



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



November 2008

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND SUMMARY OF MATERIAL MODIFICATIONS STEP THERAPY PROGRAM EFFECTIVE JANUARY 1, 2009

Effective January 1, 2009, the Health and Welfare Fund's Prescription Drug Plan will implement a new program which affects coverage for new prescriptions of proton pump inhibitors (PPIs). The new program is called Step Therapy. New prescriptions are considered to be for participants who did not receive a prescription for a PPI during 2008.

What Are Proton Pump Inhibitors?

Proton pump inhibitors (PPIs) reduce the amount of acid produced by the stomach, which in turn reduces irritation of the stomach lining. Widely-prescribed PPIs include Prilosec, Nexium, Protonix, Aciphex and Prevacid. Currently, only Prilosec offers an over-the-counter (OTC) brand and generic version (omeprazole).

How Does the Step Therapy Program Work?

If your doctor recommends a new prescription for a PPI on or after January 1, 2009, be sure to request a prescription for Over-the-Counter Prilosec or its generic equivalent as a first step. Take the prescription to your participating pharmacy. Your pharmacist will provide you with a one-month supply. Your co-pay amount will depend upon your prescription benefit coverage (Plan 13, Plan 14 (Option A, B or C) or Plan 16 (Option A, B or C). Please refer to the Prescription Drug Benefit description located elsewhere in this newsletter.

If the Prilosec OTC Prescription Drug is effective, your refills for OTC Prilosec or its generic equivalent will be covered under the Prescription Plan. If, however, the Prilosec OTC drug or

its generic equivalent is not effective, ask your doctor to write a letter to the Health and Welfare Fund explaining the reasons why the medication was not working properly for you. If this letter shows that there is a medically

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Attention Participants in the Central PA Teamsters Health and Welfare Fund Who Are Enrolled in Medicare:

The Fund Office will be contacting you by mail with a request for information in order to comply with the Medicare, Medicaid, and SCHIP Extension Act of 2007 (Act).

The Act was signed into law on December 29, 2007 and requires health insurers and third party administrators to submit data to the Centers for Medicare and Medicaid Services (CMS) identifying situations where the group health plan is primary to Medicare.

Medicare requires that the Health and Welfare Fund have all dependent Social Security numbers on file. If we do not have your dependents' Social Security number, coverage for that dependent will be suspended until we receive this information.

Please look for your request in the mail sometime during the last quarter of 2008. Be sure to complete and return the information requested by the Fund as soon as possible.

Thank you for your cooperation.

Coming Soon: Web Portal for Participants in the Retirement Income Plan

In the near future, participants in the Retirement Income Plan (RIP) 1987 and RIP 2000 plans with access to the internet will have the ability to view their account balances as of the most recent monthly valuation date through a secure portal on the Fund's website, www.CentralPATeamsters.com.

The Fund Office is currently finalizing the details and security issues associated with the web portal. The expected date of operation is early 2009.

Once the portal is up and running, participants may request a user ID and PIN from the Fund Office via e-mail. After the user ID and PIN numbers are issued, participants may view their monthly account balances 24/7, 365 days a year.

Check the News page of the Central PA Teamsters website for progress updates.

Step Therapy Program

(Continued from Page 1)

necessary reason why you should not use the generic or OTC prescription, the patient will be allowed to use other PPI's if prescribed by his or her physician.

What Happens If I Try to Fill a New Prescription for a PPI That Isn't Over-the-Counter On or After January 1, 2009?

If you or your eligible dependents present a new prescription for a non-OTC PPI at the pharmacy on or after January 1, 2009, your prescription will be rejected for payment. You will need to ask your health care provider for a prescription for OTC Prilosec or its generic equivalent as an initial step to address your problem.

Can I Utilize the Mail Order Program for PPI Prescriptions?

Yes, once you have determined that the OTC Prilosec or its equivalent is effective, you may utilize the Prescription Drug Mail Order Program.

Can I Use the Step Therapy Program if I am Currently Using a PPI on the Negative Formulary List as a Way to Reduce My Out-of-Pocket Expenses?

Yes. Check with your doctor to determine if this is an appropriate treatment option and to obtain a prescription.

Why is the Health and Welfare Fund Implementing a Step Therapy Program?

Prescription drug health benefits have become one of the most expensive components of health care costs. The Health and Welfare Fund has implemented the Step Therapy Program in an effort to control prescription drug costs, and provide participants with the best coverage.

For questions or for additional information about the Step Therapy Program, please contact the Health and Welfare Department. ■



Dental Benefit News

Pregnant Participants Now Eligible for One Additional Dental Cleaning Per Year

The Central Pennsylvania Teamsters Health & Welfare Fund Dental Plan normally pays for two dental cleanings per Benefit Year.

Maintaining good oral health is particularly important during pregnancy. This is because pregnancy causes hormonal changes that increase risk of gum disease, and because oral health can affect the baby's health.

Therefore, effective January 1, 2008, pregnant participants and pregnant spouses covered under the Fund's Dental Plan are eligible for one additional cleaning during the pregnancy.

Changes to Dental Implant Policy Effective September 1, 2008

A Summary of Material Modifications was mailed in September, 2008 to all participants covered under the Dental Plan regarding changes to the Dental Implant Policy effective September 1, 2008.

The Summary of Material Modifications explains when dental implant benefits will be paid under the Fund's dental provisions and when dental implants will be paid under the Fund's medical provisions. Under the Fund's dental provisions, each family member has an annual allowance for dental benefits. Under the Fund's medical provisions, medically necessary services and procedures are paid without an annual limit.

The key points of the Fund's dental implant policy are as follows:

- 1) **ALL requests for dental implants must be submitted for pre-determination.** If you or your provider do not submit the procedure for predetermination, the Fund will only pay up to your annual dental limit for the implant, and all related dental implant services, and will not consider the claim for payment under the medical provisions of the plan.
- 2) If the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that the only mode of treatment available to maintain dental health and function is an implant-supported crown, bridge, partial or full denture, the implant claim will be paid under the medical provisions of the plan, and not under the dental provision of the plan.
- 3) On the other hand, if the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that a regular bridge, partial or full denture can adequately maintain your dental health and function, the implant and all related expenses will be paid under the annual dental maximum set forth in your plan.
- 4) Finally, if the implant is sought for cosmetic or aesthetic purposes, payment for the implant will only be made under the annual dental maximum set forth in your plan.

Delta Dental administers the Fund's dental claims and will also administer the pre-determinations for dental implants. Delta Dental pays eligible dental claims, regardless of whether a claim is paid under the dental maximum or outside of the dental maximum.

CREDITABLE COVERAGE NOTIFICATION

PLAN 13, PLAN 14, AND PLAN 16

Important Notice from

THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Central Pennsylvania Teamsters Health & Welfare Fund ("Fund"). This information can help you decide whether you need to take action regarding joining a Medicare drug plan (also known as Medicare Part D). If you were covered for prescription drug benefits from the Fund last year, the Fund sent you a similar notice to this one.

NOTE: You are only eligible to elect Medicare prescription benefits if you are eligible to elect Medicare.

If you lose the Fund's coverage and you are eligible for Medicare coverage, you can get Medicare coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. This coverage is separate from the coverage you have from the Fund.

The Fund, using the standards established by the federal government, has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out at least as much as standard Medicare prescription drug coverage pays. **The Fund's prescription drug coverage is considered Creditable Coverage.** Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a penalty of a higher Medicare Part D premium if you later decide to timely enroll in Medicare prescription drug coverage.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you are considering electing Medicare Part D coverage, you should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug

coverage in your area. Keep in mind that this Fund may provide you with medical, dental, vision, and other benefits that are described in the next section. If you enroll in a Medicare prescription drug plan and lose your coverage from the Fund (for example, if you drop your coverage under the Fund in order to take the Medicare Part D plan), you and your eligible dependents will also lose those other benefits in addition to your prescription coverage.

If you elect both Fund coverage and Medicare coverage and you have Fund coverage on account of your own active employment or on account of the active employment of your spouse or parent, the Fund will be the primary payor of benefits and Medicare will be the secondary payor of benefits. You will want to take a careful look at the Fund's coverage (including both the Fund's benefits and any payments you may make toward that coverage) when making your decision about whether to purchase a Medicare Part D plan.

The Fund offers the following prescription benefits:

PLAN 13 PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary for 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 for up to a 34 day supply

PLAN 14 & PLAN 16 PRESCRIPTION COVERAGE:

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 for 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 for up to a 34 day supply	\$30.00	\$40.00	\$50.00

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This Fund also offers medical benefits:

Plan 13 offers physician office visits, hospital benefits, inpatient benefits, physical therapy benefits, surgical benefits, prescription benefits, outpatient diagnostic benefits, dental/orthodontic benefits, hearing/vision benefits, and mental illness/substance abuse benefits, as well as death and accidental death and dismemberment benefits and short-term disability benefits.

Plans 14 and 16 provide the following core benefits: hospital benefits, inpatient benefits, physical therapy benefits, surgical benefits, outpatient diagnostic benefits, transplant benefits, immunization and injection benefits and major medical benefits. Plans 14 and 16 also offer the following benefits on an optional basis, to be selected in collective bargaining and reflected in the contract with the employer: death and accidental death and dismemberment benefits, dental/orthodontic benefits, hearing/vision benefits, prescription benefits, mental illness/substance abuse benefits, physician office visits and short-term disability benefits.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

If you don't join when you are first eligible, and don't have creditable prescription coverage, you may have to wait to join a Medicare drug plan and you may pay a higher premium if you join later. You may pay that higher premium for as long as you have Medicare prescription drug coverage if you join later. Be aware that if you lose your coverage with the Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you risk paying a higher premium to enroll in Medicare prescription drug coverage later. If there is a break in coverage of 63 days or longer of prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without

coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two month Special Enrollment Period (SEP) to join a Part D plan. In addition, if you lose or decide to leave the Fund's coverage, you may be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

For more information about this notice or your current prescription drug coverage...

Contact the Fund's Prescription office at Toll Free In PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offers prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: November 10, 2008
Name of Entity/Sender: Central Pennsylvania Teamsters Health & Welfare Fund
Contact—Position/Office: Prescription Department
Address: 1055 Spring Street, Wyomissing, PA 19610
Telephone Number: Toll Free In PA 1-800-422-8330
Toll Free in USA 1-800-331-0420

Pension Summary of Material Modifications Notices Mailed to Participants

Summary of Material Modifications (SMM's) were mailed during July and August 2008 to participants in the RIP 1987, RIP 2000 and Defined Benefit Pension Plans. The SMM's covered Amendments adopted from January 1, 2008 to May 31, 2008. These amendments do not affect current retirees' benefits. The SMM's may be accessed on the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on the Pension Section, then select the "SMM" link.

CREDITABLE COVERAGE NOTIFICATION PLAN R4 AND PLAN R5

Important Notice from

THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Central Pennsylvania Teamsters Health & Welfare Fund ("Fund"). This information can help you decide whether you need to take action regarding joining a Medicare drug plan (also known as Medicare Part D). If you were covered for prescription drug benefits from the Fund last year, the Fund sent you a similar notice to this one.

NOTE: You are only eligible to elect Medicare prescription benefits if you are eligible to elect Medicare.

If you lose the Fund's coverage and you are eligible for Medicare coverage, you can get Medicare drug coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. This coverage is separate from the coverage you have from the Fund.

The Fund, using the standards established by the federal government, has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out at least as much as standard Medicare prescription drug coverage pays. **The Fund's prescription drug coverage is considered Creditable Coverage.** Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a penalty of a higher Medicare Part D premium if you later decide to timely enroll in Medicare prescription drug coverage.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you are considering electing Medicare Part D coverage, you should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in

your area. Keep in mind that this Fund provides you with medical benefits that are described in the next section. If you enroll in a Medicare prescription drug plan and you lose your coverage from the Fund (for example, if you drop your coverage under the Fund in order to enroll in a Medicare Part D plan), you and your eligible dependents will lose those other benefits in addition to your prescription coverage and will not be permitted to re-enroll under the Fund's coverage.

The Fund offers the following prescription benefits:

MAIL ORDER COPAYMENTS

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\$30 Brand for up to a 90 day supply

\$60 Negative Formulary for 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 for up to a 34 day supply

This Fund also offers medical benefits:

Retiree Plans R-4 and R-5 provide benefits for hospitalization, physician office visits, physical therapy, surgical procedures, immunizations, outpatient diagnostics, major medical and certain other limited benefits. In addition to the benefits listed above, Plan R-4 provides death benefits, mental health and substance abuse treatment benefits.

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If you don't join when you are first eligible, and don't have creditable prescription coverage, you may have to wait to join a Medicare drug plan and you may pay a higher premium if you join later. You may pay that higher premium for as long as you have Medicare prescription drug coverage if you join later. Be aware that if you drop or lose your coverage with the Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you risk paying a higher premium to enroll in Medicare prescription drug coverage later. If there is a break in coverage of 63 days or longer of prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher

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than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two month Special Enrollment Period (SEP) to join a Part D plan. In addition, if you lose or decide to leave the Fund's coverage, you may be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

For more information about this notice or your current prescription drug coverage...

Contact the Fund's Prescription office at Toll Free In PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that

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offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

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Date: November 10, 2008
Name of Entity/Sender: Central Pennsylvania Teamsters Health & Welfare Fund
Contact—Position/Office: Prescription Department
Address: 1055 Spring Street, Wyomissing, PA 19610
Telephone Number: Toll Free In PA 1-800-422-8330
Toll Free in USA 1-800-331-0420

Are You a New Participant in the Central PA Teamsters Pension Plan?

New participants in the Central Pennsylvania Teamsters Pension Plan receive a new member's packet from the Contribution/Eligibility Department after they become a participant in the Plan. Please review the information when you receive it.

Your packet includes a Designation of Beneficiary Form and a Seniority Confirmation Form. Please be sure to complete **both** forms and return them to the Pension Fund Office. The Pension Fund Office requires the information on the Seniority Confirmation Form in order to accurately calculate your pension benefits. Thank you.

Motor Vehicle Accidents: How Are Medical and Wage Loss Benefits Paid by the 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.

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.

A Message from the Board of Trustees Regarding Current Investment Conditions and Their Impact on the Central Pennsylvania Teamsters Pension Fund

We have witnessed unprecedented changes in the investment markets over the last year, which in turn have resulted in unprecedented levels of concern among investors. Both the U.S. and global capital markets continue to experience a period of extraordinary turmoil, marked by liquidity and credit concerns in the financial sectors, record volatility, and a series of government interventions. Investments in asset classes ranging from cash to debt to equity have been affected. This has been a difficult year for almost all institutional investors and, unfortunately, our Plans have shared in the recent disappointing results.

The Current Situation

So far this year through September 30th, the Defined Benefit Plan is down 14.8%, while RIP 1987 is down 15.2% and RIP 2000 is down 13.0%.

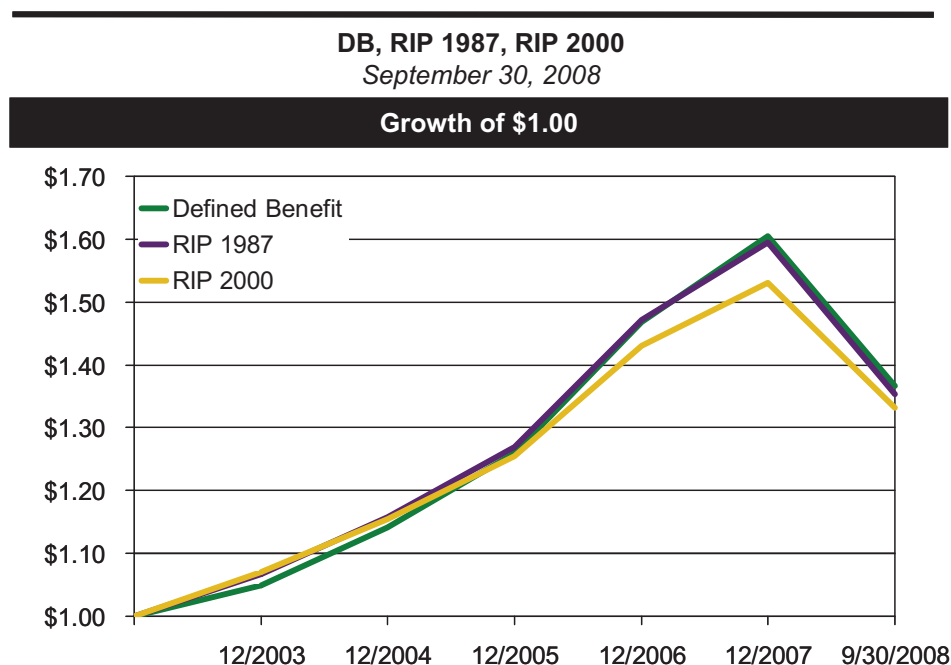
Five years ago, the Fund restructured its investment portfolios and introduced new asset classes for greater diversification. This restructuring has served us well: the Plans have built up a track record of solid returns over the past five years, which will help them withstand some of the recent negative returns. The Plans have each provided a greater than 7% compounded annual return over the last five years *even after accounting for the recent downturn in the markets.*

Annual Gross Returns 2003 Through September 30, 2008

	<u>2008 YTD</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
DB Plan	-14.8%	9.2%	16.7%	10.4%	14.1%	11.2%
RIP 1987	-15.2%	8.5%	16.0%	9.6%	13.7%	17.7%
RIP 2000	-13.0%	7.0%	14.1%	8.7%	13.9%	18.7%
S&P 500	-19.3%	5.5%	15.8%	4.9%	10.9%	28.7%

The Growth of \$1.00 invested in the Plans Between 2003 and 2008

In simplified terms, the graph below shows the growth of a dollar invested with the Fund on January 1, 2003 through the current market downturn as of September 30, 2008. The value of that original dollar invested in each of the three plans grew to an amount ranging between \$1.30 and \$1.40 during that period.



Impact on the Retirement Income Plans

As is displayed in the chart entitled *Annual Returns 2003 Through September 30, 2008*, this has been a difficult year for all Participants in the RIP 1987 and RIP 2000 Plans, but it has been especially troublesome for those at or near retirement age. Similarly, it is of great concern to those retired participants who have left some or all of their account balances in the Plans.

While we do not wish to minimize or to gloss over the impact that this downturn in the markets has had on everyone, it is important to consider the recent periods of excellent rates of return enjoyed by participants, and to avoid focusing directly on the negative returns we are currently experiencing.

On a positive note, in spite of the 2008 YTD performance through September, the annualized net return for the RIP 1987 Plan from its inception on January 1, 1987 through September 30, 2008 is a very respectable +7.4%.

We want to remind everyone of the need to maintain a longer-term perspective regarding the investment of retirement monies. Although every individual retiree's personal situation and tolerance for risk is different, most financial planners emphasize the need for investing a meaningful percentage of one's assets in the equity markets to help combat inflation during retirement periods that may extend 25 years or more.

Impact on the Defined Benefit Plan

Despite the extraordinary market conditions previously discussed, the Defined Benefit Plan remains well-positioned to handle the current economic crisis from both short-term and long-term perspectives. The Plan's ability to withstand this extraordinary market environment is a direct result of the Plan's well thought-out investment policy.

In the short-term, many defined benefit plans across the country are now facing the prospect of being adversely impacted by the Pension Protection Act of 2006 (PPA). Under this recent Federal law, our actuary must certify by each March 31st whether or not the Plan falls into one of three problem categories identified by Congress (called Endangered, Seriously Endangered, or Critical). You also may have heard references to plans being in the "Green Zone" (not endangered or critical); "Yellow Zone" (endangered); or "Red Zone" (critical). Recall, that in April 2008, the Trustees informed you of the good news that our actuary certified that our Plan was in the "Green Zone" and not in any of the endangered or critical categories for 2008. The Fund will continue to provide these annual updates as required by the PPA.

Finally, all actuarial indicators currently reflect that the Plan's financial health will continue to be strong over the long run.

Where Do We Go From Here?

Investors must take some risk if investing for the long term, and that risk must be managed through diversification. The Plans' investments are diversified across a wide range of asset classes, strategies and styles. We avoid "timing the market," which is extremely difficult. If we were now to sell investments that have dropped in value, we would lock in significant losses. In this situation, there is a very real risk of missing small windows of opportunity that can make a large difference in long-term performance once the market rebounds. We believe the number one investment priority for the Plans is to maintain discipline rather than to abandon a well thought-out investment policy. Our investment strategies are designed to serve as a road map to follow in hard times as well as good times.

We intend to avoid a situation in which fear leads to bad decisions. We also intend to address the current turmoil in the investment markets with a deliberate and steady hand. We believe that the fear and uncertainty currently gripping the financial markets mask the long-term prospects for global growth, and we expect to see opportunities to help the Plans profit going forward.

The Trustees of the Central Pennsylvania Teamsters Pension Fund, as in the past, wish to assure you that we recognize the Plans' importance to the future well-being of our participants and their families. We shall continue to monitor the Plans' health and make every effort to ensure their future success.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits



Prescription Plan Benefits Under Plans 13, R4 and R5

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

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective January 1, 2009,

Xyzal 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.

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 and 16

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

Plan 14 and 16 – Option Levels A, B & C

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective January 1, 2009,

Xyzal 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.

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

Retirees: Direct Deposit Makes Sense

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

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

Important: If you are currently using direct deposit and your bank name and/or account changes, please notify the Pension Department 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 Department or visit www.CentralPATeamsters.com (click on "Pension" – "Forms") to get a new form. Please note that direct deposit changes usually take 30 days to become effective after you notify the Fund. After you request a change, your first check may be mailed to your home. Thereafter, your check will be directly deposited to your bank account.



Healthy Living Should I Get A Flu Shot?

Who should get vaccinated this season?

In general, anyone who wants to reduce their chances of getting the flu can get vaccinated. However, it is recommended by the Centers for Disease Control (CDC) and the Advisory Committee on Immunization Practices (ACIP) that certain people should get vaccinated each year. Most of these people are recommended for vaccination because they are at high risk of having serious flu complications or they live with or care for people at high risk for serious complications.

People recommended for vaccination during the 2008-09 flu season are:

- Children aged 6 months up to their 19th birthday
- Pregnant women
- People 50 years of age and older
- People of any age with certain chronic medical conditions
- People who live in nursing homes and other long-term care facilities
- People who live with or care for

those at high risk for complications from flu, including:

- Health care workers
- Household contacts of persons at high risk for complications from the flu
- Household contacts and out of home caregivers of children less than 6 months of age (these children are too young to be vaccinated)

When should I get vaccinated for the 2008-09 flu season?

Yearly flu vaccination should begin as soon as vaccine is available and continue throughout the influenza season, into December, January, and beyond. Influenza season most often peaks in February, but influenza viruses can continue to cause illness into the spring. For people not able to get their influenza vaccine in the fall, vaccination in December, January and beyond is beneficial in most years.

If I get vaccinated now will I be protected all season?

Yes. The protection (immunity) provided by the vaccine lasts about a year, so vaccination in August or September provides protection for the duration of the United States flu season, which can last until April or May. Getting vaccinated as soon as vaccine is available may be most important for children being vaccinated against flu for the first time, who need to get two doses of flu vaccine at least 4 weeks apart.

—Source: Centers for Disease Control and Prevention ■

September 2008 Retirement Income Plan (RIP) Returns

The following are approximate returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the nine month period ending September 30, 2008. 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	Approximate Gross Return	Approximate Net Return
RIP 1987	-15.2%	-15.3%
RIP 2000	-13.0%	-13.5%

Current market conditions are being monitored closely by the Board of Trustees and Fund Office staff. For more additional information on the Fund's response to market conditions and updates on investment returns, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."



Retirement 101

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

I recently received my annual Benefits Statement from the Central Pennsylvania Teamsters Pension Fund. Can you give me an explanation of how contributions and benefits are calculated for the annual statement?

The annual benefits statements for the prior year are generally mailed in the spring. For example, the 2007 annual benefits statements were mailed in May, 2008. The Pension Department waits until mid-February to allow for the majority of contributions to be reported before that information is forwarded to the Fund actuaries to calculate the benefit estimates and produce the statements. It is important to note that the annual benefits statements are estimates only and are based on the information available to the Pension Department at the time the statements are produced. In addition, future benefit projections are estimates only and are a function of future contributions, benefit accruals and "benefit caps" in effect for a specific year. Future benefit amounts are based on the assumption that future contributions and accruals do not change.

Monthly contributions to the Central Pennsylvania Teamsters Pension Fund are negotiated amounts paid to the Fund

on a specified hourly or monthly basis. Some factors which may influence the amount your employer remits (and for which you are credited) include the number of hours that your employer reports you worked in a month (this number may be affected if you are out of work due to illness or injury), whether contributions are credited at a later than normal date (such as contribution obligations uncovered during an audit) or delinquent payments from your employer. In addition, contribution rates may change at the anniversary date of a contract (for example, a negotiated increase in pension contributions may occur mid-year).

Your Future Service monthly benefit is equal to 1.25% of the aggregate Contributing Employer contributions made on your behalf for Plan Years beginning on or after January 1, 2003, subject to the maximum benefit accrual (the "benefit cap") in effect during a particular year. In addition, you may also be eligible for a Past Service monthly benefit you may have earned prior to the expiration date of your collective bargaining agreement in 1987, 1988 or 1989, plus an account balance from the Retirement Income Plan (RIP) 1987 or RIP 2000. Your pension benefits statement includes all plans when calculating your estimated retirement benefit.

The Central Pennsylvania Teamsters Pension Fund Board of Trustees sets the "benefit cap" each year after the Plan's actuary determines the financial status of the Plan. The "benefit cap" for 2008 is \$180 for non-Freight participants. For Freight participants, the 2008 maximum monthly accrual is contingent upon the Central PA Freight Negotiating

Committee agreeing to the 2008 pension contribution rate recommended by the Central PA Teamsters Pension Fund Board of Trustees. To date, the freight allocation for 8/1/2008 remains unresolved by the Central PA Freight Negotiating Committee. Therefore, projection calculations set forth in the 2007 annual benefits statements for freight participants for 2008 were capped at \$140. For all participants, the cap resets back to \$140 at the beginning of each year, subject to revision by the Board of Trustees.

In rare instances, participants' benefits may exceed the cap. This could occur, for example if a participant works for and receives contributions from two different contributing employers.

I have retired from employment and am eligible to begin receiving retirement benefits under the Defined Benefit and RIP Plans. Must I begin receiving benefits from my DB and RIP Plans immediately, or can I delay receiving benefits from one or both plans?

You may elect to defer benefits after you stop working for a contributing employer by completing a form provided to you by the Pension Department. You may receive benefits from one Plan, but decide to defer receipt of benefits from another Plan. Please note however that your right to elect the CMMB or Rule of 82-85 benefits may be jeopardized or lost if you elect to receive your RIP benefits and defer receipt of your benefits under the Defined Benefit Plan. In accordance with IRS regulations, you are required to begin collecting all benefits on or before April 1 of the year following the year you attain the age of 70½. The receipt of benefits required by this rule will not impact your eligibility for the CMMB or the Rule of 82-85 benefits.

What are My Options for Receiving Benefits under the RIP 1987 and RIP 2000 Plans?

Your options for receiving benefits under the RIP 1987 and RIP 2000 Plans are as follows:

- Total Lump Sum Payment. You

(Continued on Page 10)

may receive the entire amount in a check, roll over the entire amount, or receive part of the distribution and roll over the balance. (Partial rollovers are not permitted for amounts less than \$500.)

- **Partial Lump Sum Payment and Monthly Installments.** (The Partial Lump Sum may not exceed 50% of the total balance, and the remainder is paid in monthly installments, each of which must be the greater of \$125 or 1/240th of the remaining balance. Payments must be for a period of at least 12 months.)
- **Monthly Installment Payments** of the greater of \$125 or 1/240th of the remaining balance each month for a period of at least 12 months.
- **Purchase of a Joint and Survivor Annuity** from an insurance company using your entire Account. You may elect a Single Life Annuity (with your spouse's consent if you are married) or a 50%, 75% or

100% Joint and Survivor Annuity.

- **Transfer to the Central Pennsylvania Teamsters Defined Benefit Plan.** This option is available only if you are eligible for the CMMB, the Rule of 82-85 or the Additional Alternative Benefit. If the option you select does not require you to transfer your entire account balance, then you receive your balance in a lump sum, which you may roll over, receive in a check, or both (assuming that the amount to be rolled over is at least \$500).

IMPORTANT TAX RULES IF YOU RECEIVE A DISTRIBUTION FOR WHICH YOU DO NOT ELECT A DIRECT ROLLOVER

- If you elect to receive any amount as a distribution from the Fund (unless it is an installment in a series of monthly installments payable for a period of at least 10 years) and do not elect to have the Fund roll over your distribution to

another employer plan or to an IRA, the Fund is required to withhold 20% of your distribution and pay it to the IRS. There is an exception if the total amount paid to you in a calendar year does not exceed \$200. You can take a credit against your federal income taxes for the amount that the Fund must withhold.

- If you receive a distribution for which you do not elect a direct rollover before you reach age 59½, you usually will be subject to a 10% non-deductible IRS penalty tax in addition to federal income taxes. The 10% penalty tax will not apply if you continue to work for a contributing employer until you have reached at least age 55 and then request a distribution at or after retirement. There are several other exceptions to the 10% penalty tax. You should request a summary of these rules from the Fund Office and also consult with your own tax advisor. ■

Have You Completed the Health Risk Assessment in 2008?

Want to get healthy and enter into a drawing to win one of eight \$50 VISA gift cards at the same time? All it takes is 20 minutes and access to the internet!

Simply visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com, and click on "Wellness Links" to access the Health Risk Assessment (HRA). The HRA takes about 20 minutes to complete. You will immediately receive a report with suggestions for improving your health. Taking the HRA is completely confidential.

If you complete the HRA by December 31, 2008, you will automatically be entered in a drawing to win one of eight \$50 VISA gift cards, compliments of HealthAmerica. The drawing will be held in January, 2009.

Don't delay, take the HRA today!

Update on the Behavioral Health Provider Transition to MHNet

HealthAmerica transitioned its mental health/substance abuse services network to MHNet effective September 1, 2008. Coverage did not change for Fund participants and beneficiaries after the transition. There have been changes to the provider network, however. The MHNet network continues to grow as additional providers join the network, including some from the Fund's previous network, United Behavioral Health.

Participants can call MHNet at 1-800-835-2094 to determine if their provider is in-network. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., EST for routine questions. Representatives are also available 24 hours a day, 7 days a week at the same number, 1-800-835-2094, for critical needs.

Participants receiving treatment that continues past September 1, 2008 with a provider that was participating with United Behavioral Health, but not with MHNet, are eligible for a "continuity of care" benefit. This benefit allows you to continue treatment with the same provider as if the provider is participating, even if he/she does not wish to participate in the MHNet network. The continuity of care benefit will continue until the end of your treatment or until you have a six-month break in your treatment, whichever is sooner.

If you have questions or require assistance regarding the MHNet provider transition, please contact the Health and Welfare Fund at 610-320-5500, 1-800-422-8330 (toll-free in Pennsylvania) or nationwide at 1-800-331-0420.

MHNet
BEHAVIORAL HEALTH

Retirees Approved For Pensions

July 2008 through September 2008

For the month of July 2008

Name	Local	Employer
BENSON, WILLARD E.	776	UPS CARTAGE SERVICES, INC.
BERGER, ARTHUR F.	771	YELLOW FREIGHT SYSTEM, INC.
BREVIK, DONALD J.	429	WINDSOR SERVICE, INC.
BUPP HENRY, DUANE	229	C&S WHOLESALE GROCERS
CHERIT, JR., BENJAMIN	776	UNITED PARCEL SERVICE, INC.
CONNER, RAMON	429	VICTUS LTD
CORMAN, JAMES C.	773	W S REICHENBACH & SON, INC.
DECHERT, THOMAS M.	429	PA HAULAGE-A DIV. OF TRANSRVE
DODGE, JR., DONALD R.	771	ARAMARK UNIFORM SERVICES, INC.
DONAGHER, RICHARD	401	KEYSTONE COCA-COLA BOTTLING CO.
DONOHUE, JR., BOYD L.	776	ARKANSAS BEST FREIGHT SYS., INC.
DORER, GORDON	776	ROADWAY EXPRESS, INC.
EHRLICH, LARRY A.	229	ROADWAY EXPRESS, INC.
EVANS, FRANK A.	229	AFFILIATED FOOD DISTR., INC.
FENNER, SR., DON R.	773	HARRY E. ORKIN, INC.
FISHEL, CHARLES J.	776	UNITED PARCEL SERVICE, INC.
FRANK, THOMAS J.	776	ARKANSAS BEST FREIGHT SYS., INC.
FURMAN, KENNETH EARL	776	CONSOLIDATED FREIGHTWAYS
GERY, BARRY B.	776	CONSOLIDATED FREIGHTWAYS
GRADWELL, JR., KERRY	773	UNITED PARCEL SERVICE, INC.
GREENAWALT, TIMOTHY M.	229	CONSOLIDATED FREIGHTWAYS
HAMMOCK, GERALD D.	773	PENSKE TRUCK LEASING CO. LP
HARTMAN, ROBERT	229	ROADWAY EXPRESS, INC.
HEIMBACH, JR., PETER S.	773	MACK TRUCKS, INC. NVSSC
HERRON, RICHARD R.	429	ARKEMA, INC.
HONSHIKO, ADRIAN B.	776	ROADWAY EXPRESS, INC.
HOSKIN, DAVID K.	429	ASSOCIATED WHOLESALERS, INC.
HOWE, ALEXIS	771	YELLOW FREIGHT SYSTEM, INC.
JONES, FELIX A.	776	ARKANSAS BEST FREIGHT SYS., INC.
KECKLER II, IVAN E.	776	CONSOLIDATED FREIGHTWAYS
KELLNER, EUGENE R.	773	PRESTON TRUCKING CO., INC.
KIRKHOFF, STEPHEN R.	401	ACME MARKETS, INC.
KOPINES, JOHN J.	229	CONSOLIDATED FREIGHTWAYS
KREBS, JAMES B.	773	MAIERS BAKERY
LEWIS, JOSEPH	229	SCRANTON SEWER AUTHORITY
LIGHT, MARTIE L.	776	ROADWAY EXPRESS, INC.
LUTZ, H. RONALD	776	ARKANSAS BEST FREIGHT SYS., INC.
MALONEY, JR., JAMES G.	312	MATLACK, INC. TERMINAL 5
MARSICANO, PATRICK A.	429	COTT BEVERAGES WYOMISSING, INC.
MARTZALL, JR., ROBERT E.	764	INTERSTATE MTR FREIGHT SYS., INC.
McMICHAEL, KIM RAY	773	USF HOLLAND, INC.
MILLER, OTIS	229	C&S WHOLESALE GROCERS
MORGAN, TOBIAS	776	ROADWAY EXPRESS, INC.
MURRAY, HOWARD O.	771	YELLOW FREIGHT SYSTEM, INC.
ORR, WILLIAM CRAIG	229	CONSOLIDATED FREIGHTWAYS
PARRISH, JILL	773	ASHLAND CHEMICAL COMPANY
PETERS, JR., EDWIN E.	429	LENTZ MILLING COMPANY
PUCHALSKY, JR., LARRY	773	UNITED PARCEL SERVICE, INC.
ROSSMAN, ROBERT D.	764	UNITED PARCEL SERVICE, INC.
SHELITSKY, ELWOOD C.	776	FLEMING COMPANIES, INC.
SHOBACK, DONALD D.	776	TRANSCON LINES
SNYDER, C. KEVIN	776	MAIERS BAKERY
STETTTLER, DONALD G.	776	USF RED STAR
SWEIGART, CHARLES M.	776	ARKANSAS BEST FREIGHT SYS., INC.
TANSKI, RALPH L.	771	YELLOW FREIGHT SYSTEM, INC.
TURNER, GUDMUNDUR	773	ARAMARK UNIFORM SERVICES, INC.
ULRICH, CHARLES L.	771	PENNSY SUPPLY, INC.
WACKLEY, ARNOLD W.	776	CONSOLIDATED FREIGHTWAYS

For the month of August 2008

Name	Local	Employer
ARMITAGE, J. PATRICK	771	YELLOW FREIGHT SYSTEM, INC.
BECK, JR., SUSAN D.	776	HESS TRUCKING COMPANY
BENSON, ELWOOD	773	BOROUGH OF WIND GAP
BOYER, TERRY L.	429	RDG COCA COLA BOTTLING WORKS
BOYLE, DARVIN E.	776	ASSOCIATED WHOLESALERS, INC.
BRIGHT, HAROLD B.	776	ARKANSAS BEST FREIGHT SYS., INC.
BRIDISH, RONALD L.	776	ANCHOR MOTOR FREIGHT, INC.
BUCHANAN, THOMAS W.	429	BOB WHITE QUAL. FROSTED FOODS
CASTIGLIA, JR., CLAIR	776	UNITED PARCEL SERVICE, INC.
CHRISTMAN, EDWARD W.	429	COTT BEVERAGES WYOMISSING, INC.
CIULLO, JR., CAROLE B.	229	TOPPS CHEWING GUM, INC.

For the month of August 2008

Name	Local	Employer
CRUISE, FRANK F.	773	STECKEL CONCRETE CO., INC.
DAGGER, MARION J.	229	SUPER MARKET SERVICE CORP.
DEBIASI, LARRY	229	ROADWAY EXPRESS, INC.
EINARSSON, TAMMY	429	UNITED PARCEL SERVICE, INC.
ENSLIN, MICHAEL L.	776	ROADWAY EXPRESS, INC.
ESHELMAN, DONALD G.	764	ROADWAY EXPRESS, INC.
FETTERMAN, FREDERICK	429	WEINER IRON & METAL CORP.
FREDERICKS, FRED ALDEN	776	WILSBACH DISTRIBUTORS, INC.
GAGATEK, WARREN J.	776	PRESTON TRUCKING CO., INC.
GARA, SR. DONOVAN E.	776	CONSOLIDATED FREIGHTWAYS
GOSS, MICHAEL	401	UNITED PARCEL SERVICE, INC.
GROFF, JAMES D.	776	PRESTON TRUCKING CO., INC.
GUTCH, THOMAS P.	229	BURSCHEL DAIRY COMPANY
KAISER, EDWARD L.	429	BOARD OF SUPERVISORS
KEISER, JR., JEFFREY P.	771	YELLOW FREIGHT SYSTEM, INC.
KIMMEL, GARY L.	429	CLOVER FARMS DAIRY
KOHL, JR., FRANKLIN W.	764	BRANCH MOTOR EXPRESS CO.
LAWSON, JR., BERNARD G.	401	FRANK N. HENRY, INC.
LEA, THOMAS	773	UNITED PARCEL SERVICE, INC.
LORD, ROGER	776	UNITED PARCEL SERVICE, INC.
LUCAS, JAMES C.	776	FLEMING COMPANIES, INC.
MACK, GARY W.	773	MATERIALS TRANSPORT SERVICE
MARRIGAY, DAVID W.	429	BIG A AUTO PARTS, INC.
MELLOTT, ROBERT	773	VITA FROST FOODS INC. OF PA
MILLER, GREGG	776	UNITED PARCEL SERVICE, INC.
NEALON, WILLIAM J.	229	AFFILIATED FOOD DISTR., INC.
PURCELL, ANNE K.	776	TEAMSTERS LOCAL UNION 776
QUINTER, WILLIAM J.	776	ROADWAY EXPRESS, INC.
QUINTER, SR., NEVIN L.	776	CARNATION CO/NESTLE USA, INC.
REICHART, GLENN	764	BRANCH MOTOR EXPRESS, CO.
REIMERT, REBECCA A.	429	SCHROCK CABINET COMPANY
REITANO, ROBERT A.	771	YELLOW FREIGHT SYSTEM, INC.
SAVAGE, LINDA L.	429	LENTZ MILLING COMPANY
SCESKI, EUGENE E.	776	ROADWAY EXPRESS, INC.
SCHOENFELDER, JR., NORMAN E.	771	YELLOW FREIGHT SYSTEM, INC.
SHUBILLA, PAUL J.	401	GLEN SUMMIT SPRINGS WATER CO.
SLOTHOUR, ROBERT G.	776	CONSOLIDATED FREIGHTWAYS
SOLT, JOHN G.	429	COTT BEVERAGES WYOMISSING, INC.
STYER, DAVID L.	771	YELLOW FREIGHT SYSTEM, INC.
TEAL, MART H.	776	CONSOLIDATED FREIGHTWAYS
THIEMANN, JR., TYRONE	429	POWER PACKAGING-AN EXEL CO.
THOMAS, TERRY J.	776	ANDERSON LOGISTICS
TOMISC, TERRY R.	776	ROADWAY EXPRESS, INC.
WEAVER, THOMAS K.	429	CENTRAL DOOR & PLYWOOD CO
WEISER, CHARLES G.	776	ANCHOR MOTOR FREIGHT, INC.
WENRICH, SR., DIANE M.	776	UNITED PARCEL SERVICE, INC.
WIRT, RONALD	429	UNITED PARCEL SERVICE, INC.
WITMIER, DAVID	776	ROADWAY EXPRESS, INC.

For the month of September 2008

Name	Local	Employer
ACKER, LANCE K.	776	CONSOLIDATED FREIGHTWAYS
ADAMS, JR., LAMAR B.	771	THE SICO COMPANY
ALLENSTWORTH, STANLEY R.	773	MATLACK, INC.
BABSKI, JR., ROBERT C.	771	A-P-A TRANSPORT CORPORATION
BADILLO, BENJAMIN F.	401	GLEN SUMMIT SPRINGS WATER CO.
BALLIET, JOSEPH A.	401	LEICHTMANS ICE CREAM CO., INC.
BEACHAM, LEON	429	ASSOCIATED WHOLESALERS, INC.
BELL, DENNIS RAY	429	NEW PENN MOTOR EXPRESS, INC.
BENTLER, RONALD J.	764	CENTRE CONCRETE COMPANY
BENZELESKI, ERVIN	776	ANDERSON LOGISTICS
BESHORE III, RAYMOND W.	776	CONSOLIDATED FREIGHTWAYS
BOGUS, ROY R.	771	YELLOW FREIGHT SYSTEM, INC.
BOND, CHARLES	773	UNITED PARCEL SERVICE, INC.
BORDNER, JOHN D.	429	PRESTON TRUCKING CO., INC.
BOWMAN, MARK R.	429	BERKS PRODUCTS CORP.
BOWMAN, MAYNARD A.	401	WISE FOODS
CALDERON, TERRY W.	429	SUPERVALU, INC.
CASSATT, LARRY J.	429	ARKEMA, INC.
CEBRICK, DALE F.	229	ROADWAY EXPRESS, INC.
CLARK, MICHAEL F.	229	A-P-A TRANSPORT CORPORATION
CLAYCOMB, KIM	429	SUPERVALU, INC.
COALSON, SR. FRANCIS	229	UNITED PARCEL SERVICE, INC.

For the month of September 2008

Name	Local	Employer
CONARD, NED H.	764	INTERSTATE MTR FREIGHT SYS., INC.
CUNNINGHAM, CONNIE D.	764	MARY MACINTOSH OF PA, INC.
CUSTER, JR., JOHN A.	776	PRESTON TRUCKING CO., INC.
DECKER, WILLIAM D.	776	YORK COUNTY TRANSP. AUTHORITY
DUTTRY, RONALD	776	UNITED PARCEL SERVICE, INC.
EDMISTON, RANDELL E.	429	YEAGER SUPPLY, INC.
ENGLERTH, SR., RALPH L.	776	ROADWAY EXPRESS, INC.
FOGLEMAN, KENNETH W.	229	ROADWAY EXPRESS, INC.
FRY, WILLIAM R.	401	KEYSTONE COCA-COLA BOTTLING CO.
GATTO, ROBERT P.	429	PA HAULAGE-A DIV. OF TRANSRVE
GERBERICH, HARRY R.	771	YELLOW FREIGHT SYSTEM, INC.
GLENNY, SR., PAUL E.	429	RDG COCA COLA BOTTLING WORKS
GROVE, TERRY A.	429	POWER PACKAGING AN EXEL CO.
HARHUT, TERRY L.	429	BOYERTOWN AUTO BODY WORKS, INC.
HEBBE, PHILIP C.	776	FLEMING COMPANIES, INC.
HECK, SAMUEL B.	764	TLI, INC.
HINKLE, HALLARD A.	764	SCHNEIDER-VALLEY FARMS, INC.
HORN, JOSEPH	776	UNITED PARCEL SERVICE, INC.
HUDACEK, JOHN J.	773	INTERNATIONAL DISTR. CENTER, INC.
INNES, THOMAS J.	776	FLEMING COMPANIES, INC.
KAUFFMAN, ALAN R.	771	YELLOW FREIGHT SYSTEM, INC.
KLINE, WILLIAM A.	771	YELLOW FREIGHT SYSTEM, INC.
LADAMUS, FRANCIS E.	776	CONSOLIDATED FREIGHTWAYS
LAUER, STANLEY	401	DALLAS DAIRY, INC.
LEBO, DANIEL J.	429	E. S. SAVAGE, INC.
LEHR, ROBERT M.	229	TOPPS CHEWING GUM, INC.
LEINBACH, HENRY	401	ACME MARKETS, INC.
LUMADUE, ANDREW P.	401	KEYSTONE COCA-COLA BOTTLING CO.
MAYS, RICHARD J.	773	J C EHRLICH CO., INC.
MCDERMIT, PATRICK J.	776	ROADWAY EXPRESS, INC.
McGEE, RAY M.	429	ASSOCIATED WHOLESALERS, INC.
MILLER, MICHAEL D.	776	CAROLINA FREIGHT CARRIERS CORP.
MILLER, ANN E.	771	TEAMSTERS LOCAL #771 FED. CR. UN.
MITCHELL, THOMAS F.	229	ROADWAY EXPRESS, INC.
MOSER, EUGENE C.	773	SEVEN UP BOTTLING CO.
MURNIN, RONALD A.	773	USF HOLLAND, INC.
NETTZ, JR., DALE	773	MATERIALS TRANSPORT SERVICE
NOLDER, ERNEST	229	KEYSTONE COCA-COLA BTLG CO., INC.
O'CONNOR III, ROBERT	776	UNITED PARCEL SERVICE, INC.
PARADISE, SAMUEL M.	776	ROADWAY EXPRESS, INC.
PLANK, DEAN A.	429	ASSOCIATED WHOLESALERS, INC.
ROBB, ROBERT L.	771	YELLOW FREIGHT SYSTEM, INC.
RUDEWICZ, EDWARD	229	TOPPS CHEWING GUM, INC.
RUDIS, ROBERTA	776	ROADWAY EXPRESS, INC.
RUDISILL, ROBERT E.	401	U E & C CATALYTIC
SCOTT, PATRICIA E.	776	DRIVERS, INC.
SKOLNICK, MICHAEL S.	773	YELLOW FREIGHT SYSTEM, INC.
SKULTETI, DAVID R.	429	ASSOCIATED WHOLESALERS, INC.
SLOAD, GARY P.	229	DEFAZIO EXPRESS, INC.
SMITH, JAMES T.	429	EXIDE CORPORATION
SNYDER, RONALD L.	771	YELLOW FREIGHT SYSTEM, INC.
STACKHOUSE, REGIS L.	773	MYERS MEN, INC.
STROHL, RALPH GEORGE	776	ROADWAY EXPRESS, INC.
STRUBLE, DANIEL E.	776	FLEMING COMPANIES, INC.
SWEIGART, ELWOOD P.	429	SUPERVALU, INC.
TRAGER, RICHARD R.	773	KENOSHA AUTO TRANSPORT
VOGEL, CHARLES R.	764	CENTRAL BUILDERS SUPPLY CO.
WERTMAN, FRANCIS E.	429	QUAKER MAID KITCHENS
YODER, BARRY D.	429	ASSOCIATED WHOLESALERS, INC.



Important Information from the Fund Office

Fund Office Contact Information

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

Telephone Numbers:

Health & Welfare

(610) 320-5500

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

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

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

Nationwide: 1-800-331-0420

Reminder –

Keep Your Information Current with the Fund Office

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

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



Visit Our Website at:

www.CentralPATeamsters.com

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

Trustees:

William M. Shappell
Chairman & Union Trustee

Tom J. Ventura
Secretary & Employer Trustee

Kevin M. Cicak
Union Trustee

Tomm Forrest
Employer Trustee

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 – Enhanced Investment
Technologies, 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

DSI International Management, Inc.

INTECH – Enhanced Investment
Technologies, LLC

LSV Asset Management

Mesirow Financial, Inc.

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

Central PA Teamsters

P.O. Box 15223

Reading, PA 19612-5223

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