



## Recent Changes to the Retirement Income Plan 1987 and the Defined Benefit Plan

**P**articipants in the Central PA Teamsters Defined Benefit and Retirement Income Plan recently received Summaries of Material Modifications (SMM's) describing recent changes to the Plans.

### Retirement Income Plan 1987

*Please note that the new options/modifications for receiving payments under the Retirement Income Plan 1987 that are listed below will be provided at the time of your retirement.*

- A new option was added to the RIP Plan, which allows a Participant (as well as a Surviving Spouse and Alternate Payee under a qualified domestic relations order) to make an initial election to receive a portion of his or her Account balance as a lump sum payment and to defer the receipt of his or her remaining account balance until a later date. In the case of a married Participant (as well as Participants treated as married under a qualified domestic relations order), each time an election is made to receive a lump sum payment, the Participant's spouse must also consent, otherwise the Participant's account balance must be paid in the form of a joint and survivor annuity. A Participant who makes an initial election to receive a portion of his or her Account balance as a lump sum payment



may elect additional partial lump sum payments once every calendar year. The amount of the lump sum payment must be at least One Thousand Dollars (\$1,000). A Participant who previously elected a partial lump sum may elect future partial lump sum payments or a total lump sum payment equal to the balance of the account. In all cases benefits must commence by the April 1 following the calendar year in which the Participant attained (or would have attained) age 70½. This option became available June 1, 2011.

- A modification was made to the installment payment provisions which permits Participants to elect to take a partial lump sum payment in an amount not less than One Thousand Dollars (\$1,000) once each calendar year. The modification of an installment

payment election may have withholding tax ramifications if the initial election was for installment payments extending over a period in excess of 10 years. This option is also available to a beneficiary who is a Surviving Spouse or is treated as a Surviving Spouse under a qualified domestic relations order. This option became available June 1, 2011.

- The Plan was previously amended to reflect recent legal changes regarding non-spouse beneficiaries of deceased Participants. At one time, only Participants and Surviving Spouses (and certain Alternate Payees) who received payment of their Plan Benefit in the form of a single lump sum were allowed to rollover Plan benefits to another plan or to an IRA. The law changed to permit any beneficiary

*(Continued on page 2)*

## Recent Changes to the Retirement Income Plan 1987

*(Continued from page 1)*

- who elects a single lump sum to roll over his or her benefits but only to an "Inherited IRA." A beneficiary who elects to receive a cash distribution of his or her single lump sum payment will be subject to federal income tax withholding. However, the amount withheld and paid to the IRS may be claimed as a credit on the beneficiary's tax return.
- Any participant who dies while in qualified military service will be treated as having resumed Covered Employment and then having immediately terminated employment on the date of his or her death. This means for example, that if a non-vested participant leaves employment to enter qualified military service but dies while performing qualified military service, the Participant will receive vesting credit (but not additional benefit credit) for the period of time he or she served in the military.
  - The Plan contains provisions that state who will receive your benefits upon your death if you fail to provide the Pension Fund with a beneficiary designation form. These provisions may be changed from time to time. It is very important that you complete and return a beneficiary designation

form to name, or change, the person who is to receive a benefit upon your death. For example, you may wish to file a new form if you want to designate a different person to receive your benefits following a divorce.

### Defined Benefit Plan

- The Plan was amended to reflect recent legal changes regarding non-spouse beneficiaries of deceased Participants. At one time, only Participants and Surviving Spouses (and certain Alternate Payees) who received payment of their Plan benefit in the form of a single lump sum were allowed to rollover Plan benefits to another plan or to an IRA. The law changed to permit any beneficiary who elects a single lump sum to rollover his or her benefits but only to an "Inherited IRA." A beneficiary who elects to receive a cash distribution of his or her single lump sum payment will be subject to federal income tax withholding. However, the amount withheld and paid to the IRS may be claimed as a credit on the beneficiary's tax return.
- Any participant who dies while in qualified military service will be treated as having resumed Covered Employment and then having immediately terminated employment on the date of his or her death. This means for example, that if a non-vested Participant leaves employment to enter qualified military service but dies while performing qualified military service, the Participant will receive vesting credit (but not additional benefit credit) for the period of time he or she served in the military.
- The Plan contains provisions that state who will receive your benefits upon your death if you fail to provide the Pension Fund Office with a beneficiary designation

form. These provisions may be changed from time to time. It is very important that you complete and return a beneficiary designation form to name, or change, the person who is to receive a benefit upon your death. For example, you may wish to file a new form if you want to designate a different person to receive your benefit following a divorce.

- The Plan was amended to let Participants and Beneficiaries receiving a monthly benefit in the amount of \$30 or less to elect to receive a single lump sum payment instead of a future monthly benefit. The single payment will be actuarially equal to their future stream of payments. If a Participant has a Spouse (or former Spouse) entitled to receive the survivor portion of the benefit, the Spouse (or former Spouse) must consent to the election.

In the future, you will receive a more comprehensive description of the Plans in the form of a revised Summary Plan Description. The above description has left out legal and technical terms wherever possible. It is not intended that this description modify or change in any manner the complete official text of the Plan or Trust Agreement. In the event of any discrepancies between the above descriptions and the official text of the Plan and Trust Agreement, the official Plan and Trust Agreement will govern. ■

## Welcome New Trustee

The Teamsters Local Union No. 429 Executive Board recently notified the Funds of the appointment of Charles Shafer as a new Union Trustee. Chuck has been a long-time Business Agent at Teamsters Local Union No. 773 and currently serves as the local's Secretary-Treasurer. Welcome Chuck!

## 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.

# Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

## Negative Formulary List\*

Aciphex	Deprizine	Luvox	Prozac	Trilipix
Advicor	Dexilant	Mevacor	Relenza	Valturna
Altoprev	Diflucan	Nexium	Rozerem	Vimovo
Ambien**	Edluar	Oleptro	Sarafem	Vioxx
Axid	Effexor	Oravig	Silenor	Vytorin
Bextra	Fibricor	Paxil	Simcor	Xyzal
Cambia	Gilenya	Pepcid***	Sonata**	Zantac***
Celebrex	Lamisil	Pexeva	Sporanox	Zegerid
Celexa	Latuda	Pravachol	Symbyax	Zetia
Clarinox	Lexapro	Prevacid	Tagamet	Zipsor
Crestor	Lipitor	Prilosec****	Tamiflu	Zocor
Cymbalta	Livalo	Pristiq	Tekamlo	Zoloft
Daypro	Lunesta**	Protonix	Trepadone	Zolpimist

*And All Injectables (excluding Insulin and Imitrex)*

*Effective October 1, 2011, Viibryd 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



## CREDITABLE COVERAGE NOTIFICATION

### PLAN 13, PLAN 13Y, PLAN NG13, PLAN 14, and PLAN 16

*Important Notice from*

## THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

### About Your Prescription Drug Coverage and Medicare

**P**lease 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 October 15th through December 7th.

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 AND PLAN NG13 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:

Plans 13 and NG13 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](http://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](http://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, 2011  
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 ■

**PLAN R4, PLAN R5, PLAN R7, and PLAN R7-65***Important Notice from***THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND**  
**About Your Prescription Drug Coverage and Medicare**

**P**lease 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.

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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 October 15th through December 7th.

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  
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

**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](http://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](http://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, 2011  
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 ■

## **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](http://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 listed on pages 8 and 9 of this newsletter, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of January 31, 2011. You should contact your State for further information on eligibility.**

## **ALABAMA – Medicaid**

**Website:** <http://www.medicaid.alabama.gov>  
**Phone:** 1-800-362-1504

## **ALASKA – Medicaid**

**Website:** <http://health.hss.state.ak.us/dpa/programs/medicaid/>

**Phone (Outside of Anchorage):** 1-888-318-8890

**Phone (Anchorage):** 907-269-6529

## **ARIZONA – CHIP**

**Website:** <http://www.azahcccs.gov/applicants/default.aspx>

**Phone (Outside of Maricopa County):** 1-877-764-5437

**Phone (Maricopa County):** 602-417-5437

## **ARKANSAS – CHIP**

**Website:** <http://www.arkidsfirst.com/>

**Phone:** 1-888-474-8275

## **CALIFORNIA – Medicaid**

**Website:** [http://www.dhcs.ca.gov/services/Pages/TPLRD\\_CAU\\_cont.aspx](http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx)

**Phone:** 1-866-298-8443

## **COLORADO – Medicaid and CHIP**

**Website:** <http://www.colorado.gov/>

**Medicaid Phone (In state):** 1-800-866-3513

**Medicaid Phone (Out of state):** 1-800-221-3943

**CHIP Website:** <http://www.CHPplus.org>

**CHIP Phone:** 303-866-3243

## **GEORGIA – Medicaid**

**Website:** <http://dch.georgia.gov/>

Click on Programs, then Medicaid

**Phone:** 1-800-869-1150

## **IDAHO – Medicaid and CHIP**

**Medicaid Website:** [www.accesstohealthinsurance.idaho.gov](http://www.accesstohealthinsurance.idaho.gov)

**Medicaid Phone:** 1-800-926-2588

**CHIP Website:** [www.medicaid.idaho.gov](http://www.medicaid.idaho.gov)

**CHIP Phone:** 1-800-926-2588

## **INDIANA – Medicaid**

**Website:** <http://www.in.gov/fssa>

**Phone:** 1-800-889-9948

## **IOWA – Medicaid**

**Website:** [www.dhs.state.ia.us/hipp/](http://www.dhs.state.ia.us/hipp/)

**Phone:** 1-888-346-9562

## **KANSAS – Medicaid**

**Website:** <https://www.khpa.ks.gov>

**Phone:** 1-800-792-4884

## **KENTUCKY – Medicaid**

**Website:** <http://chfs.ky.gov/dms/default.htm>

**Phone:** 1-800-635-2570

## **LOUISIANA – Medicaid**

**Website:** <http://www.lahipp.dhh.louisiana.gov>

**Phone:** 1-888-342-6207

## **MAINE – Medicaid**

**Website:** <http://www.maine.gov/dhhs/OIAS/publicassistance/index.html>

**Phone:** 1-800-321-5557

## **MASSACHUSETTS – Medicaid and CHIP**

**Medicaid and CHIP Website:** <http://www.mass.gov/MassHealth>

**Medicaid and CHIP Phone:** 1-800-462-1120

## **MINNESOTA – Medicaid**

**Website:** <http://www.dhs.state.mn.us/>

Click on Health Care, then Medical Assistance

**Phone (Outside of Twin City area):** 800-657-3739

**Phone (Twin City area):** 651-431-2670

## **MISSOURI – Medicaid**

**Website:** <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

**Phone:** 573-751-2005

## **MONTANA – Medicaid**

**Website:** <http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml>

**Phone:** 1-800-694-3084

## **NEBRASKA – Medicaid**

**Website:** <http://www.dhhs.ne.gov/med/medindex.htm>

**Phone:** 1-877-255-3092

## **NEVADA – Medicaid and CHIP**

**Medicaid Website:** <http://dwss.nv.gov/>

**Medicaid Phone:** 1-800-992-0900

**CHIP Website:** <http://www.nevadacheckup.nv.org/>

**CHIP Phone:** 1-877-543-7669

## **NEW HAMPSHIRE – Medicaid**

**Website:** [www.dhhs.nh.gov/ombp/index.htm](http://www.dhhs.nh.gov/ombp/index.htm)

**Phone:** 603-271-4238



## **NEW JERSEY – Medicaid and CHIP**

**Medicaid Website:** <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

**Medicaid Phone:** 1-800-356-1561

**CHIP Website:** <http://www.njfamilycare.org/index.html>

**CHIP Phone:** 1-800-701-0710

## **NEW MEXICO – Medicaid and CHIP**

**Medicaid Website:** <http://www.hsd.state.nm.us/mad/index.html>

**Medicaid Phone:** 1-888-997-2583

**CHIP Website:** <http://www.hsd.state.nm.us/mad/index.html>  
Click on Insure New Mexico

**CHIP Phone:** 1-888-997-2583

## **NEW YORK – Medicaid**

**Website:** [http://www.nyhealth.gov/health\\_care/medicaid/](http://www.nyhealth.gov/health_care/medicaid/)  
**Phone:** 1-800-541-2831

## **NORTH CAROLINA – Medicaid**

**Website:** <http://www.nc.gov>  
**Phone:** 919-855-4100

## **NORTH DAKOTA – Medicaid**

**Website:** <http://www.nd.gov/dhs/services/medicalserv/medicaid/>  
**Phone:** 1-800-755-2604

## **OKLAHOMA – Medicaid**

**Website:** <http://www.insureoklahoma.org>  
**Phone:** 1-888-365-3742

## **OREGON – Medicaid and CHIP**

**Medicaid and CHIP Website:**  
<http://www.oregonhealthykids.gov>  
**Medicaid and CHIP Phone:** 1-877-314-5678

## **PENNSYLVANIA – Medicaid**

**Website:** <http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm>  
**Phone:** 1-800-644-7730

## **RHODE ISLAND – Medicaid**

**Website:** [www.dhs.ri.gov](http://www.dhs.ri.gov)  
**Phone:** 401-462-5300

## **SOUTH CAROLINA – Medicaid**

**Website:** <http://www.scdhhs.gov>  
**Phone:** 1-888-549-0820

## **TEXAS – Medicaid**

**Website:** <https://www.gethipptexas.com/>  
**Phone:** 1-800-440-0493

## **UTAH – Medicaid**

**Website:** <http://health.utah.gov/upp>  
**Phone:** 1-866-435-7414

## **VERMONT – Medicaid**

**Website:** <http://www.greenmountaincare.org/>  
**Phone:** 1-800-250-8427

## **VIRGINIA – Medicaid and CHIP**

**Medicaid Website:** <http://www.dmas.virginia.gov/rcp-HIPP.htm>  
**Medicaid Phone:** 1-800-432-5924  
**CHIP Website:** <http://www.famis.org/>  
**CHIP Phone:** 1-866-873-2647

## **WASHINGTON – Medicaid**

**Website:** <http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm>  
**Phone:** 1-800-562-3022, ext. 15473

## **WEST VIRGINIA – Medicaid**

**Website:** <http://www.wvrecovery.com/hipp.htm>  
**Phone:** 304-342-1604

## **WISCONSIN – Medicaid**

**Website:** <http://www.badgercareplus.org/pubs/p-10095.htm>  
**Phone:** 1-800-362-3002

## **WYOMING – Medicaid**

**Website:** <http://www.health.wyo.gov/healthcarefin/index.html>  
**Phone:** 307-777-7531

To see if any more States have added a premium assistance program since January 31, 2011, or for more information on special enrollment rights, you can contact either:

**U.S. Department of Labor**  
**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services**  
**Centers for Medicare & Medicaid Services**  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

## Retirees: Direct Deposit Makes Sense!

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

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

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

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

**T**he Fund Office receives many questions regarding coverage provided by the Fund when the claim is the result of an injury due to a motor vehicle accident. In accordance with Plan provisions, the Fund will **only** cover medical expenses on a subrogated basis once the maximum liability has been paid by the motor vehicle insurance carrier. *In other words, the Fund will consider the payment of medical expenses only after benefits from the automobile insurance carrier have been exhausted.*

The subrogation rules above also apply if you are injured while repairing your car or by any other contact with your car.

*In addition, the Fund will **not** provide coverage for short-term disability benefits (except for the first 5 days of missed work) for injuries sustained in a motor vehicle accident.* The only time the Fund will pay more than 5 days of short-term disability benefits is when written proof is submitted verifying that the state in which you reside does not allow you to purchase wage loss protection from your motor vehicle insurance carrier. The state of Pennsylvania allows residents to purchase wage loss protection. It is recommended that you contact your motor vehicle insurance carrier to evaluate the extent to which you are covered for wage loss benefits resulting from a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

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

## Visit Our Website

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

Participants in the Retirement Income Plan (RIP) 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.



# CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

## IMPORTANT ITEMS TO REMEMBER

*(Please note that this list is updated frequently)*

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 the 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 from the Defined Benefit Plan (or monthly installment payments from the Retirement Income Plan, if elected) 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.
8. Please make arrangements to receive all your mail from the Fund on a regular basis if you are away from home for an extended period of time. Failure to do so could result in a delay in receiving your monthly pension check or the 1099-R form that you need to complete your federal tax return. To avoid interruptions of receipt of your mail from the Pension Fund, it is suggested that you contact the Fund directly to temporarily change your address while you are away for an extended period.

## **A suggestion from the Health and Welfare Fund:**

### ***Compare any provider bills with your Explanation of Benefits (EOB) before you pay an outstanding balance***

When you receive a doctor or dentist's bill reflecting a balance due, please compare the bill with the Explanation of Benefits (EOB) you receive from the Fund. Do not pay any balances until after you have received and reviewed the EOB. The estimated balance on a bill generated before the claim is paid by the Fund may not be correct. If you have any questions about a claim, be sure to contact the Health and Welfare Fund.





## Healthy Living

### ***Delta Dental Launches SmileWay<sup>SM</sup> Wellness Program***

In June, Delta Dental introduced SmileWay<sup>SM</sup>, a new oral health wellness website. The program aims to help people improve and manage their oral health through a three-pronged approach called the SmileWay Challenge. Participants are asked to complete on-line quizzes to self-assess their risk for dental disease, educate themselves on various aspects of dental health and get connected to Delta Dental through social media channels and Dental Wire, Delta Dental's enrollee newsletter.

SmileWay<sup>SM</sup> Wellness Program online tools include:

- Oral health risk assessment quizzes. The quizzes offer free cavity and periodontal risk quizzes that indicate low, medium or high risk based on oral health habits and lifestyle choices. Based on this assessment, users are encouraged to stay connected through customized emails that direct them to the SmileWay Wellness site for more information.
- Library of oral health articles. More than 100 articles and videos are featured in this extensive dental health library.
- Just for kids! Dental health tips, games and stories for kids and health education materials for teachers.

To access SmileWay, visit [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com), select "Health & Welfare," click on "Providers" and select Delta Dental. The SmileWay program can be accessed from Delta's front page.

### ***Eyeing Macular Degeneration***

Age-related macular degeneration is the leading cause of blindness in the United States and many European countries. The neovascular or "wet" form of the disease is responsible for 90 percent of cases of severe vision loss. Cigarette smoking, sun exposure, high blood pressure and high cholesterol are thought to increase a person's risk of macular degeneration. In addition, says the Macular Degeneration Network, certain dietary staples can reduce your risk. Antioxidant-rich foods such as kale, spinach, celery, broccoli, green beans, peas and peppers can help prevent the condition and the onset of its symptoms. Dietary supplements of vitamins C, E, beta carotene and zinc can also help protect the retina from macular degeneration.

*Source: Pharmaceutical Update, GPP, May/June 2011*

### ***Small Changes May Have Big Impact on Long-Term Weight Gain***

In a series of three separate studies looking at how changes in dietary and other lifestyle factors relate to long-

term weight gain, Harvard School of Public Health (HSPH) researchers found that modest changes in specific food and beverage consumption were strongly linked with long-term weight gain. "Because the weight gain is so gradual and occurs over many years, it has been difficult for scientists and for individuals themselves to understand the specific factors that may be responsible," said lead author Dariush Mozaffarian, MD, DrPH, of Brigham and Women's Hospital and Harvard Medical School. In the study, which is published in the June 23, 2011 issue of the *New England Journal of Medicine*, researchers evaluated changes in a multiple lifestyle factors and weight gain every four years over 12 to 20 years of follow-up in 3 large cohorts. Study participants gained an average of 3.35 pounds during each 4-year period, which corresponded to a weight gain of 16.8 pounds over 20 years. When relations of lifestyle changes with weight gain were evaluated, the findings were extremely similar in all three studies, according to the study. The foods associated with the greatest gain over the 20-year study period included potato chips, other potatoes, sugar-sweetened beverages, unprocessed meats, and processed meats, whereas consuming vegetables, whole grains, fruits, nuts, and yogurt was linked to less weight gain. Participants in the lower 20% of dietary changes gained nearly four pounds more each four years than those in the top 20% – an amount equivalent to the average weight gain in the population overall. The most useful dietary metrics for preventing long-term weight gain including eating less liquid sugars and other sweets and consuming more minimally processed foods. "These findings underscore the importance of making wise food choices in preventing weight gain and obesity," said senior author Frank Hu, MD, PhD. "The idea that there are no 'good' or 'bad' foods is a myth that needs to be debunked."

## ***For Kids, Watching Too Much TV Now Can Lead to High Blood Pressure Later***

The argument to limit the number of hours children spend watching TV just got stronger. According to a study published in the May issue of *Arteriosclerosis, Thrombosis, and Vascular Biology*, children who logged the most screen time had narrower arteries, which is a possible indicator for cardiovascular disease, including hypertension. Researchers determined that more sedentary behavior – which included watching television, using a computer, or playing video games – was associated with an average narrowing of 2.3 microns in the retinal arteriolar caliber. In the study, children aged 6 to 7 years who regularly participated in outdoor physical activity had 2.2 microns wider average retinal arteriolar compared with those children with the lowest level of activity. The magnitude of the narrowing associated with each hour of screen time was similar to that associated with a 10 mm Hg increase of systolic blood pressure in children, according to lead author Bamini Gopinath, PhD, senior research fellow at the Center for Vision Research at the University of Sydney. “We found that children with a high level of physical activity had a more beneficial

microvascular profile compared with those with the lowest level of physical activity,” said Dr. Gopinath. “This suggests that unhealthy lifestyle factors may influence microcirculation early in life and increase the risk of cardiovascular disease and hypertension later in life.”

## ***Prostate Cancer Screening Timing is Key***

Since use of the prostate-specific antigen test became routine, there has been an increase in the percentage of men diagnosed with prostate cancer. This cancer mainly affects men older than 50 years, and screening typically begins at age 55 years. Men younger than 50 years only comprise about 4% of all prostate cancer patients. A study published July 2011 in the journal *Urology* showed that “Race and family history to play a significant role in the incidence of prostate cancer in younger men. Younger age at diagnosis is associated with more favorable outcomes and indicates the population based screening at younger ages could potentially lead to improved survival for high risk groups.” Epidemiology studies have already shown that family history of the disease and being African American put men at higher risk for this cancer.

*Source: Pharmaceutical Update, General Prescription Programs, Inc., July/August 2011 ■*

## **August 2011 Retirement Income Plan (RIP) Return**

The following is the approximate net return for the Central PA Teamsters RIP 1987 retirement plan for the eight-month period ending August 31, 2011. 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 -1.1%**

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

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

## **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 Approved For Pensions May 2011 through August 2011

## For the month of May 2011

Name	Local	Employer
BADYRKA, PETER M.	229	CONSOLIDATED FREIGHTWAYS
BECK, JR, CHARLES H.	429	SUPERVALU, INC.
BITTING II, NEAL C.	776	BOARD OF COMMISSIONERS
BLACK, GENE M.	229	HARPER COLLINS PUBLISHERS, INC.
BOYER, DARLENE A.	429	SCHROCK CABINET COMPANY
BRENEMAN, DONNA M.	771	MILLER & HARTMAN, INC.
BROWN, LARRY B.	429	POWER PACKAGING, AN EXEL CO.
CARMEN, JOHN	771	YRC WORLDWIDE
CONFER, GWENDA	764	MCCORMICK DRAY LINE, INC.
CREED, DALE	771	YRC WORLDWIDE
DAWSON, LARRY R.	771	YELLOW FREIGHT SYSTEM, INC.
DE ANGELIS, JR, ALFRED J.	401	UNITED PARCEL SERVICE, INC.
DEEBLE, DANIEL R.	401	UNITED PARCEL SERVICE, INC.
DENLINGER, C. ROBERT	771	THE SICO COMPANY
FAKE, SR, DONALD R.	771	MILLER & HARTMAN, INC.
FESSLER, ERIC W.	429	PENSKE TRUCK LEASING CO. LP
FOLINO, JR, ANTHONY J.	429	LEHIGH VALLEY DAIRIES, INC.
GEARY, HENRY J.	429	SCHWERMAN TRUCKING CO.
HESS, JAY	771	YRC WORLDWIDE
HOFFERT, HENRY R.	429	SCHROCK CABINET COMPANY
HRABOUSKY, SR, MATTHEW J.	401	PLYMOUTH ROCK TRANSPORTATION CORP.
KNEERAM, DAVID D.	429	ROEBERG ENTERPRISES, INC.
KNIPE, JAMES E.	773	SEVEN UP BOTTLING CO.
KRUSHINSKI, COLLEEN M.	229	C&S WHOLESALE GROCERS
LORENZEN, JR, WILLIAM C.	229	YRC WORLDWIDE
MALDONADO, JUAN M.	429	POWER PACKAGING, AN EXEL CO.
MCKISSICK, MICHAEL J.	776	PRESTON TRUCKING CO., INC.
MCLAUGHLIN, WILLIAM	771	YRC WORLDWIDE
MELLINGER, ALVIN B.	771	YELLOW FREIGHT SYSTEM, INC.
MILLER, MICHAEL R.	764	INTERSTATE MTR FREIGHT SYS., INC.
MUNDY, JAMES	771	YRC WORLDWIDE
PANTLE, KENNETH J.	229	VERRASTRO BEER DIST. CO.
PEPLER, WILLIAM S.	776	FLEMING COMPANIES, INC.
QUILLEN, AUDIE G.	771	HERMAN R. EWELL, INC.
REECE, JR, THOMAS J.	776	USF RED STAR
RITTER, ROBERT A.	776	ARKANSAS BEST FREIGHT SYS., INC.
RODGERS, RICHARD D.	229	DEFAZIO EXPRESS, INC.
ROLDAN, ANDRES	429	RACHLIN FURNITURE, INC.
RUNDLE, DENNIS R.	773	EASTERN INDUSTRIES, INC.
RUTT, DENNIS L.	429	ARKEMA, INC.
SMITH, KENNETH W.	229	ROADWAY EXPRESS, INC.
SMITH, JR, MELVIN	771	YRC WORLDWIDE
SNYDER, DONALD ROBERT	773	BEAN, INC.
SNYDER, WILLIAM B.	776	USF HOLLAND, INC.
SOKOLOWSKI, JOSEPH	229	TOPPS CHEWING GUM, INC.
STANFORD, SR, EDWARD J.	229	CONSOLIDATED FREIGHTWAYS
STEFANOWICZ, MARK A.	401	ACME MARKETS, INC.
STONE, STEPHEN R.	771	YRC WORLDWIDE
THORNE, SHARON E.	229	TOPPS CHEWING GUM, INC.
TSCHUDY, JAMES E.	776	USF RED STAR
WASSER, STEVEN F.	429	SCHROCK CABINET COMPANY
WENGEL, KENNETH A.	773	MATERIALS TRANSPORT SERVICE
WIECHECKI, BARBARA M.	312	INT. SCRAP IRON & METAL CO., INC.

## For the month of June 2011

Name	Local	Employer
BABINETZ, MICHAEL A.	401	UNITED PARCEL SERVICE, INC.
BIRD, THOMAS M.	764	CENTRAL BUILDERS SUPPLY CO.
BLOOM, KEVIN E.	776	YRC WORLDWIDE
BLYSKAL, SR, EDWARD V.	776	ARKANSAS BEST FREIGHT SYS., INC.
BOELE, PETER E.	776	ARKANSAS BEST FREIGHT SYS., INC.
BRADY, ROBERT J.	401	FRIEDMANS EXPRESS, INC.
BREWER, KEITH R.	429	COTT BEVERAGES WYOMISSING, INC.
BULFORD, RICHARD	401	AIRPORT SAND & GRAVEL CO., INC.
COLAMARINO, STEPHEN ANGELO	429	ASSOCIATED WHOLESALERS, INC.
DELEWSKI, LAWRENCE	429	UNITED PARCEL SERVICE, INC.
DEWEES, FRANK S.	429	POWER PACKAGING, AN EXEL CO.
DLUZESKI, BENJAMIN	776	YRC WORLDWIDE
DOMMES, CAROL	229	TOPPS CHEWING GUM, INC.
DRUM, ROBERT J.	429	KANE STEEL COMPANY
DUFF, PATRICK G.	764	WOOD-MODE INCORPORATED
DUNCAN, JR, DONALD A.	776	ST JOHNSBURY TRUCKING CO.
DUNN, STEPHEN H.	771	YRC WORLDWIDE

## For the month of June 2011

Name	Local	Employer
ENGLESE, MICHAEL A.	773	STROEHMANN BAKERIES, L.L.C.
ESHBACH, HARRY K.	776	CONSOLIDATED FREIGHTWAYS
FINOGLE, DALE LARUE	429	ASSOCIATED WHOLESALERS, INC.
FRAZER, PHILIP A.	776	ARKANSAS BEST FREIGHT SYS., INC.
FULKERSON, HAROLD A.	764	B & D TRANSFER
GENOVA, JR, JOHN J.	229	HARPER COLLINS PUBLISHERS, INC.
GREEN, DAVID J.	429	LENTZ MILLING COMPANY
GREEN, ROGER R.	229	YRC WORLDWIDE
GRONKOWSKI, ARTHUR C.	229	TOPPS CHEWING GUM, INC.
HALL, RICHARD A.	773	ASHLAND CHEMICAL COMPANY
HALLOWELL, J. MICHAEL	429	READING HEATER & SUPPLY CO.
HEFLIN, GERALD D.	429	LUDENS INCORPORATED
HERSHEY, GLENN	771	YRC WORLDWIDE
HOUCK III, FLOYD E.	229	ROADWAY EXPRESS, INC.
HVASTA, JOSEPH C.	773	FRIEDMANS EXPRESS, INC.
KAHLER, THOMAS S.	776	FLEMING COMPANIES, INC.
KELLANDER, ROBERT A.	764	SHEESLEY SUPPLY CO., INC.
KEMP, KENNETH	776	YRC WORLDWIDE
KERR, CHERYL D.	429	MRS SMITHS PIE CO.
KOCH, DONALD	764	YRC WORLDWIDE
KODISH, JR, EDMUND A.	229	YRC WORLDWIDE
LABISH, PETER A.	773	EASTERN INDUSTRIES, INC.
LAUBACH, ROBERT	764	UNITED PARCEL SERVICE, INC.
LONG, DENNIS A.	764	VALLEY FARMS TRANSPORT, INC.
LONGACRE, ROBERT	429	UNITED PARCEL SERVICE, INC.
MAHONEY, PATRICK J.	229	HARPER COLLINS PUBLISHERS, INC.
MARKOVITCH, KEITH	773	A-P-A TRANSPORT CORPORATION
MARTIN, KENNETH L.	771	YELLOW FREIGHT SYSTEM, INC.
MCLINTOCK, DONALD	776	WILSON FREIGHT COMPANY
MILLER, DARYL E.	764	BRANCH MOTOR EXPRESS CO.
MOYER, LINDA L.	764	TEAMSTERS LOCAL UNION 764
MOYER, ROBERT D.	776	HESS TRUCKING COMPANY
MUSNISKEY, SR, JOHN C.	773	SCHWERMAN TRUCKING CO.
NORWOOD, VALERIE L.	229	TOPPS CHEWING GUM, INC.
ODONNELL, HUGH E.	429	ASSOCIATED WHOLESALERS, INC.
OHAIRE, WALTER	401	KEYSTONE COCA-COLA BOTTLING CO.
PAGNOTTI, DOROTHY E.	229	TOPPS CHEWING GUM, INC.
PALM, WALTER S.	429	WINDSOR SERVICE TRUCKING
PHILLIPS, JOHNNIE L.	999	ARKANSAS BEST FREIGHT SYS., INC.
PILKERTON, JOHN P.	429	RDG COCA COLA BOTTLING WORKS
PRICE, DANIEL	401	UNITED PARCEL SERVICE, INC.
REBER, JAMES W.	429	THOMAS A MILLER & SONS, INC.
REIDER, RALPH D.	429	CLOVER FARMS DAIRY
REYNOLDS, MICHAEL T.	429	PETRO OIL
RUCHAK, ANTHONY J.	229	NEW PENN MOTOR EXPRESS, INC.
RYAN, PERRY R.	229	ROADWAY EXPRESS, INC.
SAMSEL, JOSEPH G.	401	WISE FOODS
SCHERA, ENOS L.	429	COTT BEVERAGES WYOMISSING, INC.
SCOGGIO, STEPHEN	429	SUPERVALU, INC.
SHANK, LELAND W.	776	CONSOLIDATED FREIGHTWAYS
SHUEY, THOMAS G.	771	YELLOW FREIGHT SYSTEM, INC.
SIRBAK, DALE	771	YRC WORLDWIDE
SMITH, DENTON	771	YRC WORLDWIDE
SNIGAR, WILLIAM D.	401	JONES MOTOR CO., INC.
SNYDER, DANIEL F.	776	PRESTON TRUCKING CO., INC. FRONTR
SPEECE, GERALD A.	429	COTT BEVERAGES WYOMISSING, INC.
STEESE, THOMAS V.	776	BOARD OF COMMISSIONERS
TEMPLIN, RUSSELL L.	429	CENTRAL DOOR & PLYWOOD CO.
TERNEY, WILLIAM E.	776	WALTER W. ZEIGLERS SONS, INC.
VERMUTH, MARK S.	429	STROEHMANN BAKERIES, L. C.
VOGEL, JR, FRED C.	771	KEREK AIR FREIGHT CORP.
WALTMAN, JUDITH A.	771	HARRISBURG NEWS COMPANY
WATSON, FREDRICK	771	YRC WORLDWIDE
WEIDNER, WILLIAM K.	773	ASHLAND CHEMICAL COMPANY
WHITTAKER, STEVEN A.	776	USF RED STAR
WILLHIDE, CHARLES	776	UNITED PARCEL SERVICE, INC.
WINTERS, EDWARD M.	771	ENERGY FLEET RESOURCES, INC.
WOLFE, JR, MARVIN E.	771	YRC WORLDWIDE

## For the month of July 2011

Name	Local	Employer
AMEDEO, FRANCIS A.	429	WINDSOR SERVICE TRUCKING
ANDERSON, MARK S.	773	USF RED STAR



# Retirees Approved For Pensions May 2011 through August 2011

## For the month of July 2011

Name	Local	Employer
BAKER, JEFFREY	776	ARKANSAS BEST FREIGHT SYS., INC.
BENNETT, NORMAN E.	776	PRESTON TRUCKING CO., INC.
BOWEN, CAROLYN M.	229	REISCH ENTERPRISES, INC.
CALLAHAN, JAMES J.	401	FALCONE BEVERAGE
CHRISTENSEN, GARY LEE	776	NATIONS WAY TRANSPORT SERVICES
CLARK, EARL	771	YRC WORLDWIDE
CRITES, WAYNE E.	776	ARKANSAS BEST FREIGHT SYS., INC.
DAVIS, CRAIG P.	401	ST JOHNSBURY TRUCKING CO., INC.
DEATON, BARBARA	229	TOPPS CHEWING GUM, INC.
DERK, GEORGE	429	J C EHRLICH CO., INC.
DRURY, SYDNEY	229	ROADWAY EXPRESS, INC.
DURNIN, ROBERT E.	773	H T LYONS, INC.
EMIG, LARRY E.	776	USF RED STAR
ESHBACH, HARRY K.	776	CONSOLIDATED FREIGHTWAYS
FANNING, BERNARD	229	YRC WORLDWIDE
FAULSTICK, JR, GRAYDON	229	ROADWAY EXPRESS, INC.
FIDLER, RUSSELL	429	UNITED PARCEL SERVICE, INC.
FOLK, ARTHUR R.	429	SCHROCK CABINET COMPANY
FORCE, JAMES M.	776	NATIONS WAY TRANSPORT SERVICES
FREY, PATRICIA	429	BOYERTOWN AUTO BODY WORKS, INC.
GEMMILL, MARK S.	776	PRESTON TRUCKING CO., INC.
GONZALEZ, ROBERTO	229	CONSOLIDATED FREIGHTWAYS
GRIFFITH, DENNIS L.	771	YRC WORLDWIDE
HAMM, DAVID A.	771	YELLOW FREIGHT SYSTEM, INC.
HAMM, NEVIN	429	NEW PENN MOTOR EXPRESS, INC.
HARNISH, KEVIN A.	771	YELLOW FREIGHT SYSTEM, INC.
HARPEL, DENNIS	429	SUPERVALU, INC.
HARRIS, GEORGE E.	429	DAIRY FARMERS OF AMERICA, INC.
HOSBACH, THEODORE R.	773	ST JOHNSBURY TRUCKING CO., INC.
HOSTETTER, JOHN	771	YRC WORLDWIDE
INCH, GEORGE	229	ROADWAY EXPRESS, INC.
JANIGA, JOSEPH D.	229	UNITED PARCEL SERVICE, INC.
KANTZ, RICHARD L.	764	CENTRAL BUILDERS SUPPLY CO.
KELLER, RICHARD	776	UNITED PARCEL SERVICE, INC.
KELLER, JR, JAMES F.	401	WISE FOODS
KLINEDINST, SCOTT H.	776	LEVINSON STEEL COMPANY
KOLORAS, AUGUST J.	229	SCRANTON SEWER AUTHORITY
KUPIS, JAMES E.	773	OGDEN FACILITY SERVICES
MARKEL, JR, DONALD E.	776	ROADWAY EXPRESS, INC.
MARTIN, MICHAEL DENNIS	773	OBRIENS GLOSE MOVING AND
MEYERS, DAVID	771	YRC WORLDWIDE
MILLER, TERRY G.	773	ASHLAND CHEMICAL COMPANY
MOSER, CHERYL A.	773	R & G AIR FREIGHT, INC.
MOSER, DAVID P.	773	R & G AIR FREIGHT, INC.
NEWPHER, LEE R.	429	SCHROCK CABINET COMPANY
OLECKI, HELENMARIE	229	SCRANTON SEWER AUTHORITY
PURSEL, JOHN	401	WISE FOODS
RANDO, THOMAS L.	229	ROADWAY EXPRESS, INC.
REID, JR, WILLARD F.	776	ST JOHNSBURY TRUCKING CO., INC.
RENNINGER, SR, JOHN A.	429	DIETRICH'S MILK PRODUCTS, INC.
RICE, PAUL JOSEPH	229	CONSOLIDATED FREIGHTWAYS
ROBLES, ANGEL L.	771	MILLER & HARTMAN, INC.
ROGERS, JOSEPH T.	776	CONSOLIDATED FREIGHTWAYS
SATKOWSKI, JOSEPH JOHN	229	TOPPS CHEWING GUM, INC.
SCHOENENBERGER, TIMOTHY W.	773	SILVER LINES, INC.
SHORT, RICHARD	771	YRC WORLDWIDE
SMITH, HARVEY G.	429	ROADWAY EXPRESS, INC.
TROUTMAN, GARY F.	776	CONSOLIDATED FREIGHTWAYS
VAN ANGLIN, ALBERT O.	429	EXIDE CORPORATION
VAN FLEET, GLEN	776	YRC WORLDWIDE
WAGNER, SHARON L.	429	POWER PACKAGING, AN EXEL CO.
WEIDNER, RONALD R.	773	ASHLAND CHEMICAL COMPANY
WILCZYNSKI, JR, VINCENT F.	429	BERKS PRODUCTS CORP.
WILLIAMS, GEORGE	401	AIRPORT SAND & GRAVEL CO., INC.
YODER, JANET	764	UNITED PARCEL SERVICE, INC.
ZARUTA, WILLIAM	401	WISE FOODS
ZENDARSKI, MICHAEL M.	229	YRC WORLDWIDE

## For the month of August 2011

Name	Local	Employer
BAILEY, ROBERT H.	771	WEYERHAEUSER COMPANY
BENNETT, JEFFREY	771	YRC WORLDWIDE

## For the month of August 2011

Name	Local	Employer
BISHOP, JOHN W.	776	CHEMICAL LEAMAN TANK LINES, INC.
BOURIZK, GEORGE M.	773	ASHLAND CHEMICAL COMPANY
BRINLEY, JANE L.	776	PERK FOODS C/O HEINZ PET
BUCK, DAVID J.	429	UNITED PARCEL SERVICE, INC.
CAMPBELL, DANIEL A.	773	J C EHRLICH CO., INC.
CATINO, JOSEPH E.	773	MATERIALS TRANSPORT SERVICE
CLAMER, RICHARD A.	771	KENOSHA AUTO TRANSPORT CORP.
COLYER, RICHARD L.	776	LEVINSON STEEL COMPANY
CONGER, RONALD	771	UNITED PARCEL SERVICE, INC.
DAUGHTRY, JR, ALLEN KENNETH	429	WETTERAU FOOD SERVICES, INC.
DELP, CHARLES H.	776	ROADWAY EXPRESS, INC.
DIX, ROCKY JAMES	429	COTT BEVERAGES WYOMISSING, INC.
DOUGHER, LINDA L.	229	CRYSTAL SODA WATER CO.
ECK, MICHAEL	773	BERKS PRODUCTS CORPORATION
FEGLEY, ANDREA T.	773	PEOPLE FIRST
FOULK, GERY F.	429	ASSOCIATED WHOLESALERS, INC.
GASSERT, JAMES R.	429	ASSOCIATED WHOLESALERS, INC.
GAVIN, RICHARD D.	401	NACHLIS FURNITURE
GODEK, RAYMOND S.	229	HARPER COLLINS PUBLISHERS, INC.
HAGAN, AUDREY J.	229	ROADWAY EXPRESS, INC.
HAGERICH, DONALD H.	776	CAROLINA FREIGHT CARRIERS CORP.
HANUSIN, MICHELE	401	NORTHEAST EAGLE DISTRIBUTOR
HARBOLD, LARRY M.	776	FLEMING COMPANIES, INC.
HEFFELFINGER, EARL H.	773	EASTERN INDUSTRIES, INC.
HUGHES, ALLAN J.	429	BERKS PRODUCTS CORP.
IRWIN, DAVID	776	HESS TRUCKING COMPANY
KEHS, GARY E.	429	COTT BEVERAGES WYOMISSING, INC.
KERSCHNER, LEE A.	429	LUDENS INCORPORATED
KREBS, JR, KENNETH S.	776	USF RED STAR
LINKO, MICHAEL E.	229	ROADWAY EXPRESS, INC.
LOCKCUFF, JR, NELSON L.	764	CENTRAL BUILDERS SUPPLY CO.
MARKELL, EDWIN	771	YRC WORLDWIDE
MAUGER, WARREN M.	429	CLOVER FARMS DAIRY
METZ, LARRY E.	429	ASSOCIATED WHOLESALERS, INC.
MICHAEL, DOUGLAS	771	YRC WORLDWIDE
MISKELL, MICHAEL J.	229	AFFILIATED FOOD DISTR., INC.
MITCHELL, DEBORAH	229	SCRANTON SEWER AUTHORITY
MOLLENSHOTT, MARK G.	229	C&S WHOLESALE GROCERS
MORRISON, SR, WAYNE L.	771	THE SICO COMPANY
MOTZ, RONALD C.	776	YRC WORLDWIDE
MOUBRAY, DAVID R.	776	FLEMING COMPANIES, INC.
MOYER, GARRY R.	429	POWER PACKAGING, AN EXEL CO.
MOYER, LARRY L.	429	KAYTEE PRODUCTS, INC.
MOYER, RICKY	773	YRC WORLDWIDE
NEIDIG, LEONARD E.	776	TRANSCON LINES
NOLL, ANDREA M.	229	HARPER COLLINS PUBLISHERS, INC.
PRINCE, DAVID	429	B & J SAYLOR FOODS CORP.
ROBERTS, CLARENCE	771	A-P-A TRANSPORT CORPORATION
ROSENCRANS, GERALD C.	401	COON CERTIFIED CONCRETE, INC.
ROTONDO, ROBERT J.	773	USF RED STAR
RUNKLE, JOHN A.	776	SNYDERS OF HANOVER, INC.
RYNEARSON, SUSAN L.	429	COTT BEVERAGES WYOMISSING, INC.
SCHAFER, JAY	776	YRC WORLDWIDE
SHADE, MAX G.	429	WETTERAU FOOD SERVICES, INC.
SHULTZ, ALLAN F.	776	ASSOCIATED WHOLESALERS, INC.
SIMONOVICH, ALLEN A.	229	SCRANTON SEWER AUTHORITY
SMITH, GREGORY A.	776	CONSOLIDATED FREIGHTWAYS
SMITH, KENNETH L.	764	LEASEWAY PERSONNEL CORP.
SMITH, SHARON L.	773	PEOPLE FIRST
SOTO, CARMEN	429	VICTUS LTD
SPEARMAN, LEON	773	UNITED PARCEL SERVICE, INC.
STOYER, DAVID L.	429	QUINLAN PRETZEL, DIVISION OF
SWEIGART, LARRY W.	429	ASSOCIATED WHOLESALERS, INC.
VEGETABLE, JOHN J.	773	OGDEN FACILITY SERVICES
VIVIAN, CHARLES	229	TOPPS CHEWING GUM, INC.
WAPINSKY, SANDRA	429	ST. CLAIR BOROUGH COUNCIL
WHITTAKER, RAY C.	776	NEW PENN MOTOR EXPRESS, INC.
WILLIAMS, THOMAS D.	776	NATIONS WAY TRANSPORT SERVICES
WOOD, III, VERNON M.	776	PRESTON TRUCKING CO., INC.
YECKER, THOMAS	771	YRC WORLDWIDE

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

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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](http://www.CentralPATeamsters.com) to obtain beneficiary change forms to complete and send in to the Fund Office.

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

**Visit Our Website at:**

**[www.CentralPATeamsters.com](http://www.CentralPATeamsters.com)**

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

### **Trustees:**

William M. Shappell  
*Chairman & Union Trustee*

Tom J. Ventura  
*Secretary & Employer Trustee*

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*

Charles Shafer  
*Union Trustee*

Keith A. Youst  
*Union Trustee*

Joseph J. Samolewicz  
*Administrator*

Martin L. Cullen  
*Assistant Administrator*

### **Professional Advisors:**

Beyer-Barber  
*Health & Welfare Fund Actuary & Consultant*

Morgan Lewis  
*Legal Co-Counsel*

Novak Francella, LLC  
*Certified Public Accountants*

Summit Strategies  
*Investment Consultant*

Stevens & Lee  
*Legal Co-Counsel*

The Savitz Organization  
*Pension Fund Actuary & Consultant*

Willig, Williams and Davidson  
*Legal Co-Counsel*

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

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

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

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.  
Segall Bryant & Hamill  
State Street Global Advisors  
Tortoise Capital Advisors LLC.  
Walter Scott & Partners, Ltd.  
Western Asset  
Westfield Capital Management  
Company, LLC