



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



September, 2014

Fall Greetings

*from the Central Pennsylvania Teamsters
Health & Welfare and Pension Funds!*

NEXIUM OTC IS COVERED UNDER THE PRESCRIPTION PLAN

Nexium OTC is included as a first step in the Health and Welfare Fund's step therapy program

Nexium OTC (20 mg) is now sold over the counter. Nexium is a proton pump inhibitor (PPI), a type of medication that reduces the amount of acid produced by the stomach, which in turn reduces irritation of the stomach lining.

Members can purchase a prescription for Nexium OTC with their prescription card for the brand co-pay amount. Please note that you must have a prescription from your doctor for Nexium OTC (20 mg) in order to purchase it at the brand co-pay amount.

Nexium OTC is included as a first step in the Health and Welfare Fund's Prescription Drug Benefit Plan's Step Therapy Program (in addition to Prilosec OTC). Here is how the Step Therapy Program for Nexium OTC works: if your doctor recommends a new prescription for Nexium,



be sure to request a prescription for the over-the-counter version (Nexium OTC 20 mg). Take the prescription to your participating pharmacy. Your pharmacist will provide you with a one-month supply. Your co-pay amount will be at the brand level. Please refer to the Prescription Drug Benefit page in this newsletter for the brand co-pay amount for your plan.

If the Nexium OTC prescription is effective, your refills for Nexium OTC will be covered at the brand co-pay under the Prescription Plan. If, however, the Nexium OTC is not effective, ask your doctor to write a letter stating that the medication is not working properly. At that time, you will be allowed to purchase other PPI's prescribed by your physician.

Central PA Teamsters Defined Benefit Pension Plan Certified in "Green Zone" for 2014

Under the Pension Protection Act ("PPA"), the Fund's Pension Plan Actuary must annually perform a "status certification" to determine if the Plan is in one of the three problem categories identified by Congress (called Endangered, Seriously Endangered, or Critical.)

You may recall the Plan was certified in the "green" or "safe zone" in 2013 because the Plan's PPA funded percentage was 83.55%. For 2014, the Trustees are once again pleased to inform you the Plan is certified in the "green" or "safe zone" and the Plan's PPA funded percentage has increased to approximately 85%.

A notice entitled "Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan" was mailed to plan participants, plan beneficiaries, and bargaining parties on April 30, 2014. A copy of the Annual Funding Notice is available on the Fund website under Pension Fund-Reports and Notices.

Know Your Health & Welfare Plan

The Health and Welfare Fund frequently receives questions on the topics below. Additional information on these topics is available in your Summary Plan Description or by visiting the Fund website.

1. **Health Savings Accounts for dependents** - If your spouse (or eligible dependent) is covered under a high-deductible health plan with a health savings account (HSA), this spouse or dependent may not be covered under the Central PA Teamsters Health and Welfare Plan. If your employer pays on a Component basis, the Employer will not be responsible for contributions for this spouse or dependent.
2. **Motor Vehicle Accidents** -The Fund will consider payment of medical expenses only after the benefits from the auto insurance carrier have been exhausted. In addition, the Fund will not provide coverage for Short Term Disability Benefits (except for the first 5 days of missed work). Contact your auto insurance carrier to make sure that your policy includes payment for missed work due to injuries sustained in an auto accident.
3. **Illegal Acts** -The Fund does not cover medical services rendered as a result of your committing an illegal act (misdemeanor or felony). This includes driving while intoxicated (DUI).
4. **Change in Marital Status** - Please review your beneficiary designation if you change your marital status. Please notify the Fund if you get married, divorced, are widowed or have a child. The Fund does not allow divorced spouses to continue to be covered.
5. **Moonlighting** -The Fund does not cover participants or eligible dependents for illness or injuries that occur as a result of performing non-covered employment for wage or profit.
6. **Dependent Daughter Pregnancies** -The Fund does not cover medical expenses associated with a dependent's pregnancy.
7. **Address Change:** Please remember to contact the Fund office if your address changes.

Free Glucometers Available to Eligible Participants

HealthAmerica provides free, medically necessary glucometers to participants of the Central Pennsylvania Teamsters Health and Welfare Fund. Contact the Health and Welfare Fund for details on how to obtain a free glucometer.

Motor Vehicle Accidents: Wage Loss Benefits Paid by

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*

Fund Office Notary Service

The Fund Office offers notarization of Pension and Health and Welfare Fund documents (pension applications, beneficiary forms, etc.) for members at the Fund office. Unfortunately, the Fund cannot provide notarization of personal or other non Fund-related documents. Thank you for your co-operation.

How Are Medical and the Health and Welfare Fund?

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.

Know Your Pension Plan

The Pension Fund frequently receives questions on the topics below. Additional information on these and other topics is available by visiting the Pension section of the website. **When you are ready to apply for your pension, please refer to the "Important Items to Remember" section of the website under Pension for additional information.**

1. **Beneficiary Updates/Change in Marital Status** - Please review your beneficiary designation if you change your marital status. Please notify the Fund if you get married, divorced, or become widowed. If you get divorced, please forward a copy of the divorce decree. You will need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized. If you become widowed, you will need to forward a copy of the death certificate and also complete a new beneficiary form. Downloadable beneficiary forms are available on the Fund's website. You cannot name your pet as a beneficiary.
2. **Retirement Applications** - Contact the Pension Fund three months prior to your retirement date to begin the application process (6 months if you have time in another Fund and are applying for a reciprocal pension). The Pension Fund offers appointments to assist you with completing your Application for Pension paperwork. Please be sure to review your benefit options on your paperwork so that you are familiar with them prior to your appointment.
3. **Your Retirement Income Plan (RIP) 1987** balance is updated by the 15th of each month and subject to net gains or losses through the last day of the month in which your application is approved for payment.
4. **Power of Attorney** - If you cannot handle your own affairs, you must provide the Fund with a Durable Power of Attorney before any information can be given to the person who you designate to handle your affairs.
5. **Pension Checks** - Your checks from the Defined Benefit Plan (or monthly installments from the Retirement Income Plan if elected) are issued on the first **business day** of each month. If you elect direct deposit, your check will be deposited on the first business day of the month. For example, if the first of the month falls on Sunday, your check will be deposited on Monday.
6. **Website** - Please visit the website for Summary Plan Descriptions, Forms and Notices, Important Items to Remember or to view your RIP 1987 balance.
7. **Signatures on Fund Documents** - Please sign all Fund documents with your legal name, which must match what is on file with the Fund Office. Please be sure to use your full name (no nicknames) and suffix (Jr., Sr., III), if applicable.



SUSPENSION OF BENEFITS POLICY UPDATES

The Board of Trustees of the Central Pennsylvania Teamsters Pension Fund approved the following at their July 9, 2014 meeting:

- **Clarification of Driver Training and Suspension of Benefits Fund Rules:** A retiree may work as a trainer, without Suspension of Benefits, provided he works for a driver training school that has a current contract with a contributing employer to the plans. Certification that the driver training

school has a contract with a contributing employer must be provided by the school on a yearly basis.

- **Temporary and Partial Waiver of the Suspension of Benefits Rules:** The Trustees of the Central Pennsylvania Teamsters Pension Fund have made the following decision concerning the rules for Suspension of Benefits on the Basis of Reemployment. From August 1, 2014 to January 31, 2015, the Pension Fund will not apply these rules to a retired participant who works for an employer that currently pays contributions to the Pension Fund. All contractual provisions related to the employment of such an individual will apply. To qualify for the Temporary Waiver, an individual must have been a retiree as of July 9, 2014. An individual is treated as a retiree on that date if his or her last day of work with an employer that contributes or that previously contributed to the Pension Fund was on or before July 9, 2014.

You will find a description of the Suspension of Benefits Rules in a question and answer format below. Please refer all questions to the Pension Fund Office.

Suspension of Benefits Q&A

The Fund Office receives many questions about the Suspension of Benefits rules, as well as the Suspension of Benefits notification procedure. The following is a description of the Suspension of Benefits rules as well as of the notification procedure in a question and answer format. If you have further questions, please contact the Pension Department.

What are the Suspension of Benefits Rules?

A summary of the rules is described below. The complete Suspension of Benefits rules can be found on the Central Pennsylvania Teamsters website, www.centralpateamsters.com, under the Pension section-Suspension of Benefits.

Suspension of Benefits Policy Summary

The Pension Fund's Suspension of Benefit Rules generally provide that your monthly pension benefit will be suspended (i.e. stopped) if you are reemployed after retirement in a similar type job (or supervising a similar type job) that you had prior to retirement. * However, there are exceptions to this rule.

Your monthly pension benefits will not be suspended for any month in which you are paid for less than 56 hours, regardless of whether the pay is for working or non-working hours. In determining whether you are paid for 56 or more hours, the Fund doesn't count pay you receive for vacation, sick time, holidays, disability or severance.

Additionally, your benefits will not be suspended unless all three of the following apply to your new job:

- The job is in an industry or business in which employees covered by the Pension Fund are employed, and
- The job is in the trade or craft in which you worked as a Teamster. (Note: this “trade or craft requirement” for suspension will generally be met if your present job requires you to use the skills that you used as a Teamster), and
- The job is in the same geographic area covered by the Pension Fund.

Furthermore, the Pension Fund will not suspend pension checks of any person who is age 70 ½ or older.

NOTE-Effective June, 2003, the Fund will not suspend the benefits of individuals who have attained age 67, have participated only in the Fund’s Defined Benefit Plan, and whose total monthly benefit does not exceed \$150. However, this rule only applies to individuals who work for a contributing employer in a position for which contributions to the Fund are not required.

NOTE-Effective June, 2004, the Fund will not suspend the portion of a Retired Employee’s benefits that were earned prior to January 1, 1987 unless the Retired Employee is working for an employer for whom he worked prior to January 1, 1987 or for an employer that is a successor to such employer or an affiliate of such an employer.

If you do not understand anything stated in this article or if you have any questions about whether or not your acceptance of a new job would cause your benefits to be suspended, you should contact the Pension Fund for guidance. It is each participant’s responsibility to advise the Pension Fund if he or she returns to work after retiring.

**Prior to your retirement (cessation of work for a contributing employer and application for Retirement Benefits), your benefits will not be paid unless you have attained age 70½.*

What Benefits Fall Under the Suspension of Benefits Rules?

Retirement benefits payable under Central Pennsylvania Teamsters Defined Benefit Plan and Retirement Income Plan 1987 fall under the Suspension of Benefits Rules.

What is the Suspension of Benefits Notification Policy?

If you are thinking about returning to work after you begin receiving your pension benefits, please contact the Pension Fund. Retired employees are required to notify the Fund Office if they are working or intend to work in order to determine if the work is in violation of the Suspension of Benefits rules.

The Fund will ask for details about your new job. You may be asked to complete and return a Retiree Employment Form. The Fund will then make a determination as to whether or not your employment would be suspendible.

The Retiree Employment Form is available on the Fund website under Pension-Suspension of Benefits or by contacting the Pension Fund.

Retirees who are subject to the Suspension of Benefits rules will be mailed an Annual Employment Certification form every year. The Fund Office requests that the forms be completed and returned within 30 days

If the Annual Certification Form is not returned within the required time frame, or if it is determined that a retired employee is in violation of the Suspension of Benefits rules, benefits will be suspended and will remain suspended until the Fund Office determines that the retired employee is no longer working in suspendible employment.

Single Life Annuity with 36 months and Joint and Survivor Benefit Options

I am getting close to retirement and will be completing my Retirement Application for the Defined Benefit Plan soon. Can you explain the difference between a Single Life Annuity and Joint and Survivor Benefits?

There are two normal forms of benefit payments. If you are unmarried when your payments commence, your benefit automatically will be paid in the form of a Single Life Annuity with 36 Months Certain.

If you are married when your payments commence, your benefit will be paid in the form of a Qualified Joint and Survivor Annuity, unless you elect to have your benefit paid in a Single Life Annuity with 36 Months Certain, subject to written spousal consent. You may also elect to have your benefit paid in the form of a Qualified Joint and 75% Survivor Annuity or a Qualified Joint and 100% Survivor Annuity, without the consent of your spouse.

It is very important that you understand each option before you complete your Retirement Application. You cannot change your option once you begin receiving benefits. This article helps to explain the specifics of each payment option.

Single Life Annuity with 36 Months Certain: Under the Single Life Annuity with 36 Months Certain, 100% of your accrued benefit will be paid to you in equal monthly payments for your lifetime, and if you die before 36 monthly payments are made, your beneficiary will receive the remaining payments in an amount equal to the monthly amount you received until a total of 36 payments have been issued.

Please note: *If you are married and wish to elect the Single Life Annuity with 36 Month Certain, your spouse must consent on a Spousal Waiver form in the presence of a Notary Public. If you are single, no beneficiary consent is needed.*

Qualified Joint and 50% Survivor Annuity: If you are married when your benefits commence under the Plan, the normal form of payment is a reduced actuarially equivalent Qualified Joint and 50% Survivor Annuity, unless you and your spouse elect to waive this benefit. A Qualified Joint and 50% Survivor An-

nuity pays a reduced benefit during your lifetime with 50% of the reduced amount payable after your death to your surviving spouse for your spouse's lifetime.

Please note: *survivor's benefits are only paid to the spouse you are married to at the time of your annuity starting date.*

Qualified Joint and 75% Survivor Annuity: If you are married when your benefits commence under the Plan, you may elect a reduced actuarially equivalent Qualified Joint and 75% Survivor Annuity. A Quali-

fied Joint and 75% Survivor Annuity pays a reduced benefit during your lifetime with 75% of the reduced amount payable after your death to your surviving spouse for your spouse's lifetime.

Please note: *survivor's benefits are only paid to the spouse you are married to at the time of your annuity starting date.*

Qualified Joint and 100% Survivor Annuity: If you are married when your benefits commence under the Plan, you may elect a reduced actuarially equivalent Qualified Joint and 100% Survivor Annuity. A Qualified Joint and 100% Survivor Annuity pays a reduced benefit during your lifetime with 100% of the reduced amount payable after your death to your surviving spouse for your spouse's lifetime.

Please note: *survivor's benefits are only paid to the spouse you are married to at the time of your annuity starting date.*

The Qualified Joint and 50%, 75% and 100% Survivor Annuity benefits are payable upon your death only to the spouse you named at the time of your annuity starting date. If your spouse at the time of retirement pre-deceases you, the monthly benefit does not continue to be paid to another beneficiary. If you and your spouse at the time of retirement become divorced, your spouse at the time of retirement would receive the Qualified Joint and Survivor Annuity benefit you elected upon your death.

There are additional payment options available if you participate in the Retirement Income Plan (RIP) 1987.

It is very important that you understand each option before you complete your Retirement Application.



Avoiding Empty Calories

Dieting is hard. But avoiding “empty” calories helps you reach a healthy weight without feeling like you’re dieting.

Your body needs a certain amount of energy each day. Energy comes from food in the form of calories. Calories let you function and keep doing your daily activities. But after your body meets its needs, it stores extra calories as fat. Most of us get plenty of calories in our diet —often too many.

Foods with **empty calories** have lots of calories but very few nutrients like vitamins and minerals. “Convenience foods,” like packaged snacks, chips, and sodas, are common sources of empty calories. **Nutrient-rich** foods, on the other hand, have a lot more nutrients in relation to their calories. A few examples are vegetables, peanut butter, bran cereal with fruit, and fish.

Tips for avoiding empty calories

INSTEAD OF THIS:	CHOOSE THIS:
Sugar-sweetened drinks like soda, energy drinks, and sweetened coffee drinks	Water, no-sugar-added fruit juices, tea or coffee, tomato juice, and other vegetable juices
Whole milk and dairy products made from whole milk	Fat-free or 1% milk and other low-fat dairy products
High-fat meats like many cuts of beef, corned beef, pork sausage, and luncheon meats	Low-fat ground beef, turkey breast, and skinless chicken
Sugary treats like cakes, candies, and cookies	Fruits, low-fat yogurt, and treats made with less sugar
Chips, crackers, french fries, and other fried treats	Baked chips, air-popped popcorn, and whole-grain crackers
Breads made with refined flour such as white, sourdough, and ciabatta breads	Breads made with whole grains: whole wheat, rye, and sprouted wheat (They have lots of fiber.)
High-fat salad dressings	Low-fat or yogurt-based salad dressings

Tips for making the most of the calories you eat

Choose foods that have lots of nutrients. Look for foods that are high in:

- **Fiber.** It’s found in beans and peas. It’s also in fruits, vegetables, nuts, and whole grains.
- **Potassium.** It’s in potatoes and bananas as well as other fruits, vegetables, and milk products.
- **Calcium.** It’s in milk and milk products (including yogurt and cheese). It’s also in certain leafy green vegetables (broccoli, spinach, kale), beans and peas, and some nuts.
- **Vitamin D.** You can find it in egg yolks, liver, saltwater fish, and vitamin D-fortified dairy products.
- **Magnesium.** Sources include nuts, whole grains, dark green vegetables, seafood, and cocoa.

Source: WebMd

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND PRESCRIPTION DRUG BENEFITS

Negative Formulary List*

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

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

Effective September 1, 2014, Fetzima, Noxafil, Olysio, Solvaldi, and Versacloz 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) are 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 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 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

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

May 2014 Retirement Income Plan (RIP) Investment Results

The following is the approximate net investment return for the Central PA Teamsters RIP 1987 retirement plan for the 5 month period ending May 31, 2014. The net investment 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.

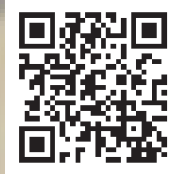
Plan	Approximate Net Investment Returns
RIP 1987	4.2%

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."

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. 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.



A SUGGESTION FROM THE HEALTH & 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 actually paid at the time of treatment.

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

HIPAA Privacy Rule Notice

In accordance with the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), the Central Pennsylvania Teamsters Health and Welfare Fund has adopted and implemented policies and procedures that protect your private health information. These policies and procedures were described in a Notice originally distributed to you in April 2003 and updated in 2013. If you would like a copy of this Notice, you can find it on our website at www.CentralPATeamsters.com. Select "Health & Welfare Fund" from the menu at the top of the screen. From there, select "HIPAA." If you would like us to send you a paper copy of the Notice, please contact us. You can reach us by phone at 610 320 5500; Toll Free in PA: 1 800 422 8330; Toll Free in USA: 1 800 331 0420 or by fax at 610 320 9209.

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.

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.

The Fund offers the following prescription benefits:

PLAN 13 PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply
\$30 Brand for up to a 90 day supply
\$60 Negative Formulary for up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply
\$15 Brand for up to a 34 day supply
\$30 Negative Formulary for up to a 34 day supply

PLAN 13Y PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

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

RETAIL PHARMACY COPAYMENTS

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

PLAN 14 AND PLAN 16 PRESCRIPTION COVERAGE:

MAIL ORDER COPAYMENTS

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

RETAIL PHARMACY COPAYMENTS

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

This Fund also offers medical benefits:

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.

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 el-

igible 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 department at Toll Free In PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420.

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

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

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

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

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

Date: September 1, 2014

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 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 R7 and R7-65 COVERAGE:

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary for up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply

\$15 Brand for up to a 34 day supply

\$30 Negative Formulary for up to a 34 day supply

This Fund also offers medical benefits:

Retiree Plans 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 department at Toll Free In PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420.

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

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

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number) for personalized help

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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

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

Date: September 1, 2014

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



Social Security to Resume Mailing Paper Statements

Workers will now receive personalized Social Security benefit statements every five years.

The Social Security Administration is finalizing plans to resume mailing paper Social Security statements to some workers in September 2014. Statements will be sent to workers every five years in the year they attain ages 25, 30, 35, 40, 45, 50, 55 and 60, if they are not registered to receive online statements or already receiving benefits.

The SSA previously mailed paper statements to all workers ages 25 and older every year between 1999 and 2011, and to those ages 60 and older between 1995 and 1999 and after 2012. The SSA sent out 152 million Social Security statements to workers in fiscal year 2010. However, these mailings were suspended in April 2011 to save money.

*Excerpts taken from US News and World Report -
May 5, 2014*

Retirees Approved For Pensions March 2014 through May 2014

March 2014

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ALEXANDER, JOSEPH D.	764	UNITED PARCEL SERVICE INC.
ARTHUR, JAMES Q.	773	HARRY E ORKIN INC.
BADRICK, JOHN A.	776	NEW PENN MOTOR EXPRESS INC.
BAUM JR., DONALD S.	429	BERKS PRODUCTS CORP.
BOGASKI, WALTER C.	401	COON INDUSTRIES INC..
BOGDEN, FRANK C.	776	YRC FREIGHT
BRANT III, JOHN S.	776	FLEMING COMPANIES INC.
CAMERON-MASON, ANTHONY C.	776	ROADWAY EXPRESS INC.
CHIARO, SANTO M.	229	C&S WHOLESALE GROCERS
DALE, PHILIP E.	776	PRESTON TRUCKING CO INC.
DURNAN, THOMAS C.	429	ASSOCIATED WHOLESALERS INC.
DUTKO, DAVID P.	401	KEYSTONE COCA-COLA BOTTLING CO.
EBERLY, BARRY R.	776	PRESTON TRUCKING CO INC.
ELSESSER, STEVEN M.	776	CONSOLIDATED FREIGHTWAYS
ESSIG, RODNEY L.	429	E J BRENNAN INC.
EYNON, WAYNE N.	776	YRC FREIGHT
FRY, ROBERT G.	429	G W SEYFERT ENTERPRISES INC.
FULMER III, M. FRANK	429	PRESTON TRUCKING CO INC.
GOULD II, CARL B.	229	YRC FREIGHT
HARRISO, THOMAS M.	312	MATLACK INC. TERMINAL 5
HECKMAN, LINDA	229	SIMPSON MOTOR TRUCK INC.
HEFFNER, RANDALL J.	773	OROGRAIN BAKERIES SALES INC.
HEITSENRETH, JOHN M.	776	ARKANSAS BEST FREIGHT SYS INC.
JOHNSTON, RONALD D.	429	COTT BEVERAGES WYOMISSING INC.
KATALINAS, MARK R.	771	PENNCAST CORPORATION
KELLY, ROBERT M.	229	THE SCRANTON TIMES
KEPLER, RICHARD	776	MASON & DIXON LINES INC.
KERSCHNER, ROBERT B.	773	LAROCHE INDUSTRIES
KERSHETSKY, EDWARD J.	776	YRC FREIGHT
KINLEY, RICHARD D.	776	BROCKER REBAR CO INC.
KUHN, MICHAEL A.	771	YRC FREIGHT
LAMORTE, KAREN A.	229	C&S WHOLESALE GROCERS
LEIBIG, DAVID C.	429	LEHIGH VALLEY DAIRIES INC.
MARBERGER, DONALD W.	429	WETTERAU FOOD SERVICES INC.
MAUDLIN, KAREN	776	ROADWAY EXPRESS INC.
MCDOWELL, WILLIE R.	771	THE SICO COMPANY
MCPHILLIPS, DARLENE A.	229	C&S WHOLESALE GROCERS
MILLER, DEBORAH A.	776	ASSOCIATED WHOLESALERS INC.
MORGAN, WALTER L.	229	TOPPS CHEWING GUM INC.
MURPHY, TIMOTHY C.	429	WINDSOR SERVICE TRUCKING
NEIDER, RANDOLPH C.	429	PENSKE TRUCK LEASING CO LP
OSCHE, JEFFRY H.	776	ST JOHNSBURY TRUCKING CO INC.
OSTROSKIE, ROBERT I.	401	OLEY INDUSTRIES LLC D/B/A
OTTO JR., BOYD W	771	YELLOW FREIGHT SYSTEM INC.
PARRY, DANE K.	773	ASHLAND CHEMICAL COMPANY
PAUSKA, LORI	401	G R SCHALL TRUCKING
PETZAR, JOSEPH MICHAEL	776	FLEMING COMPANIES INC.
REBER, LAWRENCE E.	429	YEAGER SUPPLY INC.
REID, DOUGLAS J.	999	ARKANSAS BEST FREIGHT SYS INC.
RENNICK, GEORGE A.	429	ST CLAIR BOROUGH COUNCIL
RISHEL, JOHN C.	776	ARKANSAS BEST FREIGHT SYS INC.
RUTTER, JOHN P.	776	UNITED PARCEL SERVICE INC.
SCHUCK JR., WILLIAM G.	776	UNITED PARCEL SERVICE INC.
SEBASTIAN, RANDY S.	429	POWER PACKAGING AN EXEL CO.
SELLOCK, MARK A.	401	ACME MARKETS INC.

SHAY, JOHN W.	429	GENERAL COMMODITIES WAREHOUSE
TRIVELPIECE, NORMAN E.	401	WISE FOODS
VARNER, GERALD	771	YELLOW FREIGHT SYSTEM INC.
WACHILLA, ALLEN J.	229	NEW PENN MOTOR EXPRESS INC.
WALDEN, BARNEY N.	776	UNITED PARCEL SERVICE INC.
WARTLUFT, RICKEY L.	429	READING FOUNDRY & SUPPLY CO.
WEIRICH SR., PAUL F.	773	MAKOVSKY BROTHERS INC.
WEISER, FRANK W.	776	ARKANSAS BEST FREIGHT SYS INC.
WEITZEL, DENNIS C.	429	ALLIED SIGNAL TRANS INC.
WERMUTH, WILLIAM D.	401	GREAT NORTHERN DISTRIBUTORS
WHITE, SYLVESTER L.	312	CHEMICAL LEAMAN TANK LINES INC.
WOLF, GEORGE F.	776	YRC FREIGHT
ZORRILLA, MARIA T.	773	ABM INDUSTRIES

April 2014

<u>Name</u>	<u>Local</u>	<u>Employer</u>
ADAMCHICK, THOMAS P.	429	ST CLAIR BOROUGH COUNCIL
ASHCROFT, ALLEN T.	776	YRC FREIGHT
BAKER, WILLIAM E.	771	HERMAN R EWELL INC.
BARON, JOSEPH P.	229	WILLIAM ROSENSTEIN & SONS
BARTO, GLENN E.	764	SCHNEIDER-VALLEY FARMS INC.
BOWERMASTER, DAVID A.	771	MILLER & HARTMAN INC.
BROWN, KEVIN J.	229	UNITED PARCEL SERVICE INC.
CIFERRI, ROBERT W.	429	DIETRICH'S MILK PRODUCTS INC.
COOLING, JAMES D.	429	WINDSOR SERVICE INC.
CREQUE, ANTHONY R.	429	COTT BEVERAGES WYOMISSING INC.
DENAPOLI, CHARLES M.	229	AFFILIATED FOOD DISTR INC.
DESENTIS JR., ERNEST J.	773	OROGRAIN BAKERIES SALES INC.
EVANGELISTA, BRUCE L.	429	BERKS PRODUCTS CORP.
EVANS III, CHARLES M.	429	LENTZ MILLING COMPANY
FARINA, ERNEST J.	429	BERKS PACKING COMPANY INC.
FAWBER, RICKEY C.	776	YRC FREIGHT
GERMAN, SIDNEY M.	773	NATIONS WAY TRANSPORT SERVICES
GOCEK, LOUIS J.	229	C&S WHOLESALE GROCERS
GRETH, DENNIS S.	429	BERKS PRODUCTS CORP.
HOOD, JAY L.	771	KEREK AIR FREIGHT CORP.
HUBERT, DONALD C.	229	TOPPS CHEWING GUM INC.
HUNTER, GEORGE R.	312	MATLACK INC TERMINAL 5
JOHNSON, JESSE L.	771	YRC FREIGHT
JONES JR., CLYDE H.	229	AKZO NOBEL SALT INC.
KANIPER, RICHARD M.	773	SCHWERMAN TRUCKING CO.
KLINEDINST, DALE E.	776	YORK GROUP INC.
KOPE, JOHN E.	776	CONSOLIDATED FREIGHTWAYS
KRALL JR., JOHN F.	776	CONSOLIDATED FREIGHTWAYS
KRESOCK, DANIEL J.	229	CONSOLIDATED FREIGHTWAYS
LABOUR, DENNIS A.	229	CONSOLIDATED FREIGHTWAYS
LEFEVER, DONALD E.	771	JOHN S EWELL INC.
MARELLO, KENNETH A.	429	RACHLIN FURNITURE INC.
MATTHEWS, JACK B.	776	ARKANSAS BEST FREIGHT SYS INC.
MCINERNEY, JOHN D.	773	INTERSTATE BRANDS CORP D/B/A
MILLER JR., RICHARD R.	429	SUPERVALU INC.
MILLS, ROBERT J.	401	YAH INC T/A ESJAY DIST CO.
MINNICH, DARRELL B.	229	YRC FREIGHT
MISCHELLO, MARY G.	229	HARPER COLLINS PUBLISHERS INC.
NORRIS, RANDALL R.	771	A-P-A TRANSPORT CORPORATION
PARISI, MICHAEL	773	UNITED PARCEL SERVICE INC.

Retirees Approved For Pensions March 2014 through May 2014

PODOLETZ, NICHOLAS P.	776	YRC FREIGHT
PRICE, KEVIN B.	776	YRC FREIGHT
PRODES, MICHAEL	773	MAIERS BAKERY
REED, ROBERT R.	764	UNITED PARCEL SERVICE INC.
REED, WILLIAM G.	429	LEHIGH VALLEY DAIRIES INC.
REED JR., GLENN C.	429	COTT BEVERAGES WYOMISSING INC.
REHRER, RICKY L.	776	ROADWAY EXPRESS INC.
REINERT, ARLIN F.	429	WINDSOR SERVICE TRUCKING
ROBERTS, THOMAS A.	401	WYOMING VALLEY DIST CO INC.
SAIERS, RONALD L.	764	SCHNEIDER-VALLEY FARMS INC.
SCANLON, PATRICK	229	HARPER COLLINS PUBLISHERS INC.
SCATTON, GUY V.	401	UNITED PARCEL SERVICE INC.
SERRANO, VALENTIN	429	VICTUS LTD.
SHAN, JOAN	229	TOPPS CHEWING GUM INC.
SHARTLE, TODD P.	429	CLOVER FARMS DAIRY
SMITH, JAMES L.	776	PRESTON TRUCKING CO INC.
SPECK, DARIN D.	429	DIETRICH'S MILK PRODUCTS LLC
SPERAW JR., RUSSELL	776	HESS TRUCKING COMPANY
STAUFFER, PHILLIP D.	429	CLOVER FARMS DAIRY
STEESE, JOHN R.	764	UNITED PARCEL SERVICE INC.
TAYLOR, JOHN H.	229	C&S WHOLESALE GROCERS

May 2014

Name	Local	Employer
ADAMS, KEVIN T.	401	ACME MARKETS INC.
ANDREWSKY JR., JOSEPH J.	429	LENTZ MILLING COMPANY
BARGENQUAST, JOHN O.	429	PETRO OIL
BAVER, DAVID R.	429	CLOVER FARMS DAIRY
BLETT JR., RALPH L.	764	YRC FREIGHT
BOWER, MARK R.	764	VALLEY FARMS INC.
BRESSI, VINCENT F.	776	YRC FREIGHT
CLARK, LARRY J.	429	CARL R BIEBER INC.
CLARK, MARK A.	229	C&S WHOLESALE GROCERS
CONNOLLY JR., MARTIN J.	229	HARPER COLLINS PUBLISHERS INC.
COOK, JOHN R.	773	ALPO PETFOODS INC.
DEES JR., WILLIAM H.	229	C&S WHOLESALE GROCERS
EVANS, KEITH E.	401	COON INDUSTRIES INC.
EWELL, DAVID E.	776	FLEMING COMPANIES INC.
FEGELY, CHRIS E.	773	LEASEWAY DELIVERIES INC.
FENNER, TIMOTHY D.	401	UNITED PARCEL SERVICE INC.
FOX JR., FLOYD E.	771	KUNZLER & COMPANY INC.
GEIGER, GERALD A.	776	YRC FREIGHT
GEIST, LORIE L.	429	CENTRAL PENNSYLVANIA TEAMSTERS
GREENE, BETTY L.	429	CENTRAL PENNSYLVANIA TEAMSTERS
GUTSCHMIDT, JOHN M.	776	YRC FREIGHT
HAAS, DOUGLAS J.	429	EAGLE DISTRIBUTING COMPANY
HAIR, KENNETH R.	776	ARKANSAS BEST FREIGHT SYS INC.
HAUCK, LEO F.	771	HAUCK & SONS INC.
HEISLER, MARK E.	229	ROYAL BOTTLING CO.
HOFFMAN, HARRY R.	429	CLOVER FARMS DAIRY
HOOVER SR., TODD E.	776	HESS TRUCKING COMPANY
ISAAC, MICHAEL E.	776	CAROLINA FREIGHT CARRIERS CORP.
JACKSON, METFORD	776	CONSOLIDATED FREIGHTWAYS
JENKINS, ROSEANN M.	229	HARPER COLLINS PUBLISHERS INC.
KIZIS, CARL R.	764	CENTRAL BUILDERS SUPPLY CO.
KOBEL, BARRY L.	776	PENNA TRUCK LINES INC.

KUHNS, DANIEL A.	429	BOYERTOWN AUTO BODY WORKS INC.
LEBO, RONALD L.	776	FLEMING COMPANIES INC.
LEVAN, MARLIN F.	429	LEHIGH VALLEY DAIRIES INC.
LORENZEN JR., WILLIAM C.	229	YRC FREIGHT
LOWRY, JAMES A.	229	SUPER MARKET SERVICE CORP.
LUDWIG, LANCE S.	429	ASSOCIATED WHOLESALERS INC.
MANKO, CHESTER J.	771	YRC FREIGHT
MASKAL JR., MICHAEL L.	229	HCSC LAUNDRY
MCCANN, DONALD F.	401	DARON BLOCK INC.
MOYER, THOMAS L.	776	YRC FREIGHT
NEWCOMB, CHARLES T.	229	C&S WHOLESALE GROCERS
NICHOLS, FRED R.	401	ARAMARK UNIFORM SERVICES INC.
PALM, WALTER S.	429	WINDSOR SERVICE TRUCKING
REED, DANIEL F.	776	YRC FREIGHT
RICKENBACH, DAVID L.	429	SCHROCK CABINET COMPANY
ROBLES, MARIA A.	773	ABM INDUSTRIES
SELIGA, PAMELA J.	229	C&S WHOLESALE GROCERS
SEYMOUR, BRINLEY	229	SCRANTON SEWER AUTHORITY
SHEARS, DOUGLAS W.	429	WINDSOR SERVICE INC.
SHOTWELL, DEBORAH L.	229	TOPPS CHEWING GUM INC.
STOUDT, JOHN C.	773	ASHLAND CHEMICAL COMPANY
SUSO III, EDWARD	773	P I E NATIONWIDE INC.
TERMINI, ROBERT J.	773	UNITED PARCEL SERVICE INC.
TUSCAN, RICHARD P.	776	YRC FREIGHT
VAN DYKE JR., CHARLES H.	312	MATLACK INC TERMINAL 5
VILLEGAS, ELIZABETH A.	229	SUPER MARKET SERVICE CORP.
WALBORN, RONALD H.	999	ARKANSAS BEST FREIGHT SYS INC.
WALTER, JEFFREY S.	429	EJB PAVING AND MATERIALS CO.
WARDECKER, MILLARD E.	776	ANDERSON LOGISTICS
WEAVER, ROBERT L.	429	OROGRAIN BAKERIES SALES INC.
WEBER, DEBORAH	773	MATERIALS TRANSPORT SERVICE
WEIDNER, PAUL R.	429	BIRDSBORO SLAG PRODUCTS INC.
WEIMER, MICHAEL H.	771	YELLOW FREIGHT SYSTEM INC.
WIKER, PATRICK M.	771	MILLER & HARTMAN INC.
WILSON, RANDY J.	429	SUPERVALU INC.
WISE, GREGORY E.	776	WALTER W ZEIGLERS SONS INC.
WUCHTER, STEPHANIE A.	773	YELLOW FREIGHT SYSTEM INC.



Central PA Teamsters

P.O. BOX 15223

Reading, PA 19612-5223

Address Service Requested

Non-Profit Org.
U.S. POSTAGE
PAID
Kutztown, PA
Permit No. 12

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 7:00 a.m. to 4:00 p.m.

Telephone Numbers:

Health & Welfare

(610) 320-5500

Toll free in PA 1-800-422-8330

Nationwide: 1-800-331-0420

Pension

(610) 320-5505

Toll free in PA 1-800-343-0136

Nationwide 1-800-331-0420

REMINDER

Keep Your Information Current with the Fund Office

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

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 and 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

SEI Investments

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

William Blair & Company, LLC

Investment Managers for the Central Pennsylvania Teamsters Pension Fund

Aronson+Johnson+Ortiz, LP

Causeway Capital Management, LLC

Dimensional Fund Advisors, LLC

Entrust Capital, Inc.

Income Research & Management

LSV Asset Management

Mesirow Financial, Inc.

Northern Trust Investments Inc.

Oakbrook Investments

Penn Capital Management

Pictet Asset Management Ltd.

Principal Financial Group

**Prudential Insurance Company
of America**

Segall Bryant & Hamill

Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.

Western Asset

Westfield Capital Management

Company, LLC

William Blair & Company, LLC