



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



October 2009

Central PA Teamsters Launches New Website

NEW Be sure to visit the new and improved Central Pennsylvania Teamsters website at www.CentralPATeamsters.com.

The website has been updated to give Fund participants current information about their benefits in an easy-to-use format.

Some recent upgrades to the site include:

- Drop-down menus that make navigation of the site user-friendly.
- A "What's New" section on the front page that includes up-to-date Fund information and announcements that are updated regularly.
- The new Pension Web Portal page with a secure link that lets you view your Retirement Income Plan (RIP 1987 and RIP 2000) balance. Balances are updated monthly.

As always, you will find benefits descriptions, downloadable forms, FAQ's, provider network links, wellness information, and much more on the site.

Check back frequently for new information and updates. ■



2009 Flu Vaccine Update

The flu is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death. Some people, such as older people, young children, and people with certain health conditions (such as asthma, diabetes or heart disease) are at high risk for serious flu complications.

The 2009/2010 flu season could be a particularly severe one. In addition to the seasonal flu that typically begins in October and peaks in January, the new H1N1 virus began infecting Americans this year during the spring, summer and has continued into the fall.

The seasonal flu vaccine, available in September, is not expected to pro-

tect against the H1N1 flu. The H1N1 flu vaccine is currently in clinical trials and is expected to be available in October or November. The Centers for Disease Control and Prevention's (CDC) Committee on Immunization Practices encourages individuals to get a seasonal flu vaccine as soon as it is available and the separate H1N1 vaccine as soon as it is offered.

High risk groups for the seasonal flu are:

- children age 6 months to 19 years,
- pregnant women,
- people 50 years of age and older,
- people of any age with certain chronic medical conditions,
- people who live in nursing home and other long term care facilities,

(Continued on Page 2)



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.

2009 Flu Vaccine Update

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- people who live with or care for those at high risk for complications.

The CDC recommends that H1N1 vaccination efforts initially focus on five key populations. The CDC does not expect there will be a shortage of H1N1 vaccine, but availability and demand may be unpredictable. There is some possibility that the vaccine will initially be available in limited quantities. When the vaccine is first available, the CDC recommends that programs and providers try to vaccinate:

- pregnant women,
- people who live with or care for children younger than 6 months of age,
- health care and emergency medical personnel,

- people between the ages of 6 months through 24 years of age, and
- people from ages 25 through 64 years who are at higher risk for H1N1 because of chronic health disorders or compromised immune systems.

Once the demand for the priority groups has been met, the H1N1 vaccine will be offered to other groups.

Flu vaccines are a covered expense under the Central PA Teamsters Health and Welfare Fund under Active Plans: Plans 13, 14 and 16; and under Retired Plans: R-4, R-5 and R-7. Flu vaccines are paid in-network at 100% and out-of-network at the lesser of UCR or billed charges.

For more information about getting vaccinated for the two types of flu, contact your health practitioner. For updates on flu vaccine guidelines and availability, visit the CDC's website, www.cdc.gov. ■

The IRS Wants Us To Remind You...

If you have qualified for and received the 65% subsidy for COBRA health insurance, you **MUST** notify the Fund if you become eligible for other group health coverage or Medicare.

As you may know from prior communication from the Fund, the American Recovery and Reinvestment Act of 2009 ("ARRA") provides a subsidy of 65% of the COBRA health insurance premium for employees (and eligible dependents) who are involuntarily terminated from September 30, 2008 to December 31, 2009. The subsidy requires only 35% of the premium to be paid for COBRA coverage for individuals, and their families, who have involuntarily lost their job and do not have coverage available elsewhere.

If you or a family member who has this subsidized COBRA coverage become eligible for other group health coverage or Medicare, the Fund must be notified **IN WRITING** of the "other coverage" and that the eligibility for subsidized COBRA coverage has

ended. There was a Participant Notification form included in the initial COBRA packet you received from the Fund that can be used for this purpose. If you do not have the Participant Notification form, you may send a letter notifying the Fund that your eligibility for subsidized COBRA coverage has ended.

If you continue to receive the subsidy after you are eligible for other group health coverage, such as coverage from a new job or Medicare, you may be subject to the new IRC § 6720C penalty of 110% of the subsidy provided after you became eligible for the new coverage.

Taxpayers who fail to notify their plan that they are no longer eligible for the COBRA subsidy may self-report that they are subject to the penalty by calling the IRS toll-free at 800-829-1040. In addition, taxpayers will need to notify their plan that they are no longer eligible for the COBRA premium subsidy. ■

Clarification of the Health and Welfare Fund's "Experimental" Exclusion for Phase III Clinical Trials for Certain Cancer Treatments

The Trustees have carefully considered a clarification of the Fund's policy of not providing benefits for experimental and investigational treatment. (See the Summary Plan Description or Plan Document for a complete description of this exclusion and the applicable definitions.) Subject to all of the existing Plan provisions, the Trustees will permit the Fund to provide for procedures that meet all of the following criteria. The Trustees will review Plan utilization under this clarification in July 2010.

In addition to all existing Plan provisions, the treatment will have to meet all the following criteria:

- (1) The clinical trial is a cancer care trial; and
- (2) The clinical trial is sponsored by the National Cancer Institute; and
- (3) The clinical trial is double blinded and randomized; and
- (4) The clinical trial is at Phase III (compares therapy that has demonstrated some effectiveness in earlier studies, that is Phase II studies, with the current standard therapy).

Treatment under Phase I or Phase II clinical trials will NOT be considered for payment.

If you have questions about whether your treatment for cancer may be covered under this revised policy, please contact the Fund office to discuss the specific details of your treatment. ■

Dental Implant Policy Clarification

As was previously described in the November 2008 issue of the *Guardian*, the Health and Welfare Fund has a dental implant policy that allows implants to be paid under the Fund's medical provisions under certain circumstances.

Please be advised that both dental and medical benefits are paid by Delta Dental in order to utilize network discounts on these services. The Health and Welfare Fund Office does not pay medical benefits for implant procedures.

The dental implant policy only applies to participants with dental coverage. If your plan does not offer dental coverage, you do not have coverage for dental implants. ■

Reminders from the Pension Department

- If you are going through a divorce and your attorney requests information regarding your pension benefits, please ask your attorney to submit a written request to the Pension Department. Phone requests will not be accepted.
- Please be sure to select a retirement date before you contact the Pension Fund to begin the application process. Your retirement must be the first day of a month.
- All pension documents must be signed by the participant unless the Pension Department has a Power of Attorney on file for the participant.
- Notarized forms—please note that the date that a participant signs the notarized form and the date the notary signs the form must be the same date. In the event the notarized form signature dates are different, the Pension Department will not accept the form and a new form will be sent to the participant.
- In most cases, you must terminate employment before benefits begin.

Moonlighting/Self-employment

The 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.



Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

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

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

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective November 1, 2009:

Edluar 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, 16 and R6

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

Plan 14, 16 and R6 Option Levels A, B & C Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

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MAIL ORDER COPAYMENTS

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

RETAIL PHARMACY COPAYMENTS

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

Prescription Plan Benefits Under Plan 13Y

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

Negative Formulary List*

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

And All Injectables (excluding Insulin and Imitrex)

Effective November 1, 2009:

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

***Over the counter dosages are not covered.

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

MAIL ORDER COPAYMENTS

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

RETAIL PHARMACY COPAYMENTS

\$10 Generic for up to a 34 day supply
\$30 Brand for up to a 34 day supply
\$50 Negative Formulary up to a 34 day supply

CREDITABLE COVERAGE NOTIFICATION

PLAN R4, PLAN R5, PLAN R7 AND PLAN R-765

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:

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...

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:	September 28, 2009
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 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

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
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	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
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:

Plans 13 and 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 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.

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- 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

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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).

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Date:

Name of Entity/Sender:

Contact – Position/Office:

Address:

Telephone Number:

September 28, 2009

Central Pennsylvania Teamsters Health & Welfare Fund

Prescription Department

1055 Spring Street, Wyomissing, PA 19610

Toll Free In PA 1-800-422-8330

Toll Free in USA 1-800-331-0420

Qualified Joint and Survivor Annuities

The Qualified Joint and 50% Survivor Annuity, the Qualified Joint and 75% Survivor Annuity and the Qualified Joint and 100% Survivor Annuity pension benefits are payable upon your death *only to the spouse you named at the time you completed your Retirement Application*. If your spouse at the time of retirement pre-

deceases you, the monthly benefit does not continue to be paid to another beneficiary. *If you and your spouse at the time of retirement become divorced, your spouse at the time of retirement would still receive the Qualified Joint and Survivor Annuity benefit you elected for the remainder of his or her lifetime upon your death.*

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



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**.*

Applying for Your Retirement Benefits under the Central Pennsylvania Teamsters Pension Plan

When Should I Notify the Fund That I am Planning to Retire?

Contact the Pension Department 90 days prior to your intended retirement date to begin the retirement process. If you had time in another Teamsters Pension Fund and are requesting a reciprocal pension, please contact the Fund about 6 months prior to your intended retirement date. Your retirement date for purposes of receiving your pension benefits must be the first day of a month.

The Pension Department will send you a Request for Pension Application, as well as a Beneficiary Form and Declaration of Retirement Form. You will be asked to complete and return the request, along with copies of your and your spouse's birth certificates (if you are married) as well as a copy of your marriage certificate. If you are divorced from the spouse who is listed on your beneficiary information on file at the Fund Office, you will need to provide a divorce decree. If your spouse on record is deceased, a death certificate must be provided.

The Pension Fund may request a statement from your employer indicating your last day of work. The Fund considers your last day

of work to be your last physical day of work and does not include vacation time. However, you will not be eligible to receive your Pension until you have actually terminated your employment. If you are working for a non-contributing employer, you will not need to terminate if your employment has been determined to be non-suspendible. You cannot continue working in the same trade, craft or industry, union or non-union, from which you are retiring and are being paid for more than 56 hours per month. For more information on working after retirement, refer to the Suspension of Benefits section in your Summary Plan Description or contact the Pension Department.

Once you have completed and returned the necessary information

requested by the Pension Department on your retirement application, the Pension Department will provide your benefit amounts and options to you.

What if I Had Time in Another Teamsters Fund?

If you have time in another Teamsters pension fund or funds besides the Central Pennsylvania Teamsters, you will be asked to provide the applicable Teamsters Local Number and/or Teamsters Fund and your approximate dates of employment. The Central PA Teamsters Pension Fund needs this information in order to communicate with the other fund(s) to see if you qualify for a reciprocal pension. You should also contact the other fund(s).

Please remember that, if you had time in another Teamsters Pension Fund and are requesting a reciprocal pension, please contact the Fund about 6 months prior to your intended retirement date.

Can I Withdraw My Pension for Any Reason Prior to My Retirement Date?

You cannot withdraw your pension for any reason prior to your retirement date. There is one exception: you must begin receiving the minimum required amount from the Plan if you continue working beyond age 70½. In this case, your retirement benefit will begin to be paid to you no later than the April 1 of the calendar year following the calendar year in which you reach age 70½. ■

September 2009 Retirement Income Plan (RIP) Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the nine month period ending September 30, 2009. The net returns equal gross investment returns less investment and administrative expenses plus the reallocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

Plan

**RIP 1987
RIP 2000**

Approximate Net Return

**+16.6%
+12.8%**

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



Healthy Living

Sleep Can Affect Diabetes Odds

People can help lower their risk of developing type 2 diabetes with a good night's sleep, according to a study of 1455 individuals. Patients averaging less than six hours of sleep per night during the week over a number of years had nearly five times the chance of developing diabetes, compared with

individuals who averaged six to eight hours per sleep per night. The study, in which participants reported on their sleep habits, compared fasting glucose levels over a six-year period. The researchers found no major difference in fasting glucose levels or the odds of developing type 2 diabetes between those who averaged six to eight hours of shut-eye weeknights and those who averaged more than eight hours a night. The findings were recently presented at the American Heart Association meeting.

*Source: Pharmaceutical Update,
General Prescription Programs,
May 2009*

Eye Health & Wellness Information Added to the Central PA Teamsters Wellness Website

Did you know that a thorough eye exam can reveal the very first indicators of a number of ocular and systemic diseases? The list

includes diabetes, glaucoma, macular degeneration, cataracts, and many more. It is possible for someone to have the beginnings of one of those conditions and not even know it. Too often the results are irreversible vision loss or even blindness.

The Central PA Teamsters Health and Welfare Fund has recently added an Eye Health & Wellness feature to its website. You can access this information by visiting www.CentralPATeamsters.com. Click on the Health and Welfare section and select Wellness Links/ Davis Vision Eye Health & Wellness.

You will find information on eye health conditions including signs, symptoms, risk factors, and treatment summaries as well information on providers who perform routine eye exams and links to additional eye health and related medical web sites on the Eye Health and Wellness site. ■

Retirees Approved For Pensions June through August 2009

For the month of June 2009

Name	Local	Employer
AMBROSE, JR., PAUL	773	ARKANSAS BEST FREIGHT SYS., INC.
ANNUNZIATO, ANTHONY M.	229	CONSOLIDATED FREIGHTWAYS
AUSTIN, NEIL R.	776	CONSOLIDATED FREIGHTWAYS
BENNETT, JR., WARD R.	764	CENTRE CONCRETE COMPANY
BRUGGER, JEFFREY	773	UNITED PARCEL SERVICE, INC.
CARE, EVERETT J.	429	JONES MOTOR CO., INC.
CHARLES, PETER	229	HARPER COLLINS PUBLISHERS, INC.
COLE, BONNIE L.	229	TOPPS CHEWING GUM, INC.
CONRAD, FRANK A.	771	PENNSY SUPPLY, INC.
COOK, ROBERT	229	C&S WHOLESALE GROCERS
DAUBERT, WALTER	229	YRC WORLDWIDE
DAVIS, DIANE	229	GENL DRIVERS & HELPERS
DEUTSCH, PETER M.	429	CAROLINA FREIGHT CARRIERS CORP.
DEZURA, RICHARD J.	429	STROEHMANN BAKERIES L. C.
DIBILIO, MICHAEL A.	773	D F BAST, INC.
DUNLEAVY, STEPHEN F.	401	USF HOLLAND, INC.
EBINGER, WILLIAM G.	429	PACIFIC INTERMOUNTAIN EXP. CO.
ECKERT, STANLEY	776	YRC WORLDWIDE
EMIG, BARRY E.	776	BOARD OF COMMISSIONERS
EVANS, THERESA	229	C&S WHOLESALE GROCERS
FICK, LEROY G.	429	BERKS PRODUCTS CORP.
FOX, LLOYD	429	RDG COCA COLA BOTTLING WORKS
FREY, ROBERT W.	773	R & G AIR FREIGHT, INC.
GEIB, IRVIN G.	771	YRC WORLDWIDE
GOODLING, STEVEN	776	YRC WORLDWIDE
GRUMBLING, CHARLES	776	ARKANSAS BEST FREIGHT SYS., INC.
HARTUNG, RONALD	229	YRC WORLDWIDE
HESKETT, DANIEL J.	429	ROADWAY EXPRESS, INC.
HESS, CHRISTINE L.	401	WISE FOODS
HIGH, GALEN	771	YRC WORLDWIDE
HILL, ROBERT J.	229	YRC WORLDWIDE
JACOBS, DONALD	776	YRC WORLDWIDE
KEENEY, RUTH A.	776	ASSOCIATED WHOLESALERS, INC.

For the month of June 2009

Name	Local	Employer
KEIM-MURRY, MAURITIA	771	YELLOW FREIGHT SYSTEM, INC.
KIMLER, ARTHUR	773	YRC WORLDWIDE
KNEPP, THOMAS RAY	771	MILLER & HARTMAN, INC.
LUNNEY, JR., JOHN J.	401	NORTH PENN TRANSFER, INC.
MAY, SR., ROBERT T.	773	SILVER LINES, INC.
MCGUIRE, NORMAN	771	YRC WORLDWIDE
MEALS, ROY J.	776	UE&C-CATALYTIC
MELDRUM, DAVID LINUS	776	ARKANSAS BEST FREIGHT SYS., INC.
MILLER, DONALD L.	429	BERKS PRODUCTS CORP.
MURPHY, STEPHEN	771	YRC WORLDWIDE
NEVEL, CLAYTON	401	WISE FOODS
NOLAN, JOHN C.	229	ROADWAY EXPRESS, INC.
OXENREIDER, JR., ELWOOD H.	429	ASSOCIATED WHOLESALERS, INC.
PAZDZIORKO, RONALD J.	401	NATIVE TEXTILES
PECK, LARRY	776	USF RED STAR
PERO, ANTHONY	401	UNITED PARCEL SERVICE, INC.
POWELL, JOSEPH H.	229	SUPER MARKET SERVICE CORP.
RASNAKE, SAMUEL L.	229	ROADWAY EXPRESS, INC.
REICHERT, DONALD E.	771	MILLER & HARTMAN, INC.
RICHARDS, JR., JACK C.	776	WILSON FREIGHT COMPANY
RITCHIE, BARRY L.	771	YELLOW FREIGHT SYSTEM, INC.
ROSADO, JOHN L.	429	E J BRENNEMAN L.P.
SALT, DOREEN A.	229	CONSOLIDATED FREIGHTWAYS
SHAFFER, HARRY	776	CONSOLIDATED FREIGHTWAYS
SHEARER, PERRY E.	776	UNITED PARCEL SERVICE, INC.
SHOOK, JR., PAUL E.	229	ROADWAY EXPRESS, INC.
SHUGHART, STANLEY L.	429	JONES MOTOR CO., INC.
SIZER, KENNETH E.	776	NATIONS WAY TRANSPORT SERVICES
SNYDER, GERALD L.	764	INTERSTATE MTR FREIGHT SYS., INC.
STECKER, JR., HERBERT	229	ROADWAY EXPRESS, INC.
STROHL, WILLIAM R.	773	W S REICHENBACH & SON, INC.
SWARTZ, CHARLES E.	776	PRESTON TRUCKING CO., INC.
THORNTON, HERMAN L.	771	ENERGY FLEET RESOURCES, INC.

TRUPP, RONALD E.	429	D J WITMAN OIL COMPANY
VARNER, GERALD	771	YELLOW FREIGHT SYSTEM, INC.
VILARDO, BARRY J.	429	CENTRAL DOOR & PLYWOOD CO.
VILARDO, PAULETTE P.	429	BRANCH MOTOR EXPRESS CO.
WALTERS, RICHARD F.	776	YRC WORLDWIDE
WATSON, FREDRICK	771	YRC WORLDWIDE
WILDE, JOHN	229	YRC WORLDWIDE
WISE, DARLENE L.	229	ROADWAY EXPRESS, INC.
WISE, JR, JACOB	776	YRC WORLDWIDE
YALE, LAURA	229	UNITED PARCEL SERVICE, INC.
ZERBE, ROGER W.	429	COTT BEVERAGES WYOMISSING, INC.

For the month of July 2009

Name	Local	Employer
ADAMS, BENJAMIN H.	229	CONSOLIDATED FREIGHTWAYS
ANDERSON, ROBERT L.	429	GOODMAN VENDING SERVICE
BOND, JAMES EDWARD	229	YRC WORLDWIDE
BOND, WALTER J.	229	ROADWAY EXPRESS, INC.
BROWNE, DAVID	999	ALLIED SYSTEMS LTD
CARL, MILTON J.	773	LEVEL LINE PENN-EAST, INC.
CHEPALONIS, NELSON	401	SANTARELLI VIBRATED BLK CO. LLC
CHOMO, JOSEPH J.	401	SCHULTZ'S, INC.
CIOLEK, RONALD F.	229	TOPPS CHEWING GUM, INC.
COCKLEY, RANDALL L.	776	CONSOLIDATED FREIGHTWAYS
COELLO, CARLOS H.	229	YRC WORLDWIDE
COLBERT, JOSEPH	776	YRC WORLDWIDE
CONCORDIA, JR., DANIEL	429	BRENNTAG NORTHEAST, INC.
COOK, SR., VICTOR C.	776	PILOT FREIGHT CARRIERS, INC.
CULVER, LORENZO	773	YELLOW FREIGHT SYSTEM, INC.
DAVISON, JOHN F.	771	JOHN S. EWELL, INC.
DEARDORFF, JERRY	776	YRC WORLDWIDE
DUNHAM, RONALD G.	776	CONSOLIDATED FREIGHTWAYS
EARLEY, MICHAEL V.	229	TOPPS CHEWING GUM, INC.
ERB, SR., ROBERT E.	429	ARKEMA, INC.
FLOYD, MICHAEL	776	RYDER TRUCK RENTAL OF PA, INC.
FREDERICK, KENNETH A.	429	ASSOCIATED WHOLESALERS, INC.
FRITZ, KERRY D.	776	USF RED STAR
FRYMOYER, ELSIE M.	429	COTT BEVERAGES WYOMISSING, INC.
GARD, FRANK	771	YRC WORLDWIDE
GAUMER, BRUCE C.	773	WELCO/CGI
GENSEL, DENNIS	401	SHAWNEE READY MIX CONCRETE CO.
GEORGE, JOHN	229	TOPPS CHEWING GUM, INC.
GOOD, DAVID W.	764	B & D TRANSFER
GOODLING, DONALD	776	ROADWAY EXPRESS, INC.
GULDIN, JR., JESSE G.	229	ROADWAY EXPRESS, INC.
HAINES II, WILLIAM	773	YRC WORLDWIDE
HEEFNER, JEFFREY L.	773	USF HOLLAND, INC.
HENRY, WILLIAM S.	773	MYERS MEN, INC.
JONES, THOMAS M.	429	PENSKE LEASING, INC.
KEATING, THOMAS S.	776	PRESTON TRUCKING CO., INC.
KIEFFER, SR., DAVID P.	429	LUDENS INCORPORATED
KROUT, JR., EDWIN D.	776	WALTER W ZEIGLERS SONS, INC.
KYLE, DAVID R.	429	WINDSOR SERVICE, INC.
LATWINAS, EDWARD L.	312	MATLACK, INC., TERMINAL 5
MCANDREW, MARIAN	229	HARPER COLLINS PUBLISHERS, INC.
MCCLOSKEY, CHARLES	776	YRC WORLDWIDE
MCKINLEY, DALE D.	776	FLEMING COMPANIES, INC.
MILLER, JERRY	776	YORK COUNTY TRANSP. AUTHORITY
MONEK, JEFFREY R.	229	ROADWAY EXPRESS, INC.
NEWHARD, SR., ROBERT W.	773	PENSKE TRUCK LEASING CO. LP
PALUZZI, JOHN	229	YRC WORLDWIDE
REBER, RONALD P.	429	SUPERVALU, INC.
RHOADS, BARRY	429	UNITED PARCEL SERVICE, INC.
RICHARDSON, JASON	771	YRC WORLDWIDE
ROBERTS, JAMES E.	401	FRIEDMANS EXPRESS, INC.
ROEDER, BRUCE	773	YRC WORLDWIDE
ROSE I. THOMAS DEWEY	771	YELLOW FREIGHT SYSTEM, INC.
SAGER, MARIANNE	401	GALLI READY-MIX CONCRETE CO.
SANDRIDGE, RODGER O.	429	COTT BEVERAGES WYOMISSING, INC.
SASSO, RONALD	776	YRC WORLDWIDE
SENSENI, JAY R.	771	JOHN S. EWELL, INC.
SHULL, SR., RICHARD K.	776	ROADWAY EXPRESS, INC.
SMITH, HARVEY G.	429	ROADWAY EXPRESS, INC.
SMITH, RICHARD J.	229	YRC WORLDWIDE
SOWERS, CARL CONRAD	776	PRESTON TRUCKING CO., INC.
SPRENKLE, JR., DALE R.	776	YORK CONCRETE CO.
STEGMAIER, WILLIAM T.	776	ROADWAY EXPRESS, INC.

For the month of July 2009

Name	Local	Employer
SWIGART, DAVID W.	229	YRC WORLDWIDE
TEEL, RONALD J.	229	NEW PENN MOTOR EXPRESS, INC.
TICKOWSKI, ANN	229	TOPPS CHEWING GUM, INC.
VOGEL, JR., PAUL E.	429	COTT BEVERAGES WYOMISSING, INC.
WEISS, ROBERT	771	YRC WORLDWIDE
WILEY, PATRICK	776	YRC WORLDWIDE
WILLIAMS, WAYNE C.	401	ACME MARKETS, INC.
WILSON, JOAN M.	764	UNITED PARCEL SERVICE, INC.
WINISKO, JR., LEO	429	KANE STEEL COMPANY
WISE, DARLENE	229	ROADWAY EXPRESS, INC.
YERGEY, PAUL R.	773	ARAMARK SERVICES
YONAI, JOHN P.	764	COOPER-JARRETT, INC.

For the month of August 2009

Name	Local	Employer
ABERS, WILLIAM	764	UNITED PARCEL SERVICE, INC.
BENNICOFF, FRANCIS J.	773	BERKS PRODUCTS CORPORATION
BENZ, JR., JOSEPH E.	429	PLYMOUTH ROCK TRANSP. CORP.
BLY, JOSEPH A.	401	ACME MARKETS, INC.
BORRELI, LIONEL	776	PRESTON TRUCKING CO., INC.
COALSON, SHARRELL	771	YRC WORLDWIDE
COOPER, WILLIAM H.	776	WILSBACH DISTRIBUTORS, INC.
COPE, JR., JAMES A.	773	ATLANTIC TRANSPORT CO.
CURRAN, JAMES	771	YRC WORLDWIDE
DELRE, JR., VINCENT C.	773	ONE SOURCE
DOLOGITE, JR., NICHOLAS M.	773	WELCO/CGI
DORAN, JR., JOHN J.	773	ASHLAND CHEMICAL COMPANY
ESHLEMAN, JR., JOHN D.	771	YELLOW FREIGHT SYSTEM, INC.
FISHER, BERNARD	229	YRC WORLDWIDE
FORD, BARRY L.	771	YELLOW FREIGHT SYSTEM, INC.
GALLIMORE, JR., LEE R.	776	CONSOLIDATED FREIGHTWAYS
HARRIS, WILLIE JAMES	776	CAROLINA FREIGHT CARRIERS CORP.
HECKMAN, STANLEY	773	YRC WORLDWIDE
HELLER, JR., AROLL G.	773	EASTERN INDUSTRIES, INC.
HORNICK, JR., JOHN P.	229	ROADWAY EXPRESS, INC.
HUNSINGER, HAROLYN A.	429	BOYERTOWN AUTO BODY WORKS, INC.
IRICK, GARY I.	429	PRESTON TRUCKING CO., INC.
JACKSON, LILLIAN	429	BOYERTOWN AUTO BODY WORKS, INC.
JENKS, RICHARD	776	YRC WORLDWIDE
KIDD, ALBERT	773	CINTAS CORPORATION
KORNAFEL, JR., MICHAEL	773	PRAXAIR DIST. MID-ATLANTIC LLC
LAPE, LARRY L.	429	ASSOCIATED WHOLESALERS, INC.
LENDO, JOAN	429	BERKS PRODUCTS CORP.
LINCH, CHARMAINE L.	776	FLEMING COMPANIES, INC.
LOEBSACK, WARREN R.	773	SCHWERMAN TRUCKING CO.
LUCAS, ALLEN R.	776	ARKANSAS BEST FREIGHT SYS., INC.
MCWILLIAMS, JOHN	773	YRC WORLDWIDE
MILLER, KARL L.	776	HALLS MOTOR TRANSIT CO.
MORRIS, ROBERT C.	764	UNITED PARCEL SERVICE, INC.
OLENICK, EDWARD	773	YRC WORLDWIDE
PARK, RICHARD L.	229	CONSOLIDATED FREIGHTWAYS
PEARSALL, THOMAS	771	YRC WORLDWIDE
RAMIREZ, HECTOR	773	ONE SOURCE
REMAly, JAMES W.	773	DEDICATED DELIVERY SERVICE, INC.
ROSE, CLYDE R.	429	ASSOCIATED WHOLESALERS, INC.
RUCH, CARL	771	YRC WORLDWIDE
SCHREINER, JOHN R.	771	BEAR DISTRIBUTING CO., INC.
SHIMKUS, ROBERT J.	229	HARPER COLLINS PUBLISHERS, INC.
SMITH, JAMES	229	YRC WORLDWIDE
SMITH, RICHARD C.	229	ROADWAY EXPRESS, INC.
SMUCKER, MICHAEL E.	771	YELLOW FREIGHT SYSTEM, INC.
SNYDER, WILLIAM B.	776	USF HOLLAND, INC.
SORBER, DONALD W.	771	YRC WORLDWIDE
STAMBAUGH, JR., IRVIN E.	776	LIQUID CARBONIC SPEC. GAS CORP.
STONER, EDWARD L.	776	CAROLINA FREIGHT CARRIERS CORP.
STOYER, JOSEPH C.	429	POMEROYS, INC.
SUMMERS, JR., SHERWOOD T.	312	MATLACK, INC., TERMINAL 5
VAZQUEZ, ROLANDO	773	ONE SOURCE
VIRTUE, DANIEL	776	TEAMSTERS LOCAL UNION 776
WOLF, JAMES R.	771	YELLOW FREIGHT SYSTEM, INC.
WOODWARD, MICHAEL J.	773	M & J BEVERAGE, INC.
WRIGHT, JR., ROBERT E.	776	CONSOLIDATED FREIGHTWAYS
YUHASZ, STEPHEN M.	429	CLOVER FARMS DAIRY

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Reading, PA 19612-5223
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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

Mark Johnson
Employer Trustee

Keith L. Noll
Union Trustee

Howard W. Rhinier
Union Trustee

Michael P. Rys
Union Trustee

Daniel W. Schmidt
Employer Trustee

Joseph J. Samolewicz
Administrator

Martin L. Cullen
Assistant Administrator

Professional Advisors:

Beyer-Barber
Health & Welfare Fund Actuary & Consultant

Morgan Lewis
Legal Co-Counsel

Novak Francella, LLC
Certified Public Accountants

Summit Strategies
Investment Consultant

Stevens & Lee
Legal Co-Counsel

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

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

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

Investment Managers for the Central Pennsylvania Teamsters Pension Fund:

Aberdeen Asset Management, Inc.
Aronson+Johnson+Ortiz, LP
The Boston Company Asset
Management, LLC
Causeway Capital Management, LLC
DSI International Mangement, Inc.
INTECH Investment Management, 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