G.	776	ARKANSAS BEST FREIGHT SYS., INC.
ALLEN, JAMES E.	776	CONSOLIDATED FREIGHTWAYS
ANDREWS, JOHN F.	429	J C EHRLICH CO., INC.
BARLIK, JOHN	229	TOPPS CHEWING GUM, INC.
BATASTINI, MICHAEL	429	UNITED PARCEL SERVICE, INC.
BEAVER, LYNN C.	776	YRC WORLDWIDE
BECK, WARREN D.	764	P I E NATIONWIDE, INC.
BIALECKI, FRANCIS J.	764	INTERSTATE MTR FREIGHT SYS., INC.
BLEECHER, H. DALE	771	YRC WORLDWIDE
BRYNER, DONNA L.	776	TRANSCON LINES
BURGE, JAMES	771	YRC WORLDWIDE
BUSKIRK, RONALD L.	229	YRC WORLDWIDE
CAIRNS, WAYNE	771	YRC WORLDWIDE
CONRAD, JR., WAYNE	776	YRC WORLDWIDE
DAGUE, ROBERT V.	429	LUDENS INCORPORATED
DELAROSA, JORGE	771	YRC WORLDWIDE
DELLINGER, JESSE	771	YRC WORLDWIDE
DONOUGH, ROBERT	776	YRC WORLDWIDE
DOOLITTLE, BONNIE L.	776	USF RED STAR

### For the month of December 2009

Name	Local	Employer
DUNKELBERGER, SHARON L.	429	COTT BEVERAGES WYOMISSING, INC.
FISHER, ROGER D.	429	COTT BEVERAGES WYOMISSING, INC.
FLYNN, JAMES T.	229	YRC WORLDWIDE
FOX, HARRY L.	429	ARKEMA, INC.
FRANK, BARRY R.	764	P I E NATIONWIDE, INC.
FREY, CHARLES J.	776	UNITED PARCEL SERVICE, INC.
FRITZ, GREGORY	776	YRC WORLDWIDE
GEBHARDT, DELBERT	776	YRC WORLDWIDE
GIBBS, DONALD	776	NEW PENN MOTOR EXPRESS, INC.
GOODWIN, TIMOTHY B.	771	YRC WORLDWIDE
GRATTI, GEORGE L.	776	YRC WORLDWIDE
GREINER, JOHN H.	776	USF HOLLAND, INC.
GRIMES, CHARLES J.	229	FRIEDMANS EXPRESS, INC.
GUTSHALL, PETER	776	YRC WORLDWIDE
HAFNER, JR., LEONARD J.	773	CHEMICAL LEAMAN TANK LINES, INC.
HAKE, KAREN D.	776	FLEMING COMPANIES, INC.
HETRICK, STORM	771	UNITED PARCEL SERVICE, INC.
HURST, SHERMAN	771	YRC WORLDWIDE
IEROVANTE, NICHOLAS A.	229	NEW PENN MOTOR EXPRESS, INC.

### For the month of December 2009

Name	Local	Employer
JACKSON, GREGORY M.	429	POWER PACKAGING AN EXEL CO.
JOHNSON, CLINTON THOMAS	771	YRC WORLDWIDE
KIMMEL, DONALD	776	YRC WORLDWIDE
KING, JAMES J.	776	CAROLINA FREIGHT CARRIERS CORP.
KLINE, JACK A.	771	CPC TANKER LLC
LEGAR, EDWARD D.	771	HERMAN R. EWELL, INC.
LINDBUCHLER, FRED D.	401	PENSKE TRUCK LEASING CO. LP
LITTEN, MAX	229	ROADWAY EXPRESS, INC.
LONG, JEROME	771	YRC WORLDWIDE
LOOKENBILL, WAYNE L.	776	NEW PENN MOTOR EXPRESS, INC.
LORAH, JAMES	429	E.S. SAVAGE, INC.
LUTZEN, JOHN M.	229	CONSOLIDATED FREIGHTWAYS
MAKOUL, MICHAEL	773	J C EHRLICH CO., INC.
MAKOVSKY, JR., VICTOR G.	773	MAKOVSKY BROTHERS, INC.
MANLEY, CHARLES R.	429	CARL R. BIEBER, INC.
MAZOL, JR., WILLIAM F.	764	PROFESSIONAL DRIVERS SERVICE
MCGUIRE, JR., HARRY R.	776	ARKANSAS BEST FREIGHT SYS., INC.
MEADE, TIMOTHY J.	401	FALCONE BEVERAGE
MILLER, IRA E.	776	ARKANSAS BEST FREIGHT SYS., INC.

## For the month of December 2009

Name	Local	Employer
MILLER, RONALD	771	YRC WORLDWIDE
MORGAN, JR., HARRY A.	776	NATIONS WAY TRANSPORT SERVICES
MUSSER, LAVERNE K.	776	ARKANSAS BEST FREIGHT SYS., INC.
NEEDHAM, EUGENE P.	229	SCRANTON SEWER AUTHORITY
NEWBURY, ARTHUR L.	764	INTERSTATE MTR FREIGHT SYS., INC.
NORRIS, DOUGLAS	776	YRC WORLDWIDE
OLDZIEJEWSKI, MARK	771	YRC WORLDWIDE
OLIVITT, RICHARD C.	776	EAGLE SNACKS, INC.
OMALLEY, JR., EUGENE P.	776	YRC WORLDWIDE
PAGE, STEPHEN	229	YRC WORLDWIDE
POPONAK, SR., GERALD F.	764	CENTRE CONCRETE COMPANY
QUINN, MICHAEL	776	YRC WORLDWIDE
RADCZENKO, STEPHEN	776	YRC WORLDWIDE
RAMOS, FERNANDO	429	WINDSOR SERVICE TRUCKING
RAUF, JR., CLIFFORD	771	YRC WORLDWIDE
RAYMOND, NICHOLAS	771	YRC WORLDWIDE
REIBER IV, JAMES	776	YRC WORLDWIDE
RIEBLING, CARROLL E.	776	CONSOLIDATED FREIGHTWAYS
RIEMENSNYDER, FREDERICK	401	ACME MARKETS, INC.
ROBERTSON, DON E.	771	THE SICO COMPANY
ROMBERGER, BECKY	776	ST JOHNSBURY TRUCKING CO., INC.
ROZELLE, HAROLD	771	YRC WORLDWIDE
RUDENOS, PAUL	771	YRC WORLDWIDE
RUFFNER III, CURTIS	429	SUPERVALU, INC.
RUHL, RAY	776	YRC WORLDWIDE
RUHNKE, TONY J.	429	YEAGER SUPPLY, INC.
RUSSELL, RICHARD L.	776	ANDERSON LOGISTICS
SABUTO, JOHN E.	229	WILLIAM ROSENSTEIN & SONS
SCHANTZENBACH, TIMOTHY P.	773	YELLOW FREIGHT SYSTEM, INC.
SCHLEGEL, DAVID G.	776	NEW PENN MOTOR EXPRESS, INC.
SHEARER, RONALD	776	YRC WORLDWIDE
SHERICH, JR., JOHN	771	YRC WORLDWIDE
SHOTTO, RICHARD C.	229	PRESTON TRUCKING CO., INC.
SIGNOR, RONALD F.	764	UNITED PARCEL SERVICE, INC.
SILVIUS, LEROY J.	429	POWER PACKAGING AN EXEL CO.
STEELE, RONALD E.	764	NEW PENN MOTOR EXPRESS, INC.
STETLER, WILLIS E.	771	YELLOW FREIGHT SYSTEM, INC.
SWARTZ, NORMAN M.	776	R F TRUESDELL COMPANY, INC.
VALENTINE, DANIEL J.	229	ROADWAY EXPRESS, INC.
WHITESSEL, LYNN E.	776	NEW PENN MOTOR EXPRESS, INC.
ZANDER, MARK	229	UNITED PARCEL SERVICE, INC.
ZERANCE, PATRICK J.	776	YRC WORLDWIDE
ZUPKO, JR., MICHAEL	229	ROADWAY EXPRESS, INC.

## For the month of January 2010

Name	Local	Employer
BAILEY, FRANCIS R.	229	YRC WORLDWIDE
BELL, HARRY JAMES	776	ARKANSAS BEST FREIGHT SYS., INC.
BIGGS, WILLIAM R.	771	YRC WORLDWIDE
BOGGS, JOHN H.	999	ARKANSAS BEST FREIGHT SYS., INC.
BORCHARDT, WOLFGANG F.	773	SCHWEMAN TRUCKING CO.
BOWERS, JAMES F.	776	CONSOLIDATED FREIGHTWAYS
BRENNAN, ROBERT S.	776	YRC WORLDWIDE
BROOKS, MARION L.	776	CONSOLIDATED FREIGHTWAYS
BUFFINGTON, SAMUEL A.	776	USF RED STAR
BUKI, EUGENE R.	773	FRANK CASILIO & SONS, INC.
CANFIELD, JOHN	229	YRC WORLDWIDE
CARONE, GARY M.	229	YRC WORLDWIDE
CIARAVINO, MARIA	773	ONE SOURCE
COOPER, JERRY W.	771	KENOSHA AUTO TRANSPORT CORP.
COOPER, RAYMOND D.	776	YRC WORLDWIDE
DICKERSON, JR., WILLIAM	771	YRC WORLDWIDE
DURKEE, STEPHEN E.	764	CPC LOGISTICS, INC.
ERDIE, JR., MATTHEW J.	773	ASHLAND CHEMICAL COMPANY
FIELDS, JAMES W.	312	MATLACK, INC. TERMINAL 9
FISHER, DALLAS E.	776	YRC WORLDWIDE
FRANTZ, DAVID C.	229	CONSOLIDATED FREIGHTWAYS
GARCIA PEREZ, J. TRINIDAD	429	WEINER IRON & METAL CORP.
GEIST, RONALD L.	773	YRC WORLDWIDE
GELNETT, DIANNA	776	PILOT FREIGHT CARRIERS, INC.
GIBBLE, CHRISTINE M.	771	YELLOW FREIGHT SYSTEM, INC.
GIBSON, EVERETT	771	YRC WORLDWIDE
GLOSSER, JOSEPH E.	764	COOPER-JARRETT, INC.
GODFREY, STEPHEN	776	YRC WORLDWIDE
GORA, DOMINICK S.	776	PACIFIC RAIL SERVICE
GORTVA, RICHARD D.	401	HAZLE TOWNSHIP SUPERVISORS
GRECO, JOSEPH J.	776	CONSOLIDATED FREIGHTWAYS
GREENPLATE, DARLYN K.	776	MRS SMITHS PIE CO.

## For the month of January 2010

Name	Local	Employer
GRUBE, LARRY	773	YRC WORLDWIDE
HILLBISH, VINCENT P.	429	BRENTTAG NORTH EAST, INC.
HOOP, WILLIAM	776	YRC WORLDWIDE
HOOVER, GALEN H.	771	WEYERHAEUSER COMPANY
HOUSE, ROBERT C.	776	YRC WORLDWIDE
IMGRUND, KARL E.	764	NEW PENN MOTOR EXPRESS, INC.
KAUFFMAN, RONALD L.	771	KENOSHA AUTO TRANSPORT CORP.
KEATING, ROBERT G.	229	YRC WORLDWIDE
KELLER, WARD D.	764	INTERSTATE MTR FREIGHT SYS., INC.
KIDD, ROSE MARIE	776	CAROLINA FREIGHT CARRIERS CORP.
KOBUSKY, ALFRED	401	ACME MARKETS, INC.
KOCH, DONALD M.	773	MAIERS BAKERY
KOCH, SR., TERRY L.	429	ARAMARK UNIFORM & CAREER APPAR.
KOLLER, BARRY F.	429	WETTERAU FOOD SERVICES, INC.
KREBS, JR., KENNETH S.	776	USF RED STAR
LANGDON, WILLIAM B.	312	CHEMICAL LEAMAN TANK LINES, INC.
LEACH, CHARLES	776	UNITED PARCEL SERVICE, INC.
LITCHAUER, ERNEST	776	YRC WORLDWIDE
LITTLEFORD, BARRY W.	401	ARA FOOD SERVICES CO.
MADEA, BARRY T.	773	MYERS MEN, INC.
MAILEN, CRAIG	229	ARA/SMITHS
MAYBERRY, WILLIAM J.	429	SCHWAB OIL COMPANY
MCCALEB, KARL IRWIN	776	YRC WORLDWIDE
MEASE, LARRY P.	229	YRC WORLDWIDE
MIKULSKI, DIANE	229	TOPPS CHEWING GUM, INC.
MILLER, VERYL A.	771	WILLIAM Z GETZ, INC.
MORGAN, ROGER L.	771	YRC WORLDWIDE
MORSE, JR., ROBERT O.	771	YELLOW FREIGHT SYSTEM, INC.
MOYER, BARRY L.	429	LUDENS INCORPORATED
MUELLER, CYNTHIA J.	776	UNITED PARCEL SERVICE, INC.
PARENTEAU, BRUCE M.	771	YRC WORLDWIDE
PETROVIC, STEPHEN M.	776	PENNA TRUCK LINES, INC.
REDDING, LEONARD C.	776	FLEMING COMPANIES, INC.
RICCIO, DON D.	429	NEW PENN MOTOR EXPRESS, INC.
ROBACKER, WARNER	229	C&S WHOLESALE GROCERS
SAAR, DEBORAH A.	229	SUPER MARKET SERVICE CORP.
SHUE, DENNIS	776	YRC WORLDWIDE
SMITH, ALBERT H.	773	PEPSI COLA BOTTLING GROUP
SOFRANEK, FRANK W.	776	YRC WORLDWIDE
SOLT, RICHARD E.	773	MAK TRUCKS INC., NVSSC
SORENSEN, THOMAS D.	229	NEW PENN MOTOR EXPRESS, INC.
STOLTZ, FREDERICK L.	771	READY MIXED CONCRETE CO.
SWEITZER, RANDY	771	UNITED PARCEL SERVICE, INC.
VERDIER, LINWOOD R.	776	ARKANSAS BEST FREIGHT SYS., INC.
VOGELSANG, PAMELA R.	773	PEOPLE FIRST
WHEELER, KENNETH R.	776	ARKANSAS BEST FREIGHT SYS., INC.
WILLIAMS, JOSEPHINE	229	SCRANTON SEWER AUTHORITY
WUJCIK, ANNETTE	401	KEYSTONE COCA-COLA BOTTLING CO.

## For the month of February 2010

Name	Local	Employer
ACHENBACH, JOSEPH W R	429	KANE STEEL CO. OF PA
AMOROSO, MICHAEL	771	YRC WORLDWIDE
BAKER III, HARRY P.	776	ARKANSAS BEST FREIGHT SYS., INC.
BALMER, FRANK A.	229	LYONS TRANSPORTATION LINES
BARBEE, JOHNNIE	776	ARKANSAS BEST FREIGHT SYS., INC.
BARRETT III, MARTIN	229	YRC WORLDWIDE
BLESSING, JR., ARTHUR	429	ARAMARK REFRESHMENT SERV., INC.
BOYER, SR., CHARLES	771	YRC WORLDWIDE
BROSIUS, CAROL	764	CENTRAL BUILDERS SUPPLY CO.
BROWN, CHESTER SAMUEL	771	KEREK AIR FREIGHT CORP.
BURNS, GENE G.	773	SCHWEMAN TRUCKING CO.
BUSS, RALPH	773	UNITED PARCEL SERVICE, INC.
CULP, JOSEPH S.	773	SCHWEMAN TRUCKING CO.
DEININGER, BARRY	429	LENTZ MILLING COMPANY
DURKALO, JR., MICHAEL J.	229	HARPER COLLINS PUBLISHERS, INC.
DZEMA, EDWARD J.	771	YRC WORLDWIDE
EARNEST, DENNIS D.	776	ROADWAY EXPRESS, INC.
EBERLY, SAMUEL B.	429	JONES MOTOR CO., INC.
EY, JR., JEROME J.	771	HERMAN R EWELL, INC.
FERREE, JR., GEORGE K.	773	YRC WORLDWIDE
FIL, STEFAN	771	YRC WORLDWIDE
FINK, WILLIAM A.	401	CAROLINA FREIGHT CARRIERS CORP.
FLICKINGER, HAROLD E.	776	KEYSTONE DISTRIBUTION CTR., INC.
FOLK, JENNIFER L.	429	HALLS MOTOR TRANSIT CO.
FRABLE, DAVID	229	YRC WORLDWIDE
GAMBLE, ROBERT	776	USF HOLLAND, INC.
GLACE, GARY R.	764	AIRGAS EAST, INC.

## For the month of February 2010

Name	Local	Employer
GUTCH, MICHAEL	401	UNITED PARCEL SERVICE, INC.
HAAR, DOUGLAS	771	UNITED PARCEL SERVICE, INC.
HAND, ARLUSTUS	776	UNITED PARCEL SERVICE, INC.
HARRIS, JAMES A.	429	JONES MOTOR CO., INC.
HARTZELL, DENNIS M.	773	ALLENTOWN ROOFING & SHEET
HEMPERLY, JR., MONROE	771	YRC WORLDWIDE
HENNINGER, DANA R.	401	WYOMING VALLEY DIST. CO., INC.
HERSH, ALLEN R.	776	CONSOLIDATED FREIGHTWAYS
HESS, TERRY	776	ROADWAY EXPRESS, INC.
HOFFMAN, ROBERT L.	776	ROADWAY EXPRESS, INC.
HRYSKO, JOHN	429	NEW PENN MOTOR EXPRESS, INC.
HUNTER, ROBERT J.	999	ALLIED SYSTEMS LTD
ILYES, JEFFREY L.	776	EAGLE SNACKS, INC.
JAWORSKI, MARLENE	229	TOPPS CHEWING GUM, INC.
JENKINS, WILEY	773	P I E NATIONWIDE, INC.
KAHLER, GREGORY E.	776	CENTRAL STORAGE & TRANSFER CO.
KALWAYTIS, GERALD	229	C&S WHOLESALE GROCERS
KING, IVAN R.	429	JONES MOTOR CO., INC.
KNEPPER, BRUCE D.	401	R F TRUESDELL COMPANY, INC.
KRING, DOUGLAS A.	776	THE BACHMAN COMPANY
KURTZ, ARTHUR E.	429	COTT BEVERAGES WYOMISSING, INC.
LORAH, HENRY A.	429	WINDSOR SERVICE TRUCKING
MARGRAFF, EDWARD D.	776	ARKANSAS BEST FREIGHT SYS., INC.
MARTIN, ROBERT M.	229	CONSOLIDATED FREIGHTWAYS
MCDOWELL, ROY W.	776	FLEMING COMPANIES, INC.
MEANS, MICHAEL	776	YRC WORLDWIDE
MELCHER, MICHAEL B.	429	LUDENS INCORPORATED
MOORE, FRANKLIN	764	B & D TRANSFER
MURTAUGH, RONALD	229	ROADWAY EXPRESS, INC.
NOLL, BARRY LEE	429	STROEHMANN BAKERIES, L. C.
NORDBLUM, EARL N.	776	MOTOR FREIGHT EXPRESS, INC.
OSTOPICK, JOHN	229	YRC WORLDWIDE
PAIGE, RAY	776	YRC WORLDWIDE
PASCOE, SHIRLEY	401	TEAMSTERS LOCAL UNION 401
PENROSE, JOHN H.	229	ROADWAY EXPRESS, INC.
PERANICH, RALPH S.	401	USF RED STAR
PIASECKI, ROSEMARY E.	429	CENTRAL PENNSYLVANIA TEAMSTERS
PINEAU, ROBERT S.	776	USF RED STAR
PORTER, JERRY S.	776	ANDERSON LOGISTICS
QUIRIN, JR., RICHARD C.	429	EAGLE DISTRIBUTING COMPANY
REIDER, LOIS E.	776	ASSOCIATED WHOLESALE, INC.
REMSKY, ALBIN R.	229	NEW PENN MOTOR EXPRESS, INC.
RILEY, JAMES	401	STATE PRODUCTS
SAMOLEWICZ, JOHN E.	429	GOODMAN VENDING SERVICE
SCHLEGEL, HARVEY R.	429	THE BACHMAN COMPANY
SHINER, LINDA M.	429	BECHTEL LUTZ & JOST
SIMPSON, RONALD	773	YRC WORLDWIDE
SMITH, ROBERT B.	776	ROADWAY EXPRESS, INC.
SNOOK, DENNIS	776	YRC WORLDWIDE
SOWERS, MARLIN E.	229	CONSOLIDATED FREIGHTWAYS
STAIR, TIMOTHY J.	764	UNITED PARCEL SERVICE, INC.
STIELY, DENNIS	429	JONES MOTOR CO., INC.
TENNIS, NELSON R.	776	YRC WORLDWIDE
THOMAS, RONALD C.	312	MATLACK, INC. TERMINAL 5
TORRES, JOSE	773	ONE SOURCE
TUFFY, FRANCIS J.	229	CRYSTAL SODA WATER CO.
VITALE, FRANK	229	M & G CONVOY, INC.
VITO, CHARLES W.	229	TOPPS CHEWING GUM, INC.
WALLERY, MICHAEL J.	773	INTERSTATE DRESS CARRIERS
WARLICK, DAVID L.	776	YRC WORLDWIDE
WASKO, JOHN G.	229	J R BUTLER, INC.
WEIDERHOLD, JOHN	776	YRC WORLDWIDE
WEIDNER, LARRY J.	429	ASSOCIATED WHOLESALE, INC.
WOOD, DONALD M.	776	NEW PENN MOTOR EXPRESS, INC.
ZIRKLE, JR., FLOYD G.	776	CONSOLIDATED FREIGHTWAYS





# CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

## IMPORTANT ITEMS TO REMEMBER WHEN RETIRING

1. Your application should not be signed and dated more than sixty (60) days prior to the date that is entered in the space entitled "Date Electing to Retire."
2. If you are electing to have your monthly check(s) sent to the bank, your **FIRST** (or next if you are already receiving checks) monthly check will be sent to your home address. It takes 30 days for direct deposit to go into effect.
3. The date of notarization must be the same date you signed the applicable forms in the presence of a Notary Public.
4. If you are electing to roll over a lump sum balance, the financial institution to which the money is to be sent will need 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 name 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 that is receiving the money (not simply a broker or financial advisor). The signature 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 be included.
5. 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.
6. Your checks will begin on the first of the month following approval of your Retirement Application by the Board of Trustees. Retirement checks are issued on the first business day of the month and represent benefits for the previous month. For example, if your retirement date is October 1, you will receive your first check dated November 1, representing benefits for the month of October. If your retirement date is retroactive, your retroactive payment will be paid in a separate check on the first business day of the month after your application is approved.

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

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

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 as a result of a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

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

# Walk-in Medical Facilities

The following is a partial list of in-network walk-in medical facilities operating in Central, Northern and Eastern Pennsylvania.

These facilities treat non-life or limb threatening medical illnesses or injuries. They are an alternative to visiting a hospital emergency

room when your family doctor is not available.

When a serious condition exists such as chest pains, shortness of breath, abdominal pain, persistent vomiting or multiple injuries from an accident, patients should seek care at a hospital emergency department.

The Health and Welfare Fund provides this list as a convenience to our members. We recommend that you call the facility before visiting to confirm their hours, location, co-pay amounts and types of treatments available.

## **Gettysburg Readycare**

40 V-Twin Drive  
Gettysburg, PA 17325  
717-339-2875  
*Adams County*

## **Concentra Urgent Care**

4201 Pottsville Pike  
Reading, PA 19605  
610-921-5811  
*Berks County*

## **Downtown Reading Urgent Care**

145 North 6th Street  
Reading, PA 19601  
610-378-2000  
*Berks County*

## **The Reading Hospital Medical Group Quick Care Center – Exeter**

3703 Perkiomen Avenue  
Reading, PA 19606  
610-898-7570  
*Berks County*

## **Urgent Care Center at the Reading Health Dispensary**

838 Penn Street  
Reading, PA 19602  
610-988-4878  
*Berks County*

## **Urgent Care Center at the Reading Hospital at Muhlenberg**

1000 Tuckerton Court  
Reading, PA 19602  
610-988-8748  
*Berks County*

## **St. Luke's Urgent Care Centers – Jim Thorpe**

1104 North Street  
Jim Thorpe, PA 18229  
570-325-2400  
*Carbon County*

## **St. Joseph's Medical Center – Elverson**

45 S. Pine Street  
Elverson, PA 19520  
610-913-1234  
*Chester County*

## **Concentra Urgent Care**

4910 Ritter Road  
Mechanicsburg, PA 17055  
717-795-1819  
*Cumberland County*

## **Aspire Urgent Care and Family Medicine**

49 Prince Street  
Harrisburg, PA 17109  
717-901-3440  
*Dauphin County*

## **Concentra Urgent Care**

4400 Lewis Road, Suite G, H  
Harrisburg, PA 17111  
717-558-6708  
*Dauphin County*

## **Medical Express Care**

1208 O'Neill Highway  
Dunmore, PA 18512  
570-207-2612  
*Lackawanna County*

## **Concentra Urgent Care**

113 Butler Avenue  
Lancaster, PA 17601  
717-391-3087  
*Lancaster County*

## **Urgent Care Center of Lancaster**

1821 Oregon Pike Ste 2  
Lancaster, PA 17601  
717-581-0538  
*Lancaster County*

## **Cedar Crest EmergiCenter**

1101 S. Cedar Crest Blvd.  
Allentown, PA 18103  
610-435-3111  
*Lehigh County*

## **St. Luke's Urgent Care Centers – Bethlehem**

153 Brodhead Road  
Bethlehem, PA 18017  
610-954-3220  
*Lehigh County*

## **Concentra Urgent Care**

268 Highland Park Blvd.  
Wilkes-Barre, PA 18701  
570-822-8831  
*Luzerne County*

## **Geisinger South Wilkes Barre – Janet Weis Children's Hospital (Pediatric Only Urgent Care)**

25 Church Street  
Wilkes Barre, PA 18765  
888-675-5437  
*Luzerne County*

## **Geisinger South Wilkes-Barre (Adult Urgent Care)**

25 Church Street  
Wilkes-Barre, PA 18765  
800-275-6401  
*Luzerne County*

## **Hazleton Urgent Care**

57 W. Juniper Street  
Hazleton, PA 18201  
570-501-2692  
*Luzerne County*

## **Concentra Urgent Care**

850 Germantown Pike  
Plymouth Meeting, PA 19462  
610-275-3884  
*Montgomery County*

## **Concentra Urgent Care**

2010 Levick Street  
Philadelphia, PA 19149  
215-537-4755  
*Philadelphia County*

## **Concentra Urgent Care**

7000 Holstein Avenue  
Philadelphia, PA 19153  
215-365-7510  
*Philadelphia County*

## **Concentra Urgent Care**

2141 Pennsylvania Avenue  
York, PA 17404  
717-764-1008  
*York County*

## **Wellspan ReadyCare – Edgar**

1101 S. Edgar Street  
York, PA 17455  
717-851-1566  
*York County*

## **Wellspan ReadyCare – Market**

2250 E. Market Street  
York, PA 17402  
717-812-3940  
*York County*

## **York Hospital Community Health Center**

605 S. George Street,  
Ste. 200  
York, PA 17401  
717-851-2334  
*York County*



## Retirees: Direct Deposit Makes Sense!

**W**ould 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](http://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](http://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**.*

### RECIPROCAL PENSIONS

***Q. I am preparing to apply for retirement from the Central PA Teamsters Pension Fund. What do I need to do if I had time in another Teamsters pension fund?***

**A.** Reciprocal service is service with one or more Teamsters pension funds that are recognized under the Central PA Teamsters Pension Fund, through a reciprocity agreement, either for satisfying your eligibility for a benefit or for vesting.

If you had time in another Teamsters pension fund, please contact this fund six months prior to your intended retirement date. Your retirement date for purposes of

receiving your pension benefits must be the first day of the month. You must also contact the other fund(s) to begin the retirement process with the other fund(s).

Please inform the Pension Fund that you had time in another Teamsters pension fund at the time you request your pension application. On the **Request for Application Form**, you will be asked to provide the applicable Teamster local number and/or Teamster fund and your approximate dates of employment. The Central PA Teamsters Pension Fund needs this information in order to communicate with the other fund(s) to determine your eligibility for a reciprocal pension. ■

### December 2009 Retirement Income Plan (RIP) Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the twelve month period ending December 31, 2009. The net returns equal gross investment returns less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

#### Plan

**RIP 1987**  
**RIP 2000\***

#### Approximate Net Return

**+20.0%**  
**+16.5%**

\*Effective at the end of the day on December 31, 2009, the RIP 2000 Plan was merged into the RIP 1987 Plan in order to save administrative costs. The transition of assets was completed in February, 2010.

For more information on investment returns, visit the Central Pennsylvania Teamsters website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com). Click on Pension Fund and then "Reports and Notices."





## Healthy Living

### Why Walking Does Your Body Good

#### *Five science-backed reasons to step to it*

##### **For your heart:**

Just 30 minutes of walking three or more times a week can lower your blood pressure by five points, findings in the *Journal of Epidemiology and Community Health* show. Walking several times a week is as effective as vigorous exercise at reducing women's risk of heart disease, according to the Harvard Nurses' Health Study.

##### **For your brain:**

Walking boosts your brain's production of endorphins, "feel-good" chemicals that help ease stress and fend off the blues. In fact, clinically depressed people reported feeling less tense, tired, angry and confused after a mere 10-minute walk, according to a Duke University study.

##### **For your complexion:**

Like all cardiovascular exercise, walking gets your heart pumping and improves circulation – and better blood flow means your skin (the largest organ of the body) receives plenty of the nutrient-rich blood it needs for optimal health.

##### **For your immune system:**

You can cut your odds of contracting a cold in half by walking for 45 minutes a day, five days a week, according to one study. The reason: Walking supports healthy circulation, which in turn enables blood-borne immune cells to reach and kill viruses and bacteria more quickly.

##### **For your bones:**

Weight-bearing exercise such as walking helps build bone mass, which can fend off osteoporosis. In one study, women who walked a mile a day had up to seven years more bone in reserve than non-walking women.

*Source: Hearst Publications* ■

## Update on the COBRA Premium Reduction Provisions under ARRA

**P**resident Obama signed the American Recovery and Reinvestment Act (ARRA) on February 17, 2009 and more recently, the Fiscal Year 2010 Defense Appropriations Act on December 21, 2009. The law gives "Assistance Eligible Individuals" the right to pay reduced COBRA premiums for periods of coverage beginning on or after February 17, 2009 and can last up to 15 months. The 15 month COBRA premium subsidy has been extended to those who become eligible on or before March 31, 2010.

A summary of the COBRA premium reduction provisions under ARRA is available on the Central PA Teamsters website. Select the Health and Welfare section, then click on "COBRA." You may also contact the Contributions and Eligibility Department of the Health and Welfare Fund: in PA 800-422-8330 or 610-320-5500, in USA 800-331-0420. ■

## Moonlighting/ Self-employment

**T**he 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. ■





# HEALTHY LIVING

the Central Pennsylvania Teamsters Wellness Program.

**H**ealthy Living is designed to provide participants and their families with tools to help improve their health through lifestyle changes. Adopting a healthy lifestyle and monitoring diseases such as asthma and diabetes can help people live longer, more satisfying lives. Studies have also shown that healthy employees are more productive and experience less absenteeism and health care claims.

Healthy Living gives members the following benefits and much more:

- Information on diseases and health issues on the Wellness Link of the Central Pennsylvania Teamsters Health and Welfare Fund website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com)
- Discounts on fitness and weight management programs
- A disease management program for members and their families who qualify for the Diabetes or Asthma Care Management program

These programs are provided to you and your eligible dependents at no cost. Take advantage of the benefits offered by Healthy Living and start living a healthier lifestyle today!

## Visit Our Wellness Website ...start living a healthier lifestyle today!

Click on the Wellness link of our Central PA Teamsters website at [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com) to access the Central PA Teamsters Wellness Program for health information, discounts on fitness clubs and weight management programs, and wellness reminders.

The **GlobalFit Fitness Program**, offered through the HealthAmerica network, is an exciting way to jumpstart your exercise routine. Members of the Central Pennsylvania Teamsters Health and Welfare Fund can join premier fitness clubs at substantially discounted rates. Save up to 60% on membership rates at over 1,500 participating fitness clubs nationwide. For more information, visit our website Wellness Link and click on "GlobalFit Fitness Program" or call GlobalFit's fitness line at 1-800-294-1500. You must mention HealthAmerica to receive the discount.



## Take the Health Risk Assessment and Start Improving Your Health Today!

Take the Central PA Teamsters confidential on-line Health Risk Assessment (HRA) today! Select the "Central Pennsylvania Teamsters Wellness Program" on our website, [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com) and click on "Health Risk Assessment." It only takes 15-20 minutes. Within a few seconds of completion, you'll receive a personalized, comprehensive report summarizing your current health status, plus some recommendations for improving your health.

**Weight Watchers Discounts** for Weight Watchers Meetings and Online programs can save you money on registration for this popular weight management program. Check out the Weight Watchers link or call 1-800-710-4663. Please mention HealthAmerica to receive a discount.

**Start taking steps right away to  
improve your health!**  
**Check out this valuable information today!**



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

Non-Profit Org.  
U.S. POSTAGE  
**PAID**  
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](http://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](http://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*  
Mark Johnson  
*Employer Trustee*  
Keith L. Noll  
*Union Trustee*  
Howard W. Rhinier  
*Union Trustee*  
Michael P. Rys  
*Union Trustee*  
Daniel W. Schmidt  
*Employer Trustee*  
Joseph J. Samolewicz  
*Administrator*  
Martin L. Cullen  
*Assistant Administrator*

### **Professional Advisors:**

Beyer-Barber  
*Health & Welfare Fund Actuary & Consultant*  
Morgan Lewis  
*Legal Co-Counsel*  
Novak Francella, LLC  
*Certified Public Accountants*  
Summit Strategies  
*Investment Consultant*  
Stevens & Lee  
*Legal Co-Counsel*

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

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

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

### **Investment Managers for the Central Pennsylvania Teamsters Pension Fund:**

Aberdeen Asset Management, Inc.  
Aronson+Johnson+Ortiz, LP  
The Boston Company Asset  
Management, LLC  
Causeway Capital Management, LLC  
INTECH Investment Management, LLC  
LSV Asset Management  
Madison Square Investors  
Mesirow Financial, Inc.  
Oakbrook Investments  
Post Advisory Group, LLC  
Principal Financial Group  
Prudential Insurance Company  
of America  
Rothschild Asset Mgt., Inc.  
State Street Global Advisors  
Walter Scott & Partners, Ltd.  
Western Asset  
Westfield Capital Management  
Company, LLC