



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



October 2013

Affordable Care Act Update

I have been hearing about the “Marketplace” (or “Exchange”) option under the Affordable Care Act as a way to purchase health insurance. My employer currently provides my health insurance through the Central Pennsylvania Teamsters Health and Welfare Fund. Do I need to do anything to keep my coverage?

No. The Affordable Care Act, or “Obamacare,” requires that you be notified about the new Marketplace (or Exchange) coverage prior to the Marketplace Open Enrollment (beginning on October 1, 2013 for coverage effective on January 1, 2014). All participants were mailed a two-page notice called “New Health Insurance Marketplace Coverage Options and Your Health Coverage” in September. The notice describes the Exchanges (or Marketplaces) and provides key facts about your coverage through the Fund.

Although you have the right to purchase Marketplace coverage, you are not required to purchase coverage through the Marketplace. You can keep your current coverage through the Fund: it is very likely that your Fund coverage will provide better coverage at a lower cost to you than any coverage available through the Marketplace. In addition, the Fund’s coverage meets the “minimum value” and “affordability” requirements set forth in the Affordable Care Act.

The Cost of Marketplace Coverage versus Fund Coverage

As was stated above, it is very likely that your Fund coverage will provide better coverage at a lower cost to you than any coverage available through the Marketplace. In order to compare, you must consider the following:

Example: you are covered under the Central Pennsylvania Teamsters Health and Welfare Fund and your collective bargaining agreement outlines that you must contribute \$70 each month toward your premium (“premium co-pay”). You will need to compare your premium co-pay and any other co-pays, deductibles and out-of-pocket limits under your current plan with the premiums, co-pays, deductibles and co-insurance available through the Marketplace plans. The Fund’s level of coverage would be considered to be a “gold” plan under the Affordable Care Act. You can find information about the Fund co-pays, deductibles and co-insurance amounts on the 8-page

Summary of Benefits and Coverage (SBC) which was mailed to you in September along with the Marketplace information. And, you can compare your Fund benefits with the coverage available from the Marketplace website at www.healthcare.gov.

If you purchase coverage through the Marketplace, you will be required to pay the premium for the coverage you select. The cost of Marketplace coverage comparable to Fund coverage is at least several hundred dollars per month. Also, while your health coverage provided through the Fund is excluded from income for purposes of federal and state taxes, Marketplace coverage must be purchased with after-tax dollars.

You may have heard that assistance is available for paying for premiums for Marketplace coverage. However, if you currently are offered Fund coverage, it is unlikely that you will be eligible for this assistance. An individual who has employer-provided coverage (such as through the Fund) is eligible for a “premium assistance tax credit” only if (a) the employer-provided coverage does not provide at least a minimum level of coverage or (b) is “unaffordable,” that is, costs more than 9.5% of your income for single employee coverage. Looking at these factors, understand that the Fund coverage is well above the minimum level of coverage required. And, before your Fund coverage is considered “unaffordable,” you would have to pay 9.5% of your salary for single coverage only. For example, if your applicable earnings are \$45,000 annually, you would have to pay at least \$356.25 monthly for single-only coverage before you would be considered eligible for premium assistance.

You can check with the Marketplace to determine if you are eligible for premium assistance. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. Certain individuals may benefit from the premium assistance tax credit. If, for example, their wages vary from week to week, are paid on commission, or are newly employed mid-year, they may still qualify for a premium discount even if their employer intends for their coverage to be affordable.

Additional information about the Marketplace is available by visiting the Marketplace website, www.healthcare.gov or by calling their toll-free hotline 1-800-318-2596. ■



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 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.

This 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 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

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 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

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 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

This Fund also offers medical benefits:

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

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

Plans 14 and 16 provide the following core benefits: physician office visits, 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, and short-term disability benefits.

continued on page 3

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

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

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

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

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

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

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

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

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

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

Date: October 1, 2013

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 R7 AND PLAN R7-65

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 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

continued on page 4

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.**

This Fund offers the following prescription benefits:

Plan R6, 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 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

This Fund also offers medical benefits:

Retiree Plans 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.

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: October 1, 2013

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

Visit Our Website

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

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

Smart phone users can access the website by using the scanning feature on their phones. Users must first download a bar code or QR reader app to their smart phone. Simply scan the code and you will be directed to the website. Questions on accessing Fund website by scanning the QR code should be directed to the Fund's Information Resources Department.



HEALTH AND WELFARE REMINDERS

Do You Have Children Ages 19-26 Listed as Dependents under the Central Pennsylvania Teamsters Health & Welfare Plan?

If your dependents aged 19-26 have health coverage through their employer, please provide this information to the Health and Welfare Fund so that the Fund can co-ordinate coverage with the dependent's health coverage. Thank you.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

Negative Formulary List*

Aciphex	Deprizine	Lexapro	Pravachol	Sporanox	Zegerid
Advicor	Dexilant	Lipitor	Prevacid	Symbyax	Zetia
Altoprev	Diflucan	Livalo	Prevacid-Solutab	Tagamet	Zipsor
Ambien**	Edluar	Lunesta**	Prilosec****	Tamiflu	Zocor
Aubagio	Effexor	Luvox	Pristiq	Tekamlo	Zoloft
Axid	Fibricor	Mevacor	Protonix	Trilipix	Zolpimist
Cambia	Gilenya	Nexium	Prozac	Vascepa	
Celebrex	Incivek	Oleptro	Relenza	Victrelis	
Celexa	Intermezzo	Onmel	Rozerem	Vimovo	
Clarinet	Juvisync	Oravig	Sarafem	Vytorin	
Crestor	Juxtapid	Paxil	Silenor	Xeljanz	
Cymbalta	Lamisil	Pepcid***	Simcor	Xyzal	
Daypro	Latuda	Pexeva	Sonata**	Zantac***	

*And All Injectables
(excluding Insulin
and Imitrex)*

Effective November 1, 2013,
Desvenlafaxine, Kazano, Lipichol, Liptruzet, Oseni, Procysbi
and Tecfidera 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, R7 and R7-65

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

HIPAA Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION PLEASE REVIEW THIS CAREFULLY

We are providing this Notice from the Central Pennsylvania Teamsters Health & Welfare Fund (referred to in this Notice as the "Fund") in order to inform you about the way that your health information may be used by the Fund. A federal law, the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), provides your health information with important protection.

The Fund is required by federal law to maintain the privacy of your protected health information ("PHI"). The Fund is also required by federal law to provide you with this description of the privacy policies and practices adopted by the Fund. The Fund must follow these policies and practices, but as permitted by law, the Fund reserves the right to amend or modify these privacy policies and practices.

Changes in our policies and practices may be required by changes in federal and state laws and regulations. Regardless of the reason for the change, we will provide you with notice of any material changes within sixty (60) days of the date the change is adopted. The effective date of this notice is September 23, 2013.

Under HIPAA, how can the Fund use my protected health information ("PHI")?

The Fund can use your PHI to facilitate your treatment, to make or obtain payment for your treatment and for health plan operations, including administration, oversight, and other legal purposes.

How may the Fund use my protected health information ("PHI") with respect to payment for my treatment? The Fund may use your PHI for the broad range of actions needed to make sure that the Fund can make payment for the services you and your family receive. The Fund may use your PHI for making payment to providers for services or treatment you received, for making arrangements for payment through one of the networks of providers through which the Fund provides benefits to you, as well as for coordinating payment to providers through other health plans under the Fund's coordination of benefits rule. For example, the Fund provides participants

with access to a network of providers outside this immediate geographic area. The Fund may provide your PHI to the network and directly to the provider in order to ensure that the provider receives the appropriate payment for the services that have been provided to you.

How does HIPAA permit the Fund to use my protected health information ("PHI") with respect to "health care operations?"

The Fund may use your PHI for a broad range of actions required to assess the quality of the Fund's plan of benefits as well as for its administration and operations. These activities include, but are not limited to, ensuring that participants or their beneficiaries are eligible for benefits prior to making payment; taking corrective action to recoup overpayments and assessing health plan performance; reviewing the Fund's plan of benefits and determining whether a reduction in costs is possible; continuing case management and coordination of care; commissioning and reviewing actuarial studies relating to the cost of benefits and management studies relating to the operation and administration of the plan; resolving internal grievances; and undertaking medical review, legal, and auditing functions. For example, the Fund may use PHI to determine the most cost-effective manner of providing vision benefits to its participants and beneficiaries.

May the Fund use my protected health information ("PHI") for purposes besides payment and health care operations? Yes. HIPAA permits the Fund to use your PHI for a number of other purposes, including informing you of treatment alternatives or other health-related benefits that may be of interest to you.

Because I am always on the road, my spouse often calls to find out the status of my health claims and to get other information about me or my benefits. Can the Fund release information relating to payment of my claims to my spouse?

Unless you tell the Fund otherwise, the Fund will provide claims payment information to your spouse without requiring an authorization from you. If you do NOT wish the Fund to provide your spouse with this information, you must tell the Fund in writing that you do NOT wish the Fund to release claim payment information to your spouse.

NOTE: If you wish the Fund to release other information to your spouse, please file an authorization form with the Fund office. You can obtain release forms by calling the Fund office or visiting our website

(www.centralpateamsters.com).

May I call the Fund to get information about my children's health claims? The Fund will provide a minor child's parent, guardian (or person standing in *loco parentis* with respect to the child) with payment information about the child's claim. The Fund will carefully consider your written request for information other than claims payment information and will respond as permitted by these privacy policies and applicable state law. **NOTE:** If your child is not a minor, the Fund generally cannot provide you with the child's PHI, even if the child is still covered under this Fund as your dependent.

Does HIPAA permit the Fund to disclose my protected health information ("PHI") to my employer or insurer? Under HIPAA, the Fund generally cannot disclose your PHI to your employer without your written authorization. It is important to note, however, that HIPAA does permit that the Fund disclose your PHI without your authorization to workers' compensation insurers, state administrators, or others involved in the workers' compensation systems to the extent the disclosure is required by state or other law.

May the Fund release my protected health information ("PHI") to the Fund's plan sponsor? HIPAA does permit the Fund to disclose information to the "plan sponsor" for administrative functions.

Here, the "plan sponsor" is the Fund's Board of Trustees. The Fund may provide summary health information to the plan sponsor so that the plan sponsor may solicit premium bids or modify, amend, or terminate the plan.

May the Fund release my protected health information ("PHI") to law enforcement or other governmental entities? Your PHI may be disclosed to law enforcement agencies, without your authorization or permission, to support government audits and inspections, to facilitate law-enforcement investigations, and to comply with government-mandated reporting. Note, however, that the Fund may not disclose your PHI if you are the subject of

continued on page 7

HIPAA Notice of Privacy Practices

an investigation that does not arise out of or is directly related to your receipt of health care or public benefits. In addition, the Fund may disclose your PHI in the course of a judicial or administrative proceeding if the Fund receives a court order, subpoena, discovery request or other lawful process. Before releasing this information, the Fund will make reasonable efforts either to notify you or to obtain an order protecting your PHI.

Would the Fund release my protected health information ("PHI") if my health or safety or public health or safety would be jeopardized if it did not? If the Fund has a good faith belief that your health or safety or public health or safety would be jeopardized if it did not disclose the information, the Fund will do so, after consideration of appropriate legal and ethical standards.

Must the Fund have an authorization to release my protected health information ("PHI")?

Yes. For example, the following uses and disclosures of your PHI will be made only with your written authorization:

- Uses and disclosures for marketing purposes;
- Uses and disclosures that constitute the sale of PHI;

Any other disclosure or use of your PHI for any other purpose not described in this notice requires your written authorization. This means that if you want your friend, relative, or union representative to check on the status of a claim you submitted or to advise when or if payment will be made, you must sign an authorization form and submit it to the Fund Office. If you change your mind after authorizing a use or disclosure of your PHI, you may submit a written revocation of the authorization. However, your decision to revoke the authorization will not affect or undo any use or disclosure of information that occurred before you provided written notice to the Fund of your decision to revoke the authorization.

May the Fund use or disclose my genetic information for underwriting purposes?

No. The Fund is prohibited from using or disclosing genetic information for underwriting purposes.

Do I have the rights under the federal privacy standards? Your rights to information under HIPAA include:

- the right to request restrictions on the use and disclosure of your PHI. The Fund will carefully consider, although is not required to honor, your request for restrictions;
- the right to restrict confidential communications concerning your medical conditions or treatment if you believe that disclosure of this information could endanger you (this means, for example, that you can make a written request that the Fund send information about your medical treatment to a post office box or an address different from your home address in order to ensure that your PHI remains confidential). The Fund will attempt to honor reasonable requests;
- the right to opt out of receiving fundraising communications prepared the Fund;
- the right to inspect and copy your PHI. The Fund may charge a reasonable fee for copying, assembling and postage;
- the right to an electronic copy of electronic medical records. The Fund will make every effort to provide access to PHI in the form or format you request, if it is readily producible in such form or format;
- the right to get notice of a breach of any of your unsecured PHI;
- the right to amend or submit corrections to your PHI. If you believe that the information in your records is inaccurate or incomplete, you may submit a written request to correct these records. The Fund may deny your request if, for example, you do not include the reason you wish to correct your records or if the records were not created by the Fund;
- the right to receive an accounting of how and to whom your PHI has been disclosed if it was disclosed for reasons other than payment or health care operations. Your written request for information must be submitted to the Fund and should state the period of time for which you are requesting an accounting;

- the right to file a complaint that your privacy rights have been violated to the Fund and to the Secretary of U.S. Department of Health & Human Services. NOTE: you will not be penalized or otherwise retaliated against for filing a complaint;
 - the right to receive a printed copy of this notice. You can find this notice and authorization forms for release of PHI on the Fund's website at www.centralpateamsters.com (under Health and Welfare Section -HIPAA).
- Complaints? Comments? Requests?** The Fund has designated Lou Ann DeLong, Health and Welfare Benefits' Manager as the Privacy Officer. If you wish to request information which you have a right to receive, want to file a Complaint with the Fund or if you have any comments or questions regarding this notice, please contact Lou Ann DeLong, Health and Welfare Benefits' Manager. Please note that the Fund can assess reasonable charges for copying and assembling documents you request as well as for postage. ■

Welcome New Trustee

The Transport Employers Association Board of Directors notified the Funds of the appointment of Eric Bucheit as a new management Trustee. Eric is Regional Manager-Industrial Relations at ABF. Eric was seated at the September Board of Trustees meeting for each of the Funds. Welcome Eric!

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.



Healthy Living

Know Your Numbers!

We live our lives by the numbers: phone numbers, PIN numbers, stock market numbers.

But do you know the heart health numbers that could literally save your life? There are three key numbers you need – including one surprisingly easy one that could give you a lifesaving preview of your cardiac risk.

- Your blood pressure
- Your cholesterol levels
- Your waist size

Healthy numbers mean a healthy heart. If you follow a healthy lifestyle – eat a balanced diet, get regular exercise, and avoid smoking – you can even turn bad numbers around.

Small changes can make a big difference, says Lori Mosca, MD, director of the Columbia Center for Heart Disease Prevention in New York City.

“For every point you raise your HDL – that’s the ‘good’ cholesterol – you reduce your risk of coronary disease by 2%,” she says. “So just raising HDL by five points cuts your heart disease risk by 10%!”

When measuring your heart health numbers, don’t just look at where you are – look at where you’re going.

“Trend lines are important,” says Mosca. “If your blood pressure is below the cutoff point for high blood pressure, that’s good, but if it’s been going up, it’s still a concern.” On the other hand, if your cholesterol is high, but on the way down, pat yourself on the back (and keep working out).

Here’s a quick guide to your heart-health numbers:

1. Blood Pressure: Key to Heart Health

Your doctor tells you your blood pressure numbers, or you hear the doctors on ER shout “pressure’s dropping!” Do you actually know what that means?

Blood pressure consists of two numbers. Your systolic pressure measures

the pressure of blood against artery walls when the heart pumps blood out during a heartbeat, while the diastolic pressure measures the same pressure between heartbeats, when the heart fills with blood. “Both of these numbers are important,” says Mosca. “Just because one is normal doesn’t mean you’re off the hook.”

- Normal blood pressure is below 120/80.
- Pre-hypertension is 120 to 139 (systolic) and/or 80 to 89 (diastolic).
- Hypertension – also known as high blood pressure – is 140 or higher (systolic) and 90 or higher (diastolic).

One in three adults in the U.S. – about 74 million people – has high blood pressure or pre-hypertension. Between 1996 and 2006, the number of deaths from high blood pressure rose by more than 48%.

2. Cholesterol: Predictor of Heart Attack

Cholesterol isn’t all bad – it’s a type of fat that’s actually a nutrient. But as you’ve probably heard, there’s “good” cholesterol and “bad” cholesterol. When we measure cholesterol and blood fats, we’re really talking about three different numbers: HDL, LDL, and triglycerides. They combine to give you a “lipid profile” score, but the three individual scores are most important.

Here are the numbers to strive for:

- Total cholesterol of 200 mg/dL or lower.
- HDL (“good” cholesterol) of 50 mg/dL or higher, if you’re a woman, or 40 mg/dL or higher, if you’re a man.
- Optimal LDL is 100 or lower, says Mosca. If you have other major risk factors, like pre-existing cardiovascular disease or diabetes, your doctor may want your LDL closer to 70.
- Triglycerides of less than 150 mg/dL.

LDL is the number most doctors and heart health programs focus on in particular, says Mosca. “Every single point of LDL decrease makes a difference,” she says. “If your LDL is at 140 and you get it down to 130, that’s great, even if you haven’t reached optimum levels yet.”

Adults 20 and older should get a lipid profile every five years.

3. Waist Size: The Connection to Heart Disease

If you can only remember one number,

your waist size is the one to know. Why? Because better than your weight or your BMI, your waist size predicts your heart disease risk, says Mosca. If your waist size is equal to or more than 35 inches in women and equal to or more than 40 inches in men, it increases your risk of cardiovascular disease, diabetes, metabolic problems, high blood pressure and abnormal cholesterol.

It’s easy to measure yourself. Just get a non-elastic tape and measure around your belly button.

“If patients lose even 1 inch off their waist, we see improvements in all the other heart health numbers,” Mosca says. “Conversely, if they gain even 1 inch, we see worsening in those numbers. It’s a much better indicator than weight, because you can be gaining weight and still losing waist size if you’re working out and gaining lean muscle mass.”

Special Numbers for People with Type 2 Diabetes

If you have type 2 diabetes, there are two other numbers you need to watch: your blood sugar and your hemoglobin A1c levels.

- A normal fasting blood sugar is less than 100 mg/dL.
- Prediabetes is a fasting blood sugar of 100 to 125 mg/dL or an A1c of 5.7%-6.4%
- You may have diabetes if your fasting blood sugar is 126 mg/dL or greater or your A1c level is 6.5% or higher – and you’ve gotten these results two or more times.

But because spot glucose checks can vary dramatically, HbA1c levels are a better measure of whether your diabetes is under control. Here, there has been some controversy.

“Doctors like to see a HbA1c level of less than 7,” says Mosca. “But recent research has shown that when we’re more aggressive with diabetics and get the number below 6, they actually have more problems. We’re still learning – for example, aggressive management in a frail elderly person with a lot of medical problems may not be the best idea, while in an otherwise healthy young person, it might be. It’s important to talk to your doctor as to what’s best for you.”

No matter what your numbers, the most important thing to know is that they can all be helped by healthy lifestyle choices. “Even small changes in your physical activity, your nutrition, and your smoking habits can have a major impact on your heart health,” Mosca says.

Source: WebMD

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.



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

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

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.

July 2013 Retirement Income Plan (RIP) Investment Results

The following is the approximate net investment returns for the Central PA Teamsters RIP 1987 retirement plan for the 7 month period ending July 31, 2013. The net investment return equal 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 Investment Returns
10.4%**

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 results, visit the Central Pennsylvania Teamsters website, www.CentralPATeamsters.com. Click on Pension Fund and then "Reports and Notices."

Are You Recently Married, Divorced or Widowed?

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

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

If you become divorced, please forward copies of your divorce decree

to both the Health and Welfare and Pension Departments.

Don't forget to review your beneficiary designation following a change in your marital status. It is not necessary to change your beneficiary for Health and Welfare death benefits after marriage or divorce unless you wish to. However, you do need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized.

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

your beneficiary form for your Health and Welfare death benefits.

Downloadable beneficiary forms are available on www.CentralPA Teamsters.com (click on Pension or Health and Welfare) or you can call the Pension or Health and Welfare Departments. There are separate beneficiary forms for Pension Benefits and for death benefits under the Health and Welfare Plan.

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's 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.

Please note: the EOB reflects any co-pay amounts associated with the medical treatment, whether or not the co-pays were paid at the time of treatment.

If you have any questions about a claim, be sure to contact the Health & Welfare Fund.

Death and Accidental Death and Dismemberment Benefits Now Provided by Sun Life

The Fund recently changed its Death and Accidental Death and Dismemberment Benefits carrier to Sun Life. The effective date of the change was August 1, 2013. Look for more information on the additional benefits provided by Sun Life, such as on-line will preparation and emergency travel services, in a future edition of The Guardian and also on the Fund's website.

The transition to Sun Life did not change your benefits. Your collective bargaining agreement spells out whether or not your plan provides Death and Accidental Death and Dismemberment benefits through the Central PA Teamsters Health and Welfare Fund and, if so, which Plan level you are covered under.

Retirees Approved For Pensions April 2013 through August 2013

April 2013		
Name	Local	Employer
ACKER, DOREEN E.	773	PEOPLE FIRST
ANTHONY, BLAINE T.	773	EASTERN INDUSTRIES INC DIV OF
ARROWOOD JR, MARSHALL D.	771	APEX EQUIPMENT COMPANY
ASCANI, DONALD R.	773	UNITED PARCEL SERVICE INC
AULENBACH, BRUCE D.	429	ASSOCIATED WHOLESALERS INC
BINGAMAN, LEE H.	764	YOUNG DOOR COMPANY
BORGER, GARY D.	776	YRC FREIGHT
BURNS SR, GEORGE OLIVER	229	SCRANTON SEWER AUTHORITY
CARLTON, JANE M.	229	C&S WHOLESALE GROCERS
CASHNER, DENNIS L.	776	ROADWAY EXPRESS INC
COMINS, KENNETH W.	776	PILOT FREIGHT CARRIERS INC
DONAHUE, JOHN J.	776	ROADWAY EXPRESS INC
DUBIAC, RONALD J.	229	SUPER MARKET SERVICE CORP
EMLET, DALE STEVEN	776	ANDERSON LOGISTICS
FINK, STEVEN H.	429	LEHIGH VALLEY DAIRIES INC
FLEMING JR, ROBERT V.	312	INDUSTRIAL PERSONNEL CORP
GATES, EARL E.	776	ARKANSAS BEST FREIGHT SYS INC
GIBSON, FRANKLIN W.	429	LENTZ MILLING COMPANY
GLANVILLE, DAVID B.	776	CONSOLIDATED FREIGHTWAYS
GREENAWALT, GLENN C.	764	INTERSTATE MTR FREIGHT SYS INC
GROHOL, EDWARD J.	401	R F TRUESDELL COMPANY INC
HENSON SR, HENRY D.	776	ROADWAY EXPRESS INC
HOLBY, DANIEL F.	401	KEYSTONE COCA-COLA BOTTLING CO
HOLMES, HELENE A.	229	C&S WHOLESALE GROCERS
HOWER, JAMES L.	776	CAROLINA FREIGHT CARRIERS CORP
HUGHES, MARY LOU T.	229	C&S WHOLESALE GROCERS
HUNTER, JAY ALLEN	776	PRESTON TRUCKING CO INC
JACKSON, DAVID S.	776	ARKANSAS BEST FREIGHT SYS INC

JENNINGS, RONALD E.	773	SCHWERMAN TRUCKING CO
JONES, JOSEPH B.	229	ROADWAY EXPRESS INC
KING, STEVEN L.	776	ROADWAY EXPRESS INC
KOCSIS, THOMAS B.	229	CONSOLIDATED FREIGHTWAYS
MAGGIO, PAUL J.	429	CLOVER FARMS DAIRY
MAST, GIRARD L.	773	FRANK CASILIO & SONS INC
MAZUR, ANN S.	229	C&S WHOLESALE GROCERS
MCCANN JR, WILLIAM J.	229	AFFILIATED FOOD DISTR INC
MCNULTY, DAVID M.	312	MATLACK INC, TERMINAL 5
MEYER, RONALD.	429	UNITED PARCEL SERVICE INC
MOYLE, JOHN G.	401	WISE FOODS
MYERS, DAVID A.	401	WISE FOODS
MYERS, MICHAEL	776	UNITED PARCEL SERVICE INC
NEFF, E DANIEL	776	FLEMING COMPANIES INC
NORTON, DARRELL A.	776	CONSOLIDATED FREIGHTWAYS
PETERMAN, CHARLES L.	776	ARKANSAS BEST FREIGHT SYS INC
PHILLIPS, JOSEPH R.	773	UNITED PARCEL SERVICE INC
PHUNG, DUNG TRONG	429	GENERAL COMMODITIES WAREHOUSE
RARING, LEE E.	429	SCHROCK CABINET COMPANY
ROSENBAUM, GENE D.	771	YRC FREIGHT
RUSNAK, MICHAEL J.	776	ARKANSAS BEST FREIGHT SYS INC
SCHAEZTLE, JOHN	429	UNITED PARCEL SERVICE INC
SHAWER, DWIGHT E.	776	ARKANSAS BEST FREIGHT SYS INC
SINKAUS, BARBARA M.	229	AFFILIATED FOOD DISTR INC
STAMBAUGH, GREGORY L.	776	USF RED STAR
STAPLETON, ROBERT	229	DIMARE FRESH INC
STINE, RICHARD L.	776	ARKANSAS BEST FREIGHT SYS INC
STRAWSER, GARY	776	CAROLINA FREIGHT CARRIERS CORP
SUNDAY, DAVID R.	429	CLOVER FARMS DAIRY
SWEENEY, JACQUELINE J.	229	C&S WHOLESALE GROCERS

SWINGLE, ROBERT J.	429	PENSKE TRUCK LEASING CO LP
TOMPSON, WILLIAM G.	776	ARKANSAS BEST FREIGHT SYS INC
WILBUR, MARTIN L.	229	C&S WHOLESALE GROCERS
ZRUDLO, BERNADINE	229	C&S WHOLESALE GROCERS

May 2013		
Name	Local	Employer
ANTHONY, FLOYD K.	773	EASTERN INDUSTRIES INC
ARNESE, LAWRENCE G.	229	C&S WHOLESALE GROCERS
BEARD, DAVID J.	773	EASTERN INDUSTRIES INC
BEHNEY, RICHARD P.	429	ARKEMA INC
BOWMAN, DAVID R.	764	CENTRAL BUILDERS SUPPLY CO
BRADLEY, EUGENE L.	771	PENNSY SUPPLY INC
BRUNO, JOSEPH M.	229	C&S WHOLESALE GROCERS
CHYNOWETH, DANIEL M.	776	CONSOLIDATED FREIGHTWAYS
CLARKE, GEORGE M.	229	ROADWAY EXPRESS INC
CRANE, JAY A.	776	ARKANSAS BEST FREIGHT SYS INC
DALE, RONALD E.	776	PRESTON TRUCKING CO INC
DAWSON, MELINDA	764	CENTRE CONCRETE COMPANY
FARLEY, KATHLEEN	229	C&S WHOLESALE GROCERS
FULLER, LUCILLE A.	229	HARPER COLLINS PUBLISHERS INC
GAUGLER, TODD E.	764	CENTRAL BUILDERS SUPPLY CO
GILES, DANIEL J.	429	BOYERTOWN AUTO BODY WORKS INC
HALL, TERRY A.	229	PRESTON TRUCKING CO INC
HANEY, MATTHEW C.	401	WISE FOODS
HAWCK, WILLIAM J.	776	ROADWAY EXPRESS INC
HAWN, JOHN F.	429	JONES MOTOR CO INC
HERBER, DAVID A.	771	ROADWAY EXPRESS INC
HINKAL, RONALD M.	764	SCHNEIDER-VALLEY FARMS INC
HOFFMAN, ROYDEN	429	PETRO OIL

Retirees Approved For Pensions April 2013 through August 2013

KEMP, STEPHAN A.	771	UNITED PARCEL SERVICE INC
KERSCHNER, SCOTT A.	429	NEW PENN MOTOR EXPRESS INC
KRAMER JR, JOHN R.	429	LENTZ MILLING COMPANY
LAHR JR, ANDREW V.	776	ROADWAY EXPRESS INC
LINDE, KRISTOFER L.	776	YRC FREIGHT
LINTON, HENRY G.	429	J C EHRLICH CO INC
MCCAFFREY, VERONICA C.	764	HALLS MOTOR TRANSIT CO
MCCAIN, ROBERT T.	776	NEW PENN MOTOR EXPRESS INC
MCCORMICK, DONALD J.	776	YRC FREIGHT
MERSON, WAYNE L.	776	HESS TRUCKING COMPANY
MYERS, KEITH A.	776	YORK GROUP INC
MYLIN, STEVEN D.	776	YRC FREIGHT
NICHOLSON JR, THOMAS E.	229	SUPER MARKET SERVICE CORP
OMALLEY, THOMAS J.	229	UNITED PARCEL SERVICE INC
PARADIS, MICHAEL D.	229	ROADWAY EXPRESS INC
PELKA, PETER M.	429	READING EAGLE COMPANY
PETSCH, THOMAS J.	429	CEMPORT INC
PICCOLI, ARTHUR C.	229	YRC FREIGHT
PICCOLO, JOHN A.	771	YRC FREIGHT
PRICE, DAVID E.	771	YELLOW FREIGHT SYSTEM INC
ROMAN, ANN	229	C&S WHOLESALE GROCERS
RUPPERT, DAVID A.	429	SUPERVALU INC
RYDER, CHARLES R.	773	COCA-COLA BOTTLING CO LEHIGH VLLY
SALTSBURG, KENNETH E.	776	ANDERSON LOGISTICS
SHOEMAKER, THOMAS D.	764	CENTRE CONCRETE COMPANY
SIMPSON, SAMUEL M.	429	ASSOCIATED WHOLESALERS INC
SNEDEGAR, DENNIS A.	776	ST JOHNSBURY TRUCKING CO INC
SNYDER, DANIEL B.	776	CONSOLIDATED FREIGHTWAYS
SNYDER, HERMAN E.	776	USF RED STAR
STUMPP, RICKY	229	ROADWAY EXPRESS INC
TOMASOWITZ, MARGARET M.	229	C&S WHOLESALE GROCERS
TURNER JR, WILLIAM W.	429	POLLOCK-READING INC
VEGH, WILLIAM A.	773	PRESTON TRUCKING CO INC
WARFEL, RANDY E.	776	PERK FOODS C/O HEINZ PET
WILLIAMSON, DENNIS L.	776	ROADWAY EXPRESS INC
WRIGHT, ARLAN H.	773	EASTERN INDUSTRIES INC DIV OF
YOUNG SR, HARRY R.	429	POWER PACKAGING, AN EXEL CO
ZERBY, KENNETH W.	764	GARDNER AVIS WAREHOUSE CORP
ZERR, CARL E.	429	BOYERTOWN AUTO BODY WORKS INC

June 2013

Name	Local	Employer
ALTEMOSE, JAMES L.	773	ROCK HILL TRUCKING CO INC
ARMSTRONG, DARRELL J.	776	METALS USA
BALATGEK, JACOB F.	429	WETTERAU FOOD SERVICES INC
BARTHOLOMEW, ROBERT E.	773	USF RED STAR
BECHTEL, BRYON R.	429	SCHROCK CABINET COMPANY
BELL, ROBERT JOHN	229	YRC FREIGHT
CAMP, RONALD C.	999	ARKANSAS BEST FREIGHT SYS INC
COLOSIMO, JAMES S.	229	AFFILIATED FOOD DISTR INC
COPE JR, JAMES A.	773	ATLANTIC TRANSPORT CO
CRON, ROBERT T.	229	C&S WHOLESALE GROCERS
DEWALD, GARY E.	429	SUPERVALU INC
DIEHL, JOSEPH E.	764	IA CONSTRUCTION CORPORATION
EDMONDS, JEFFREY L.	771	HERMAN R EWELL INC
EGAN JR, STANLEY S.	429	NEW PENN MOTOR EXPRESS INC
FRAME, ROBERT A.	776	YRC FREIGHT
FUNK DEBORAH A.	773	PEOPLE FIRST
GANGAWAY, CARL R.	429	STROEHMANN BAKERIES INC.
GARMAN, BARRY M.	776	TRANSCON LINES
GILASEVITCH, MICHAEL	229	AFFILIATED FOOD DISTR INC
GORSKI, THEODORE JAMES	429	PRESTON TRUCKING CO INC
HALL, REX O.	776	BRANDT DISTRIBUTORS
HECKMAN JR, JAMES B.	429	SCHROCK CABINET COMPANY
HICKSON, BOBBY G.	429	NEW PENN MOTOR EXPRESS INC
HILL, ELLEN	229	C&S WHOLESALE GROCERS
HOLLOWAY, WILLIAM E.	776	ARKANSAS BEST FREIGHT SYS INC
HUMPHREYS, WILLIAM C.	764	CENTRAL BUILDERS SUPPLY CO
HUNTER, CHARLES J.	401	USF HOLLAND INC
JAMOSKY, ROBERT H.	429	SCHROCK CABINET COMPANY
JANOWSKI, SANDRA A.	229	C&S WHOLESALE GROCERS
JOHNSON, LOUIS I.	764	SCHNEIDER-VALLEY FARMS INC
JOHNSON, WAYNE F.	776	UNITED PARCEL SERVICE INC
KALWAYTIS DAVID E.	229	C&S WHOLESALE GROCERS
KLINGER, KEITH A.	429	COTT BEVERAGES WYOMISSING INC
LAIRD JR, DAVID R.	776	FLEMING COMPANIES INC
LANGAN, BARBARA J.	229	C&S WHOLESALE GROCERS
LESCAVAGE, EUGENE D.	771	YELLOW FREIGHT SYSTEM INC
LLOYD, DONALD R.	776	CONSOLIDATED FREIGHTWAYS
MAILEN, LINDA	229	C&S WHOLESALE GROCERS
MAST, GIRARD L.	773	FRANK CASILIO & SONS INC
MCCAIN, ROBERT T.	776	NEW PENN MOTOR EXPRESS INC
MCWEEN SR, DAVID B.	771	YRC FREIGHT
MILLER, BRUCE C.	773	ADAM MEYER MOVING & STORAGE

MORGAN, KENNETH J.	229	CONSOLIDATED FREIGHTWAYS
NAPOLINE, JOHN W.	312	MATLACK INC TERMINAL 5
NEIHEISER, ANDREW W.	429	AIRCO GASES DIV OF BOC GRP INC
NEUFER, HARRY W.	401	WISE FOODS
ORKWIS JR, EDWARD F.	401	FAIR-WAY CO-OPERATIVE ASSOC
ORTIZ, PEDRO R.	773	OGDEN FACILITY SERVICES
PFEIFLY, PRESTON B.	773	MATLACK INC
RANCK JR, WARREN L.	776	TRIANGLE PACIFIC CORPORATION
RICHARDS, CAROL A.	776	ASSOCIATED WHOLESALERS INC
ROBERTSON, DON E.	771	THE SICO COMPANY
ROUSH, MICHAEL H.	776	YRC FREIGHT
SCHMIDT, EDWIN G.	401	NACHLIS FURNITURE
SMITH, MARK L.	776	ROADWAY EXPRESS INC
SNELL, PATRICIA A.	229	C&S WHOLESALE GROCERS
SPROEHNLE, GREGORY D.	776	ARKANSAS BEST FREIGHT SYS INC
STANER, STEVEN C.	771	KEREK AIR FREIGHT CORP
STOKES, EUGENE E.	776	USF HOLLAND INC
STRAUB WILLIAM L.	776	CAROLINA FREIGHT CARR CORP
STYER JR, RAYMOND H.	429	HERMAN R EWELL INC
VARISH, NICHOLAS L.	771	ASSOCIATED WHOLESALERS INC
WAGNER, RICHARD J.	773	HAROLD STEPHENS COMPANY
WENTZEL, LARRY R.	429	SUPERVALU INC
WILLIAMS, JAMES W.	776	FLEMING COMPANIES INC
YAEGER, GARY DEAN	229	YRC FREIGHT
YEAGER, BARRY L.	429	E J BRENNEMAN L.P.
YEAGLEY, GARY E.	773	WINDSOR SERVICE TRUCKING
YEAKEL, JEFFREY A.	429	LEASEWAY DELIVERIES INC
ZWANCH, DORIS	229	AFFILIATED FOOD DISTR INC

July 2013

Name	Local	Employer
ANGELO, DEBRA	771	YRC FREIGHT
BAUER, JEFFREY LEE	773	P I E NATIONWIDE INC
BECHTEL, MAHLON L.	776	PERK FOODS C/O HEINZ PET
BECK, DOUGLAS K.	429	JOHN PFROMMER INC
BOBERG, DAVID K.	773	HERTZ PENSKE TRUCK LEASING INC
BORICK, JOHN P.	229	C&S WHOLESALE GROCERS
BOYLE, JAMES	776	CONSOLIDATED FREIGHTWAYS
CHRZAN, RICHARD J.	229	SUPER MARKET SERVICE CORP
COOLEY III, LEWIS E.	764	UNITED PARCEL SERVICE INC
DINKLOCKER, RONALD A.	776	USF HOLLAND INC
ESPIE, ROBERT	229	C&S WHOLESALE GROCERS
EVANS, CLIFFORD T.	773	PRESTON TRUCKING CO INC
FETTER, RICHARD L.	764	WILLIAMSPORT MOVING CO INC
GILBERT, CLEONARD	771	YELLOW FREIGHT SYSTEM INC
GILPIN, PATRICIA	229	C&S WHOLESALE GROCERS
GODA JR, MERRILL C.	429	CLOVER FARMS DAIRY
GULDIN JR, JESSE G.	229	ROADWAY EXPRESS INC
HAKE, STEPHEN D.	776	SHANAHANS EXPRESS
HARRISON, HARRY E.	229	HARPER COLLINS PUBLISHERS INC
HESS, LEANNE M.	773	PEOPLE FIRST
HESS, LLOYD I.	429	POWER PACKAGING INC
JOHNSON, MARK A.	771	YELLOW FREIGHT SYSTEM INC
KOHL THOMAS J.	429	READING A-TREAT BOTTLING CO INC
KOLARZ LONNIE L.	429	UNITED PARCEL SERVICE INC
KRATZER MCCUTCHEON, SUZAN	776	PRESTON TRUCKING CO INC
LEONARD, BARRY ALAN	776	HALLS MOTOR TRANSIT CO
LEONARD, JOHN J.	429	JOHN PFROMMER LLC
LITTLE MARTIN J.	776	BOARD OF COMMISSIONERS
MADDY JR, GERALD D.	429	SCHROCK CABINET COMPANY
MARLEY, BRADLEY S.	771	MILLER & HARTMAN INC
MIRAGLIA, STANLEY A.	229	CONSOLIDATED FREIGHTWAYS
MOULTREY, WILLIAM	429	CENTRAL DOOR & PLYWOOD CO
MULLIGAN, TERRY L.	429	COTT BEVERAGES WYOMISSING INC
MUMMERY, LAURA L.	229	ROADWAY EXPRESS INC
MURRAY, MICHAEL M.	771	UNITED PARCEL SERVICE INC
OLOCK, RALPH M.	429	J C EHRLICH CO INC
POLLIN, DAVID M.	401	PENSKE TRUCK LEASING CO LP
RUTH, NEVIN J.	776	FLEMING COMPANIES INC
SCHLESSER, JEFFREY M.	773	SEVEN UP BOTTLING CO
SEIWELL, JOHN	229	TOPPS CHEWING GUM INC
SMITH, JAMES H.	771	YRC FREIGHT
STAKER, THOMAS F.	776	CONSOLIDATED FREIGHTWAYS
STRASBURGER, LUCILLE	229	C&S WHOLESALE GROCERS
STRAVINSKI, JOHN L.	229	TOPPS CHEWING GUM INC
SWEIGART, GLENN S.	429	QUINLAN PRETZEL, DIVISION OF
SYMONS, GENE	771	YRC FREIGHT
VITI, MICHAEL	401	WISE FOODS
WEIGEL, JAMES E.	776	FLEMING COMPANIES INC
YODER, JANET	764	UNITED PARCEL SERVICE INC
ZACK SR, KENNETH L.	999	ARKANSAS BEST FREIGHT SYS INC

August 2013

Name	Local	Employer
ALBRIGHT JR, RALPH H.	776	PRESTON TRUCKING CO INC
ALI JAMES A.	773	MACK TRUCKS INC NVSSC
ATKINSON, RONALD L.	773	EASTERN INDUSTRIES INC
BATCHLER, RICHARD F.	771	YRC FREIGHT
BECHTEL SR, GARY L.	429	COTT BEVERAGES WYOMISSING INC
BELLANCA, JOSEPH C.	429	SAVOR STREET FOODS INC
BERGER, ARNOLD A.	229	YRC FREIGHT
BOTTORF JR, WILBUR H.	776	NEW PENN MOTOR EXPRESS INC
BRELSFORD, RONALD G.	764	SCHNADIG CORPORATION
BROWN, GERALD M.	771	ARKANSAS BEST FREIGHT SYS INC
CHICKEY JR, STANLEY T.	771	YRC FREIGHT
COMINS, FRED ALLAN	773	UNITED PARCEL SERVICE INC
COUCH, JAMES L.	776	NATIONS WAY TRANSPORT SERVICES
CRISSENGER, THOMAS R.	764	BRANCH MOTOR EXPRESS CO
DESANTIS, JOSEPH A.	773	ASHLAND CHEMICAL COMPANY
DRESCHER SR, JEFFREY R.	229	AKZO NOBEL SALT INC
FLAMM JR, WILLIAM J.	429	READING FOUNDRY & SUPPLY CO
FREEZER ROLAND E.	764	SCHNEIDER-VALLEY FARMS INC
GARRETT, RANDY L.	776	FLEMING COMPANIES INC
GOIDA, JOHN F.	773	EASTERN INDUSTRIES INC
GOSS, BRIAN LEE	776	NOERR MOTOR FREIGHT INC
GRUNZA JR, MICHAEL S.	229	C&S WHOLESALE GROCERS
HALL, JEFFREY J.	773	UNITED PARCEL SERVICE INC
HANLON, SANDRA M.	229	TOPPS CHEWING GUM INC
HERMAN, RUTH	429	THOMAS A MILLER & SONS INC
IRVIN, TERRY A.	776	ARKANSAS BEST FREIGHT SYS INC
JENKINS, EDWARD B.	429	JOHN PFROMMER INC
JOST, JANET D.	773	OGDEN FACILITY SERVICES
KAKAREKA II, WALTER	229	HARPER COLLINS PUBLISHERS INC
KAUTZ, WILLIAM	776	PENNA TRUCK LINES INC
KESTER SR, RICHARD A.	773	INTERNATIONAL DISTR CENTER INC
KLINEDINST, RODNEY L.	776	KEYSTONE DISTRIBUTION CTR INC
KLINGLER, EARL F.	773	EASTERN INDUSTRIES INC DIV OF
KOCHER, KEITH A.	429	AIR GAS
KOCHER JR, CHARLES F.	773	QUAKER MAID KITCHENS
KOEHLER, DANIEL C.	771	YRC FREIGHT
KOGOVSEK, MARK A.	999	ARKANSAS BEST FREIGHT SYS INC
KRILL, HAROLD J.	429	CLOVER FARMS DAIRY
LAVELLE JR, JAMES E.	229	CONSOLIDATED FREIGHTWAYS
LONG, HAROLD A.	429	QUAKER MAID KITCHENS
MARTINICK III, ANDREW	773	SCHWERMAN TRUCKING CO
MATTHEWS, JAMES	776	YRC FREIGHT
MATTHEWS, MICHAEL L.	771	READY MIXED CONCRETE CO
MCDONALD JR, LAWRENCE A.	776	CON-WAY EASTERN EXPRESS INC
MCDONALD JR, JOHN E.	776	CAROLINA FREIGHT CARRIERS CORP
MILLER, BARRY L.	771	TANK TRUCK RENTALS INC
MUICK, STEPHEN F.	773	PRAXAIR DIST. MID-ATLANTIC LLC
NAJDEK, STEVEN M.	776	ARKANSAS BEST FREIGHT SYS INC
NOLL, ANDREA M.	229	HARPER COLLINS PUBLISHERS INC
PARKER, ALVIN J.	776	FLEMING COMPANIES INC
PETERMAN, RUSSELL	401	WISE FOODS
REED, CINDY L.	429	LEHIGH VALLEY DAIRIES INC
REICH JR, HAROLD C.	764	BRANCH MOTOR EXPRESS CO
REIFSNYDER, DIANE B.	429	NORTHEASTERN DISTRIBUTING INC
RESSLER, WILLIAM H.	771	HERMAN R EWELL INC
RICHARD, DAVID E.	429	BOYERTOWN AUTO BODY WORKS INC
SANDERS, STEVEN L.	776	ARKANSAS BEST FREIGHT SYS INC
SMITH, GLENN J.	229	CONSOLIDATED FREIGHTWAYS
SMITH, GREGORY A.	771	MILLER & HARTMAN INC
SOKOL, MICHAEL J.	429	COTT BEVERAGES WYOMISSING INC
SPATZ, BRUCE A.	429	CARL R BIEBER INC
STACKHOUSE, LEON R.	773	NORTH PENN TRANSFER INC
STARR, GENE L.	429	WEINER IRON & METAL CORP
STEM JR, CHARLES M.	773	ASHLAND CHEMICAL COMPANY
STOUDT, KERRY E.	429	D J WITMAN OIL COMPANY
TANNER, JAMES E.	764	DAY EQUIPMENT COMPANY
TOLERICO, THOMAS P.	229	CONSOLIDATED FREIGHTWAYS
VASELLAS, HARRY J.	776	NATIONS WAY TRANSPORT SERVICES
VOGEL, BARRY L.	771	KEREK AIR FREIGHT CORP
YODER, DENNIS L.	771	HERMAN R EWELL INC



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

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Important Information from the Fund Office

Fund Office Contact Information

Please note new Fund Office Hours: Contact the Fund Office directly with any questions on Health and Welfare or Pension benefits. The Fund staff is available Monday through Thursday from 7:00 a.m. to 5:00 p.m.; Friday from 7:00 a.m. to 4:15 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.

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
Eric Bucheit
Employer Trustee
J. Christopher Michael
Employer Trustee
Howard W. Rhinier
Union Trustee
Kenneth A. Ross
Employer Trustee
Daniel W. Schmidt
Employer Trustee
Charles Shafer
Union Trustee
Jeff Strause
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
Tortoise Capital Advisors, LLC
Walter Scott & Partners, Ltd.

Investment Managers for the Central Pennsylvania Teamsters Pension Fund:

Aronson+Johnson+Ortiz, LP
Causeway Capital Management, LLC
Cornerstone Capital Management
Dimensional Fund Advisors, LLC
Entrust Capital, Inc.
Income Research & Management
LSV Asset Management
Mesirow Financial, Inc.
Oakbrook Investments
Post Advisory Group, LLC
Principal Financial Group
Prudential Insurance Company
of America
Rothschild Asset Mgt., Inc.
Segall Bryant & Hamill
Tortoise Capital Advisors, LLC
Walter Scott & Partners, Ltd.
Western Asset
Westfield Capital Management
Company, LLC
William Blair & Company, LLC