



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



November 2010



Health Care Reform Update

Effective January 1, 2011, the following changes will be made to the Central Pennsylvania Teamsters Health and Welfare Fund plans, as required by the Patient Protection and Affordable Care Act (PPACA):

- Pre-existing condition exclusions based on health status for dependent children up to age 19 will be eliminated;
- There will no longer be lifetime limits or annual limits on “essential services”; and
- Dependent coverage will be extended to age 26, provided the dependent does not have health coverage available through his or her employer.

Look for additional information from the Health & Welfare Fund about these changes, including a mailing with instructions for enrolling eligible dependents to age 26. ■

Subrogation Claims

Please notify the Fund if you have a possible legal action pending against a third party. If you become ill or are injured as a result of a third party's actions, the Fund will consider the third party liable for your medical expenses. In addition to the person or persons responsible for your illness or injury, examples of third parties would include automobile, workers compensation or homeowner's insurance carriers.

It is important that you notify the Fund and that the Fund approves the settlement before you sign it.

You will be required to sign a subrogation agreement before the Fund will pay benefits on a subrogation claim. Essentially, the subrogation agreement will stipulate that any benefits that are paid on these claims are paid on the condition that, if you receive money from a third party, you will reimburse the Fund for the benefits that were paid on your behalf. Any reimbursement amounts that the plan receives

from a third party shall not be reduced by any attorney fees greater than 20%, unless the Fund has consented to a higher attorney fee in writing. If you have future medical expenses that were a result of the third party actions, the Fund's right to reimbursement continues. ■



CREDITABLE COVERAGE NOTIFICATION

PLAN 13, PLAN 13Y, 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 13Y PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

- \$30 Generic for up to a 90 day supply
- \$60 Brand for up to a 90 day supply
- \$100 Negative Formulary for 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 for up to a 34 day supply

PLAN 14 AND 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

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.

Plan 13Y 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.

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:	October 1, 2010
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

CREDITABLE COVERAGE NOTIFICATION

PLAN R4, PLAN R5, PLAN R7 AND PLAN R7-65

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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:

PLAN R4, PLAN R5, PLAN R7 and PLAN R7-65 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

This Fund also offers medical benefits:

Retiree Plans R4, R5, R7 and R7-65 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 R4 provides death benefits, mental health and substance abuse treatment 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 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 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...

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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.

<i>Date:</i>	October 1, 2010
<i>Name of Entity/Sender:</i>	Central Pennsylvania Teamsters Health & Welfare Fund
<i>Contact – Position/Office:</i>	Prescription Department
<i>Address:</i>	1055 Spring Street, Wyomissing, PA 19610
<i>Telephone Number:</i>	Toll Free In PA 1-800-422-8330 Toll Free in USA 1-800-331-0420

PHC4 Releases Hospital Outcomes Report and Cardiac Surgery in Pennsylvania Reports

The Pennsylvania Health Care Cost Containment Council (PHC4) is an independent Pennsylvania agency formed to address rapidly growing health care costs.

PHC4 issues reports that rank hospitals and providers based on the outcomes of several kinds of procedures. Two reports—the annual *Hospital Performance Report* and *Cardiac Surgery in Pennsylvania 2007–2008* were released in September, 2010.

The *Hospital Performance Report* includes information about risk-adjusted mortality, readmissions, length of stay, and hospital charges for patients admitted to 158 hospitals from October 1, 2008 to September 30, 2009. The report evaluates hospital performance across 31 common medical procedures and treatments.

The *Cardiac Surgery in Pennsylvania 2007–2008* report includes information on approximately 31,300

coronary artery bypass graft (CABG) and/or valve surgeries performed in Pennsylvania hospitals in 2007 and 2008. The report provides information on the number of surgeries performed, in-hospital and 30-day mortality rates, 7-day and 30-day readmission rates, and post-surgical lengths of stay for both hospitals and surgeons.

You can view this report by visiting the Health and Welfare section of the Fund website. Click on the PHC4 Hospital Outcomes Report link and follow the prompts.

While the purpose of these reports is to encourage Pennsylvanians to become knowledgeable about treatments for medical conditions and the physicians and hospitals providing these treatments, the information contained in these reports is not intended as medical advice and is not as a substitute for medical care by a physician. ■

Death and Accidental Death and Dismemberment Benefits Update

Effective on July 1, 2010, the Fund's Death and Accidental Death and Dismemberment (AD&D) Benefits became insured by The Hartford. The following is a summary of benefits for active participants. For purposes of this article, the terms Life Insurance Benefits and Death Benefits are used interchangeably.

How much Basic Life Insurance am I Eligible for?

Your collective bargaining agreement spells out what Plan you are covered under and whether or not your plan provides Death and Accidental Death and Dismemberment benefits through the Central Pennsylvania Teamsters Health & Welfare Fund. For members in Plans 13, 14A and 16A, your maximum benefit is \$35,000; for members in Plans 14B and 16B, your maximum benefit is \$20,000; for members in Plans 14C, 16C and 13Y, the maximum benefit is \$10,000.

How Much Coverage Does My Spouse Have?

If your collective bargaining agreement provides Death and AD&D benefits, your spouse is guaranteed coverage of \$2,000. If your spouse is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally become effective, coverage (or an increase of coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.

Are My Children Covered?

Your child(ren) is guaranteed coverage of \$2,000.

- If your dependent child is confined in a hospital or her insurance would normally become effective, coverage (or an increase of coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.
- Children must be unmarried and at least 14 days old but less than 19 years old or 23 if they are full-time students or meet certain other conditions.

Unmarried Child(ren) over age 23 may be covered if they are disabled and primarily dependent upon you for financial support.

Are Any Resources Available for Beneficiaries?

Benefits Assist© provides grief, legal, and financial counseling to beneficiaries. The Hartford offers this program at no cost to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more.

What is My AD&D Coverage?

AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after the accident. The insurance pays:

- 100% of the amount of coverage you purchased in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia.
- 75% for paraplegia or triplegia (paralysis of three limbs).
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.
- One-quarter for accidental loss of thumb and index finger of the same hand or uniplegia.

Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.

Can I Keep My Life Coverage if I Leave My Employer?

Yes, subject to the contract, you have the option of:

- Conversion-You have the option to convert your and your dependents group Life Insurance to your own individual policy (policies).
- Portability-If you leave your employer, portability is an option that allows you to continue your and your dependents' life insurance. To be eligible you must terminate your employment prior to Social Security normal Retirement Age. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. To elect portability, you must apply and pay the premium within 31 days of the termination date of your Life Insurance. Evidence of Insurability will not be required.

What Benefits Are Available under the Living Benefits Option?

If you are diagnosed as terminally ill with a 12 month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance. This option is available to individuals with at least \$10,000 in group coverage from The Hartford and is subject to a maximum age limit of 60. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$500,000. Funds are paid directly to you, with no policy restriction on how you use them. The remaining benefit is payable to your beneficiary.

This Q&A is an overview of the Life Insurance being offered and is provided for illustrative purposes only and is not a contract. Certain limitations and exclusions apply. In the event of any difference between the Benefits Highlight Sheet and the insurance policy, the terms of the policy apply.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

Aciphex	Celebrex	Diflucan	Lunesta**	Pravachol	Sarafem	Valturna	Zipser
Advicor	Celexa	Edluar	Luvor	Prevacid	Sonata**	Vimovo	Zocor
Allegra	Clarinet	Effexor	Mevacor	Prilosec****	Sporanox	Vioxx	Zoloft
Altaprev	Crestor	Fibricor	Nexium	Pristiq	Symbyax	Vytorin	
Ambien**	Cymbalta	Lamisil	Oravig	Protonix	Tagamet	Xyzal	
Axid	Daypro	Lexapro	Paxil	Prozac	Tamiflu	Zantac***	
Bextra	Deprizine	Lipitor	Pepcid***	Relenza	Trepadone	Zegerid	
Cambia	Dexilant	Livalo	Pexeva	Rozerem	Trilipix	Zetia	

And All Injectables (excluding Insulin and Imitrex)

Effective December 1, 2010, Oleptro will be added to the Negative Formulary List.

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

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

***Over the counter dosages are not covered.

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

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

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply

\$15 Brand for up to a 34 day supply

\$30 Negative Formulary up to a 34 day supply

Prescription Plan Benefits Under Plans 14, 16 and R6

MAIL ORDER COPAYMENTS

	Option A	Option B	Option C
Generic for up to a 90 day supply	\$15.00	\$30.00	\$30.00
Brand for up to a 90 day supply	\$30.00	\$40.00	\$60.00
Negative Formulary up to a 90 day supply	\$60.00	\$80.00	\$100.00

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

RETAIL PHARMACY COPAYMENTS

	Option A	Option B	Option C
Generic for up to a 34 day supply	\$5.00	\$10.00	\$10.00
Brand for up to a 34 day supply	\$15.00	\$20.00	\$30.00
Negative Formulary up to a 34 day supply	\$30.00	\$40.00	\$50.00

Prescription Plan Benefits Under Plan 13Y

MAIL ORDER COPAYMENTS

\$30 Generic for up to a 90 day supply

\$60 Brand for up to a 90 day supply

\$100 Negative Formulary up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$10 Generic for up to a 34 day supply

\$30 Brand for up to a 34 day supply

\$50 Negative Formulary up to a 34 day supply

Reminder from the Health and Welfare Department: Please review your Explanation of Benefits

When you receive a doctor or dentist's bill reflecting a balance due, please review the bill and compare it with the Explanation of Benefits (EOB) you receive from the Fund. *Do not pay any balances until after you receive and review the EOB. The estimated balance on a bill generated before the claim is paid by the Fund may not be correct.* In addition, if your bill contains charges from a doctor whose name you do not recognize or lists a date that you did not receive treatment, please contact the Health and Welfare Fund. If you have any questions about a claim, call the Health and Welfare Fund.



Healthy Living

Have You Checked Your Cholesterol Lately?

High cholesterol is a serious condition that increases your risk for heart disease. The higher your cholesterol number, the greater your risk of having a heart attack. Over 65 million Americans are affected by high cholesterol. You could have high cholesterol and not even know. That is why it is important to be screened regularly.

Everyone age 20 and older should have their cholesterol levels measured every 5 years. Talk to your doctor about how often you should be screened. It is best to have a fasting blood test called a “lipoprotein profile” or a “full lipid panel.” If you learn that your total cholesterol level is 200 mg/dL or more, you should discuss having a full lipid panel with your doctor.

A full lipid panel will provide you with levels on the following:

Total Cholesterol is the measure of the total cholesterol (a fat-like substance) level in your blood and is measured in milligrams (mg) of cholesterol per deciliter (dL) of blood.

HDL (good) cholesterol helps to keep cholesterol from building up in the arteries. The higher level of HDL, the better.

LDL (bad) cholesterol is the main source of cholesterol buildup and blockage in the arteries.

Triglycerides are another form of fat in your blood. They can also increase your risk for heart disease.

Compare where your cholesterol numbers are with the chart on the right.

Cholesterol levels can be affected by a variety of things. Steps you can take to lower your cholesterol are listed below:

- Eat a diet low in saturated fat, trans fat and cholesterol.
- Maintain a healthy weight.
- Get regular physical activity. Strive for 30 minutes on most, if not all days of the week.

You cannot change high cholesterol caused by increasing age and heredity.

If you don't know your cholesterol levels, get tested. If you find that you have high cholesterol, work with your doctor to develop a treatment plan to get it under control.

Source: U.S. Department of Health and Human Services, National Heart, Lung, and Blood Institute (www.nhlbi.gov)

What do Cholesterol Numbers Mean?

Total Cholesterol

Desirable	< 200 mg/dL
Borderline High	200-239 mg/dL
High	240+ mg/dL

HDL

Desirable	60+ mg/dL
High Risk	<40 mg/dL

LDL

Optimal	<40 mg/dL
Near Optimal	100-129 mg/dL
Borderline High	130-159 mg/dL
High	160-189 mg/dL
Very High	190+ mg/dL

Triglycerides

Borderline High	150-199 mg/dL
High	200+ mg/dL

"My Eyes Are Fine. Why Get an Exam?"

If you're like many people, the idea of visiting an eye care professional probably doesn't enter your mind unless you need a new eyewear prescription or have a worrisome symptom, such as double vision or eye pain. But an eye health examination has a broader function than to merely generate a prescription.

The fact is that some eye diseases have no symptoms and cause no change in vision. The resulting loss of eyesight can happen so gradually that many people are not even aware of it until the condition is difficult or impossible to treat. Other eye diseases trigger symptoms that are deceptively ordinary; they might lead you to believe that all you need is new eyeglasses.

You can protect your eyesight by having regular comprehensive eye health exams, just as you prevent dental problems by routinely having your teeth cleaned and examined.

LOOKING THROUGH "WINDOWS"

Eyes are often referred to as our "windows to the world." For eye care professionals, they can also

be windows into a patient's health. When your eyes are dilated during the exam, the provider can examine tiny blood vessels in the eyes, which can reveal clues about eye health as well as overall health.

As we get older, we become more vulnerable to eye diseases. In middle age, early signs of glaucoma or diabetic retinopathy may appear. In later life, cataracts or age-related macular degeneration may develop. Early diagnosis through a comprehensive eye exam is essential to preserving eyesight. Treatment can begin immediately, delaying or halting its progression.

A comprehensive eye health exam can also uncover early signs of a systemic condition, such as diabetes, elevated cholesterol levels, high blood pressure, arteriosclerosis, brain tumors, AIDS, multiple sclerosis, neurological impairments, thyroid disease and vitamin deficiencies. Discovery of such valuable information during a routine eye exam enables the patient to obtain early treatment.

Source: Davis Vision ■

In-Network Walk-in Medical Facilities Now Listed on Website

The Central PA Teamsters website now provides a list of in-network walk-in medical facilities operating in Central, Northern and Eastern Pennsylvania. You will find the list in the Health and Welfare section of the website under Providers

The facilities listed treat non-life or limb threatening medical illnesses and 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 pain, shortness of breath, abdominal pain, persistent vomiting or multiple injuries from an accident, patients should seek care at a hospital emergency room.

Please call the facility before visiting to confirm their hours, location, co-pay amounts and types of treatments available. ■

Moonlighting/ Self-employment

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



Retirees: Direct Deposit Makes Sense!

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

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

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



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.

When Should I Start Saving for Retirement?

The answer is simple: as soon as you can. Ideally, you should start saving when you first leave school and begin earning paychecks. That's because the sooner you begin saving, the more time your money has to grow. Each year's gains can generate their own gains the next year—a powerful wealth-building phenomenon known as compounding.

Here is an example of what a big difference starting young can make. Say you start at age 25, and put aside \$3,000 a year in a tax-deferred retirement account like an IRA for 10 years—and then you stop saving—completely. By the time you reach 65, your \$30,000 investment will have grown to more than \$472,000, (assuming an 8% annual return), even though you didn't contribute a dime beyond age 35.

Now let's say you put off saving until you turn 35, and then save \$3,000 a year for 30 years. By the time you reach 65, you will have set aside \$90,000 of your own money, but it will grow to only about \$367,000, assuming the same 8% annual return. That's a huge difference.

How Much Money Will I Need in Retirement?

One rule of thumb is that you'll need 70% of your pre-retirement yearly salary to live comfortably. That might be enough if you've paid off your mortgage and are in excellent health when you retire. But if you plan to build your dream house or trot around the globe, you may need 100% of your annual income—or more.

It is important to make realistic estimates about what kind of expenses you will have in retirement. Be honest about how you want to live in retirement and how much it will cost. These estimates are important when it comes time to figure out how much you need to save in order to afford your retirement.

One way to begin estimating your retirement costs is to take a close look at your current expenses in various categories, and then estimate how they will change. For example, your mortgage might be paid off by then—and you won't have commuting costs. Then again, your health care costs are likely to rise.

Source: CNN Money ■

September 2010 Retirement Income Plan (RIP) Returns

The following is the approximate net return for the Central PA Teamsters RIP 1987 retirement plan for the nine month period ending September 30, 2010. The net return equals the gross investment return less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan

RIP 1987

Approximate Net Return

7.6%

You may also view your RIP 1987 balance (updated monthly by the 15th of each month) on the Fund website through the Pension Fund Web Portal. Click on the Pension section and then "Pension Fund Web Portal." You must register first before you can access your account information.

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

Have Health Care Questions? Call NurseLine.



NurseLine is a free service available 24 hours a day, 7 days a week to help you and your family with health issues. Call NurseLine toll-free, at 1-866-491-4462 for help when you are sick, injured or have a health care question.

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.

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

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

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out

how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan—as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of April 16, 2010. You should contact your State for further information on eligibility—

STATE	TYPE	WEBSITE	PHONE
Alabama	<i>Medicaid</i>	http://www.medicaid.alabama.gov	1-800-362-1504
Alaska	<i>Medicaid</i>	http://health.hss.state.ak.us/dpa/programs/medicaid	1-888-318-8890 (outside of Anchorage) 907-269-6529 (Anchorage)
Arizona	<i>CHIP</i>	http://www.azahcccs.gov/applicants/default.aspx	1-877-764-5437
Arkansas	<i>CHIP</i>	http://arkidsfirst.com/	1-888-474-8275
California	<i>Medicaid</i>	http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx	1-866-298-8443
Colorado	<i>Medicaid & CHIP</i>	http://www.colorado.gov/ (<i>Medicaid</i>) http://www.CHPplus.org (<i>CHIP</i>)	1-800-866-3513 (<i>Medicaid</i>) 303-866-3243 (<i>CHIP</i>)
Florida	<i>Medicaid</i>	http://www.fdhc.state.fl.us/Medicaid/index.shtml	1-866-762-2237
Georgia	<i>Medicaid</i>	http://dch.georgia.gov/ Click on <i>Programs</i> , then <i>Medicaid</i>	1-800-869-1150
Idaho	<i>Medicaid & CHIP</i>	http://www.accesstohealthinsurance.idaho.gov (<i>Medicaid</i>) http://www.medicaid.idaho.gov (<i>CHIP</i>)	1-800-926-2588 (<i>Medicaid</i>) 1-800-926-2588 (<i>CHIP</i>)
Indiana	<i>Medicaid</i>	http://www.in.gov/fssa/2408.htm	1-877-438-4479
Iowa	<i>Medicaid</i>	www.dhs.state.ia.us/hipp/	1-888-346-9562
Kansas	<i>Medicaid</i>	http://www.khpa.ks.gov	800-766-9012
Kentucky	<i>Medicaid</i>	http://chfs.ky.gov/dms/default.htm	1-800-635-2570
Louisiana	<i>Medicaid</i>	http://www.la.hipp.dhh.louisiana.gov	1-888-342-6207
Maine	<i>Medicaid</i>	http://www.maine.gov/dhhs/oms/	1-800-321-5557
Massachusetts	<i>Medicaid & CHIP</i>	http://www.mass.gov/MassHealth (<i>Medicaid & CHIP</i>)	1-800-462-1120 (<i>Medicaid & CHIP</i>)
Minnesota	<i>Medicaid</i>	http://www.dhs.state.mn.us/ Click on <i>Health Care</i> , then <i>Medical Assistance</i>	800-657-3739
Missouri	<i>Medicaid</i>	http://www.dss.mo.gov/mhd/index.htm	573-751-6944
Montana	<i>Medicaid</i>	http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml	1-800-694-3084

Nebraska	Medicaid	http://www.dhhs.ne.gov/med/medindex.htm	1-877-255-3092
Nevada	Medicaid & CHIP	http://dwss.nv.gov/ (Medicaid) http://www.nevadacheckup.nv.org/ (CHIP)	1-800-992-0900 (Medicaid) 1-877-543-7669 (CHIP)
New Hampshire	Medicaid	http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm	1-800-852-3345 x 5254
New Jersey	Medicaid & CHIP	http://www.state.nj.us/humanservices/dmahs/clients/medicaid (Medicaid) http://www.njfamilycare.org/index.html (CHIP)	1-800-356-1561 (Medicaid) 1-800-701-0710 (CHIP)
New Mexico	Medicaid & CHIP	http://www.hsd.state.nm.us/mad/index.html (Medicaid) http://www.hsd.state.nm.us/mad/index.html (CHIP) Click on <i>Insure New Mexico</i>	1-888-997-2583 (Medicaid) 1-888-997-2583 (CHIP)
New York	Medicaid	http://www.nyhealth.gov/health_care/medicaid/	1-800-541-2831
North Carolina	Medicaid	http://www.nc.gov	919-855-4100
North Dakota	Medicaid	http://www.nd.gov/dhs/services/medicalserv/medicaid/	1-800-755-2604
Oklahoma	Medicaid	http://www.insureoklahoma.org	1-888-365-3742
Oregon	Medicaid & CHIP	http://www.oregonhealthykids.gov (Medicaid & CHIP)	1-877-314-5678 (Medicaid & CHIP)
Pennsylvania	Medicaid	http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm	1-800-644-7730
Rhode Island	Medicaid	www.dhs.ri.gov	401-462-5300
South Carolina	Medicaid	http://www.scdhhs.gov	1-888-549-0820
Texas	Medicaid	https://www.gethipptexas.com/	1-800-440-0493
Utah	Medicaid	http://health.utah.gov/medicaid/	1-866-435-7414
Vermont	Medicaid	http://ovha.vermont.gov/	1-800-250-8427
Virginia	Medicaid & CHIP	http://www.dmas.virginia.gov/rcp-HIPP.htm (Medicaid) http://www.famis.org (CHIP)	1-800-432-5924 (Medicaid) 1-866-873-2647 (CHIP)
Washington	Medicaid	http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm	1-877-543-7669
West Virginia	Medicaid	http://www.wvrecovery.com/hipp.htm	304-342-1604
Wisconsin	Medicaid	http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm	1-800-362-3002
Wyoming	Medicaid	http://www.health.wyo.gov/healthcarefin/index.html	307-777-7531

The Women's Health and Cancer Rights Act of 1998

Under a federal law called the Women's Health and Cancer Rights Act of 1998, the Fund is required to provide you with an annual notice of your rights under this Act. Please consider this information as the annual notice for 2010 of your rights under this important federal law.

The Women's Health and Cancer Rights Act requires the Fund to provide benefits for mastectomy-related services, including reconstruction of the breast on which the mastectomy was performed and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including

lymphedema. Any Fund deductibles and co-payments that apply to other conditions also apply to the treatment related to the mastectomy. You should feel free to contact the Fund Administrator if you have any questions about your coverage. You can reach the Fund Administrator at 610-320-5500.

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

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

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

IMPORTANT ITEMS TO REMEMBER

1. Your application should not be signed and dated more than sixty (60) days prior to the date that is entered in the space entitled "Date Electing to Retire."
2. If you are electing to have your monthly check(s) sent to the bank, your **FIRST** (or next if you are already receiving checks) monthly check will be sent to your home address. It takes 30 days for direct deposit to go into effect.
3. The date of notarization must be the same date you signed the applicable forms in the presence of a Notary Public.
4. If the Pension Fund requests a participant's signature on a form, the form must be signed by the participant. No one other than the participant is permitted to sign forms on a participant's behalf, unless a Power of Attorney is on file with the Fund Office.
5. If you are electing to rollover a lump sum balance, the financial institution receiving the rollover needs to provide a Direct Rollover Acceptance Form or a Letter of Acceptance. In order for the rollover forms to be acceptable, please note the following points:
 - a. The acceptance forms must contain the name of the correct plan from which the money is coming. The funds are either coming from the Defined Benefit Plan or the Retirement Income Plan.
 - b. If you are electing a partial rollover, the acceptance paperwork must also be marked as a partial rollover.
- c. You do **NOT** have an Individual Retirement Annuity ("IRA") or a 401(k) with the Central Pennsylvania Teamsters Pension Fund. The Retirement Income Plan is a qualified retirement plan (QRP) or a 401(a).
- d. The acceptance forms must be signed by an authorized representative of the financial institution. The signatures must be original.
- e. All acceptance forms must be originals. Copies or faxes will not be accepted.
- f. If the acceptance letter references an attached document, the Pension Fund requires the attached document to also be included.
6. Your Retirement Income Plan balance is subject to net gains or losses through the last day of the month in which your application is approved for payment.
7. Your checks will begin on the first of the month following approval of your Retirement Application by the Board of Trustees. Retirement checks are issued on the first business day of the month and represent benefits for the previous month. For example, if your retirement date is October 1, you will receive your first check dated November 1, representing benefits for the month of October. If your retirement date is retroactive, your retroactive payment will be paid in a separate check on the first business day of the month after your application is approved.

Retirees Approved For Pensions June 2010 through September 2010

For the month of June 2010

Name	Local	Employer
ALTHOFF, PAUL	776	HALLS MOTOR TRANSIT CO.
BACHMAN, EDWARD	776	YRC WORLDWIDE
BAKER, STEVEN G	776	PRESTON TRUCKING CO., INC.
BAUER, RONALD L	773	EASTERN INDUSTRIES, INC.
BEAR, CHARLES	771	YRC WORLDWIDE
BERK, DARLENE M	429	EXIDE CORPORATION
BLOOMFIELD, MORRIS T	229	YRC WORLDWIDE
BRICKHOUSE, CARNELL	773	ADAM MEYER MOVING & STORAGE
BUZON, JOSEPH	229	C&S WHOLESALE GROCERS
CHALIFOUX, MICHAEL F	312	MATLACK INC, TERMINAL 5
CUNEO, ALFRED	776	NEW PENN MOTOR EXPRESS, INC.
DESIDERATO, DAVID	229	YRC WORLDWIDE
DORAN, RITA	229	DWR LACKAWANNA VLY SANITARY AU
DUNHAM, ROBERT	771	YRC WORLDWID
FAISON, FRED L	429	BOYERTOWN AUTO BODY WORKS, INC.
FEDOR, MARK S	229	ROADWAY EXPRESS INC
FINKENBINDER, JAMES A	776	CAROLINA FREIGHT CARRIERS, CORP.
FOX, IRVIN J	771	YRC WORLDWIDE
FRIEL, JOSEPH E	776	MOTOR FREIGHT EXPRESS, INC
GEYER, STEVEN B	229	CONSOLIDATED FREIGHTWAYS
GREEN, SR, MICHAEL J	764	P I E NATIONWIDE INC.

For the month of June 2010

Name	Local	Employer
HILL, DAVID	773	YRC WORLDWIDE
HIMMELBERGER, ROBERT L	429	SCHROCK CABINET COMPANY
HOUCK III, FLOYD E	229	ROADWAY EXPRESS, INC.
JONES, HOWARD	401	DOMOCO GAS & OIL COMPANY
KISHL, JEAN	229	C&S WHOLESALE GROCERS
KRESGE, ANTHONY	429	NEW PENN MOTOR EXPRESS, INC.
KUNKLE, MARK M	229	UNITED PARCEL SERVICE INC
LEBO, LARRY E	999	ARKANSAS BEST FREIGHT SYS., INC.
LEBO, TERRY J	776	ANDERSON LOGISTICS
LEONARD, MICHAEL A	429	LENTZ MILLING COMPANY
LONG, JOSEPH W	771	YRC WORLDWIDE
MARKLE, DONALD L	776	FLEMING COMPANIES, INC.
MCMULLEN SR, THOMAS M	429	STROEHMANN BAKERIES, L. C.
MITCHELL, EDWARD L	776	ROADWAY EXPRESS, INC.
MOYER, GLEN R	776	CONSOLIDATED FREIGHTWAYS
MUSSELMAN, DOYLE E	229	CONSOLIDATED FREIGHTWAYS
NESTORICK, MICHAEL	229	TOPPS CHEWING GUM, INC.
PIERSON, DONALD L	312	LEASEWAY PERSONNEL, CORP.
POORBAUGH, DOUGLAS W	776	YRC WORLDWIDE
POPESCU, RAFAIL	776	YRC WORLDWIDE
POWELL, JOSEPH H	229	SUPER MARKET SERVICE, CORP.

For the month of June 2010

Name	Local	Employer
PURDY, SYDNEY R	429	NEW PENN MOTOR EXPRESS, INC.
RAMIZA, ROBERT	229	TOPPS CHEWING GUM, INC.
READINGER, LEONARD L	429	PRESTON TRUCKING CO., INC.
REED, RUDOLPH L	429	EASTERN INDUSTRIES, INC.
REIO, ROBERT E	429	PA HAULAGE-A DIV OF TRANSVRCE
ROBERTS III, GEORGE	773	MORRIS BLACK & SONS, INC.
ROW, ROMAINE E	776	PERK FOODS C/O HEINZ PET
SAUERZOPF, AUGUSTAVE C	773	ASHLAND CHEMICAL COMPANY
SCHLEGEL, RICHARD A	429	SUPERVALU, INC.
SHELTON, JOHN W	776	PILOT FREIGHT CARRIERS, INC.
SITES, CAROLYN JEAN	776	ST JOHNSBURY TRUCKING CO., INC.
SMITH, DAVID	229	ROADWAY EXPRESS, INC.
SMULLIGAN, CHARLES A	429	LEHIGH VALLEY DAIRIES, INC.
SNYDER, DOUGLAS D	773	MYERS MEN, INC.
SPANGLER, JAMES F	570	MAIERS BAKERY
SPANGLER, KATHY L	776	FLEMING COMPANIES, INC.
STORM, GARRET R	771	PENNCAST CORPORATION
SWARTZ, SCOTT A	429	EJB PAVING AND MATERIALS, CO.
THOMAS, EDWARD P	776	ANDERSON LOGISTICS
VERMUTH, MARK S	429	STROEHMANN BAKERIES L. C.
YOUNGER, ROBERT	764	TLI, INC.

For the month of July 2010

Name	Local	Employer
ALTLAND, JR, ROY E	776	CONSOLIDATED FREIGHTWAYS
ARNER, TERRY W	429	UNITED PARCEL SERVICE, INC.
BAER, JAMES R	773	FRIEDMANS EXPRESS, INC.
BEAHM, SR, NEIL G	773	ATLANTIC TRANSPORT, CO.
BICKERT, WILLIAM C	773	P I E NATIONWIDE, INC.
BREHMAN, BARRY	776	USF RED STAR
BRUBAKER, GARY L	764	WOOD-MODE, INC.
BUSCH, CARL	229	YRC WORLDWIDE
CIRAULO, MICHAEL C	429	CLOVER FARMS DAIRY
CIRKO, ADAM	229	TOPPS CHEWING GUM, INC.
CROFT, LARRY	771	YRC WORLDWIDE
DAVIS, CHARLES	401	GLEN SUMMIT SPRINGS WATER, CO.
DESHONG, EARL R	776	ARKANSAS BEST FREIGHT SYS., INC.
DUNN, GARY W	776	ARKANSAS BEST FREIGHT SYS., INC.
EATON, DONALD E	765	PORTION PACK FOOD SERVICE, INC.
EDMONDSON, JAMES R	429	J C EHRLICH CO., INC.
EVANOSKI, JENNY A	229	TOPPS CHEWING GUM, INC.
FENSTERMAKER, LILLIAN A	773	UNITED PARCEL SERVICE, INC.
FREY, DENNIS	429	BLANSKI, INC.
GIPPRICH, GREGORY O	429	PA HAULAGE-A DIV OF TRANSRVE
GRAMM, TERRY L	776	ARKANSAS BEST FREIGHT SYS., INC.
HAAS, GLENN A	429	MORRIS KREITZ & SONS, INC.
HAHN, ROGER G	429	LUDENS INCORPORATED
HELT JR, RUSSELL D	776	USF HOLLAND, INC.
HILBERT, GARY L	773	USF HOLLAND, INC.
HILBORN, RAY	312	ROADWAY EXPRESS, INC.
HURLEY, LEROY M	429	SUPERVALU, INC.
HURST, JOHN M	429	RDG COCA COLA BOTTLING WORKS
KEEPER, EDWARD P	776	USF HOLLAND, INC.
KEENER, DAVID R	429	CLOVER FARMS DAIRY
KOLK SR, HENRY C	771	YRC WORLDWIDE
KREZANOSKY, THOMAS	429	COTT BEVERAGES WYOMISSING, INC.
KROMER III, ROBERT	773	LEHIGH VALLEY BLOCK DIVISION
LABAR, BARBARA E	773	EASTERN AFFILIATED SERVICES, CO.
MACKES, LLOYD R	229	ROADWAY EXPRESS, INC.
MACZUGA, ANDREW	401	SHAWNEE READY MIX CONCRETE, CO.
MATUSZEWSKI, JAMES P	229	HARPER COLLINS PUBLISHERS, INC.
MCDONALD, MICHAEL E	771	UNITED PARCEL SERVICE, INC.
MCFADDEN, JR, SCOTTIE H	776	UNITED PARCEL SERVICE, INC.
MISHLER, RICHARD E	771	HERMAN R EWELL, INC.
MUNDY, HARRY A	776	METALS USA
NEEDHAM, ARNOLD G	776	CONSOLIDATED FREIGHTWAYS
ORNER, RONALD H	429	SCHROCK CABINET COMPANY
PIONER, JOSEPH A	773	FRIEDMANS EXPRESS, INC.
QUIGG, JOHN L	429	APEX EQUIPMENT COMPANY
REBER, JAMES E	429	LEHIGH VALLEY DAIRIES, INC.
REITNAUER, MARVIN G	429	BOYERTOWN AUTO BODY WORKS, INC.
RIDGE, GEORGE F	776	PRESTON TRUCKING CO., INC.
SHOUP, LOU ANN M	764	NEW PENN MOTOR EXPRESS, INC.
SLUZALIS, RICHARD V	429	UNITED PARCEL SERVICE, INC.
STIGLER III, MICHAEL G	771	FREIGHTCOR STEEL SERVICES, INC.
WHARTON, HAROLD	776	CONSOLIDATED FREIGHTWAYS
WILLIAMS, GARY C	229	TOPPS CHEWING GUM, INC.
WISCOUNT, MICHAEL B	429	LEHIGH VALLEY DAIRIES, INC.
WOLF, BRENDA L	429	ASSOCIATED WHOLESALERS, INC.
WOLFE, RICHARD M	776	FLEMING COMPANIES, INC.
YURKANIN, MARYANN V	229	C&S WHOLESALE GROCERS

For the month of August 2010

Name	Local	Employer
ARNOLD, DEAN R	776	HIGHWAY FILM DELIVERY, INC.
AVOLA JR, ANTONINO	771	YRC WORLDWIDE
BACHERT, RICHARD C	773	AIR GAS
BARNHART, SR, JOHN	771	YRC WORLDWIDE
BELCHER, LLOYD H	776	ARKANSAS BEST FREIGHT SYS., INC.
BOYER, RAY	429	ASSOCIATED WHOLESALERS, INC.
BRITT, BOBBY LEE	429	ARKEMA, INC.
BRUNT, ARTHUR L	429	CARL R BIEBER, INC.
BYRON, THOMAS J	229	DIMARE FRESH, INC.
COOPER, RANDALL M	771	NORTH PENN TRANSFER, INC.
CORNELIUS, MARION R	776	AMERICAN FREIGHT SYSTEM, INC.
DELESCAVAGE, JR, JOHN J	229	CONSOLIDATED FREIGHTWAYS
DUBS, ROBERT	776	UNITED PARCEL SERVICE, INC.
ELWELL, ROGER L	229	ROADWAY EXPRESS, INC.
FALLS, JR, RALPH E	429	STROEHMANN BAKERIES L. C.
FAZIO, ELISO A	229	SCRANTON TOBACCO COMPANY

For the month of August 2010

Name	Local	Employer
FERREE, MICHAEL E	771	YELLOW FREIGHT SYSTEM, INC.
FITCH, PATRICIA	229	CRYSTAL SODA WATER CO
FOXEL, PAUL	773	PEPSI COLA BOTTLING GROUP
FOG, LEROY K	771	YELLOW FREIGHT SYSTEM, INC.
FREY, DENNIS	429	BLANSKI, INC.
GERY, DANIEL L	429	SUPERVALU, INC.
GILL, RODNEY L	229	ROADWAY EXPRESS, INC.
GREEN, DENNIS A	773	EASTERN INDUSTRIES, INC.
GROSS II, MARLEY R	776	UNITED PARCEL SERVICE, INC.
HAMMER, GERALD	776	YRC WORLDWIDE
HIX, RANDY J	429	CARL R BIEBER, INC.
KELCHNER, NEIL W	773	COCA-COLA BTLNG CO LEHIGH VLLY
KEPNER, DOYLE W	764	HALLS MOTOR TRANSIT, CO.
KIMMEL, ROBERT A	771	YELLOW FREIGHT SYSTEM, INC.
KIRK, ROBERT A	773	COCA-COLA BTLNG CO LEHIGH VLLY
KOONS, GERALD F	776	STANLEY HOME PRODUCTS
KULP, RUSSELL GARY	771	KEREK AIR FREIGHT, CORP.
LAUDENSLAGER, DALLIS E	776	ARKANSAS BEST FREIGHT SYS., INC.
LAUDERMILCH, WILLIAM	771	YRC WORLDWIDE
LEVESQUE, MARK G	429	A T V BAKERY
LEWIS, RALPH C	776	PRESTON TRUCKING CO., INC.
MACHAMER, HENRY M	771	YELLOW FREIGHT SYSTEM, INC.
MCCABE, DENNIS J	429	LIBERTY OIL COMPANY, INC.
MCCLEMENT, DIANA	773	HAMILTON LEASING
MCCUTCHEON, ROBERT E	776	DRIVERS, INC.
MEHNE, ROBERT C	771	YRC WORLDWIDE
NEAL, MELVIN E	776	USF RED STAR
NEWTON, LYMAN E	764	INTERSTATE MTR FREIGHT SYS., INC.
NORRIS, CARL M	776	FLEMING COMPANIES, INC.
ORISCHAK, GEORGE E	429	MAIERS BAKERY
PIETRYKA, MYRON	229	C&S WHOLESALE GROCERS
POE, BRADLEY L	776	CONSOLIDATED FREIGHTWAYS
RAMOS, MARIA N	429	COTT BEVERAGES WYOMISSING, INC.
REESE, HARRY D	401	LESLIE FAY, INC.
REPPERT, DAVID M	429	MAIERS BAKERY
RHEPPARD, DAVID L	764	INTERSTATE MTR FREIGHT SYS., INC.
RIEGLE, RAYMOND F	429	GOTWALS RENTAL COMPANY
RIVERA, EGBERTO	429	POWER PACKAGING AN EXEL CO.
SATTAZAHN, JOSEPH	776	YRC WORLDWIDE
SAUERWINE, JOHN T	401	COON CERTIFIED CONCRETE, INC.
SCHRADER, KATHY LYN	429	LENTZ MILLING COMPANY
SCOTT, JR, WILLIE	429	POWER PACKAGING AN EXEL CO.
SHILLER, ROBERT D	429	LUDENS INCORPORATED
SHUGHART, CHARLES W	776	TEAMSTERS LOCAL UNION 776
STEER, VIRGINIA A	229	HARPER COLLINS PUBLISHERS, INC.
STOUGH, THOMAS M	776	CONSOLIDATED FREIGHTWAYS
TIMINSKI, RONALD	229	TOPPS CHEWING GUM, INC.
TROUTMAN, JR, ROBERT W	776	USF HOLLAND, INC.
VALLEAU, CRAIG	771	UNITED PARCEL SERVICE, INC.
VELLARO, WILBERT	229	YRC WORLDWIDE
WALKER, SUSAN	776	CONAGRA, INC.
WPOOL, JR, WILLIAM	771	YRC WORLDWIDE
WHEELER, ANN MARIE	229	SUPER MARKET SERVICE, CORP.
WILHELM III, DAVID E	776	RANGER TRANSPORTATION, INC.
WILLIAMS, JR, HENRY	229	ROADWAY EXPRESS, INC.
YAWORSKY, GARY JOSEPH	229	ROADWAY EXPRESS, INC.
ZAPACH, THOMAS	773	USF RED STAR
ZIEGLER, HAROLD	771	YRC WORLDWIDE
ZIMMERMAN, HARRY	429	SCHROCK CABINET COMPANY

For the month of September 2010

Name	Local	Employer
AVERY, ALICE L	776	CONSOLIDATED FREIGHTWAYS
BARBER, TIMOTHY R	764	PRESTON TRUCKING CO., INC.
BAUMANN, DAVID G	773	EASTERN INDUSTRIES, INC.
BRENNEMAN, DONALD L	776	CATALYTIC, INC.
BRYSON, ROBERT B	429	LUDENS INCORPORATED
BURRELL III, CHARLES	776	YRC WORLDWIDE
CAMMEROTA, JAMES E	229	RED STAR EXPRESS LINES, INC.
CROCHUNIS, MARY ANN	429	LEHIGH VALLEY DAIRIES, INC.
DIXON, EDWARD	401	PREFERRED DEVELOPMENT, CORP.
DURKEE, STEPHEN E	764	CPC LOGISTICS, INC.
ECKROTE, DAVID	229	YRC WORLDWIDE
EISENHUTH, LARRY F	764	BUTLER TRUCKING COMPANY
ENT, HUDSON K	776	EAGLE SNACKS, INC.
FAUS, TERRANCE L	771	PENNCAST CORPORATION

For the month of September 2010

Name	Local	Employer
FOGLE II, JOHN L	776	TEAMSTERS LOCAL UNION 776
GALARDI, SAMUEL	401	ACME MARKETS, INC.
GARMAN, ANDREW W	429	ASSOCIATED WHOLESALERS, INC.
GILL, JR, JOSEPH	229	TOPPS CHEWING GUM, INC.
GODFREY, RICHARD A	776	YRC WORLDWIDE
GOODALL, VANCE P	776	ARKANSAS BEST FREIGHT SYS., INC.
HEMPT, LYNDA A	776	ARKANSAS BEST FREIGHT SYS., INC.
HERMAN, SHARON	429	BRANCH MOTOR EXPRESS, CO.
HERMORT, TERRY R	771	HERMAN R EWELL, INC.
HILL, DAVID	773	YRC WORLDWIDE
HOFFACKER, MICHAEL F	776	ARKANSAS BEST FREIGHT SYS., INC.
HOLT, JAMES E	429	ASSOCIATED WHOLESALERS, INC.
HOOVER, LOUIS	776	UNITED PARCEL SERVICE, INC.
HOY, SR, RICHARD L	429	LUDENS INCORPORATED
HULSHIZER, ROBERT D	429	GOODMAN VENDING SERVICE
JADUSH, JR, JOHN J	429	SUPERVALU, INC.
JENNINGS, DAVID C	429	ARAMARK UNIFORM & CAREER APPAR
KEEFER, JACK STUART	776	YRC WORLDWIDE
KEICHEL, BERTRAM	773	UNITED PARCEL SERVICE, INC.
KIDD, FREDERICK R	764	UNITED PARCEL SERVICE, INC.
KING, GARY H	429	SUPERVALU, INC.
KORTRIGHT, JR, LARRY R	429	ASSOCIATED WHOLESALERS, INC.
KRUIS, LESLIE	776	YRC WORLDWIDE
LEAUBER, LYNN	776	YRC WORLDWIDE
LIPPINCOTT, JR, JOHN L	773	EASTERN INDUSTRIES, INC.
LOUMP, JOHN E	429	LENTZ MILLING COMPANY
MALONE, BARRY W	764	INTERSTATE MTR FREIGHT SYS., INC.
MARSH, MICHAEL D	776	YRC WORLDWIDE
MASZLE, JOSEPH	776	YRC WORLDWIDE
MATERAZZI, SHEILA A	229	TOPPS CHEWING GUM, INC.
MATTISON, WILLIAM	229	YRC WORLDWIDE
MATINROY, EDWARD	229	TOPPS CHEWING GUM, INC.
MESS, TIMOTHY R	776	ARKANSAS BEST FREIGHT SYS., INC.
MILLER, FOSTER	229	YRC WORLDWIDE
MILLER, KENNETH W	429	SUPERVALU, INC.
MINNICH, THOMAS	776	YRC WORLDWIDE
MOBERLY, MERLE H	771	KEREK AIR FREIGHT CORP
MOONEY, DENNIS P	776	CONSOLIDATED FREIGHTWAYS
MOORE, MONTIE M	773	MAIERS BAKERY
MUKANTAGARA, AMETEF	771	YRC WORLDWIDE
MUNDIS, JR, CHARLES R	776	CONSOLIDATED FREIGHTWAYS
MYCHAYLIW, WILLIAM F	401	ARKANSAS BEST FREIGHT SYS., INC.
ODONNELL, THOMAS P	429	SCHROCK CABINET COMPANY
OLEJNICK, DAVID	401	JOSEPH M OLEJNICK CONSTRUCTION
PAINTER, JR, WILLIAM G	776	CONSOLIDATED FREIGHTWAYS
RANCK, JOHN M	771	HARRISBURG NEWS COMPANY
REINARD, DAVID H	776	ARKANSAS BEST FREIGHT SYS., INC.
RININGER, BRETT	776	ARKANSAS BEST FREIGHT SYS., INC.
RITTER, DAVID E	764	SCHNEIDER-VALLEY FARMS, INC.
SAVAGE, WILLIAM J	776	ARKANSAS BEST FREIGHT SYS., INC.
SCHOCK, ROY L	773	EASTERN INDUSTRIES, INC.
SEAMAN, CORY M	429	READING HEATER & SUPPLY, CO.
SHUMBRIS, DENNIS	401	ACME MARKETS, INC.
SMITH, JEFFREY LYNN	776	ARKANSAS BEST FREIGHT SYS., INC.
SMITH, LEON G	429	BERKS PRODUCTS, CORP.
SPENCER, WILLIAM A	429	HALLS MOTOR TRANS.
SPRENKEL, DANIEL	776	YRC WORLDWIDE
STACKHOUSE, GARY L	429	SOUTHWEST FREIGHT LINES
STARNER, SR, TERRY R	776	ARKANSAS BEST FREIGHT SYS., INC.
STEVENS, MICHAEL	776	YRC WORLDWIDE
STOLTZFUS, JAMES	771	YRC WORLDWIDE
STREZNETSKY, FRANK	771	YRC WORLDWIDE
SUSER, JACK D	999	ALLIED SYSTEMS, LTD.
SWARTZ, BRIAN CHESTER	776	TRANSCON LINES
TANNER, CLYDE L	764	INTERSTATE MTR FREIGHT SYS., INC.
WIAN, MARY C	764	CHAMPION PARTS REBUILDERS, INC.
WILK, JAMES	401	ACME MARKETS, INC.
WYDA, MADOLYN S	429	BOYERTOWN AUTO BODY WORKS, INC.
YOST, RANDALL A	764	SCHNEIDER-VALLEY FARMS, INC.

Central PA Teamsters

P.O. Box 15223

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Important Information from the Fund Office

Fund Office Contact Information

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

Telephone Numbers:

Health & Welfare

(610) 320-5500

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

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

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

Nationwide: 1-800-331-0420

Reminder –

Keep Your Information Current with the Fund Office

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

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

Visit Our Website at:

www.CentralPATeamsters.com

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

Trustees:

William M. Shappell

Chairman & Union Trustee

Tom J. Ventura

Secretary & Employer Trustee

Kevin M. Cicak

Union Trustee

Tomm Forrest

Employer Trustee

J. Christopher Michael

Employer Trustee

Keith L. Noll

Union Trustee

Howard W. Rhinier

Union Trustee

Kenneth A. Ross

Employer Trustee

Daniel W. Schmidt

Employer Trustee

Keith A. Youst

Union Trustee

Joseph J. Samolewicz

Administrator

Martin L. Cullen

Assistant Administrator

Professional Advisors:

Beyer-Barber

Health & Welfare Fund Actuary & Consultant

Morgan Lewis

Legal Co-Counsel

Novak Francella, LLC

Certified Public Accountants

Summit Strategies

Investment Consultant

Stevens & Lee

Legal Co-Counsel

The Savitz Organization

Pension Fund Actuary & Consultant

Willig, Williams and Davidson

Legal Co-Counsel

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

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

INTECH Investment Management, LLC

Rothschild Asset Mgt., Inc.

SEI Investments

Walter Scott & Partners, Ltd.

Investment Managers for the Central Pennsylvania Teamsters Pension Fund:

Aberdeen Asset Management, Inc.

Aronson+Johnson+Ortiz, LP

The Boston Company Asset

Management, LLC

Causeway Capital Management, LLC

Income Research & Management

LSV Asset Management

Madison Square Investors

Mesirow Financial, Inc.

Oakbrook Investments

Post Advisory Group, LLC

Principal Financial Group

Prudential Insurance Company

of America

Rothschild Asset Mgt., Inc.

State Street Global Advisors

Walter Scott & Partners, Ltd.

Western Asset

Westfield Capital Management

Company, LLC