

# Central Pennsylvania Teamsters Health and Welfare Fund

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MARTIN L. CULLEN, Assistant Administrator

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1055 Spring Street, Wyomissing, PA 19610  
Mailing Address: P.O. Box 15224  
Reading, PA 19612-5224

Phone: 610-320-5500  
TOLL FREE IN PA: 1-800-422-8330  
TOLL FREE IN USA: 1-800-331-0420  
FAX: 610-320-9236  
website: [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com)

Benefit Coverage Inquiries: [HWFund@centralpateamsters.com](mailto:HWFund@centralpateamsters.com)

## CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND PLAN 14

### Summary of Material Modification

#### **Important Changes Have Been Made to the Plan! Please read carefully.**

**The Trustees have clarified the Eligibility provisions of Plan 14 of the Central Pennsylvania Teamsters Health & Welfare Fund (“Fund”), set forth in Section 3.1 of the Active Plan Document (“APD”), as they are applied to individuals who retire and then return to employment for a Contributing Employer.** Effective March 1, 2019, individuals who work under a collective bargaining agreement requiring Contributions to the Fund on their behalf may become Eligible for Plan 14 Benefits, regardless of whether the individual has received retirement income from any source.

*What does this mean for me if I previously retired and then returned to active employment with a Contributing Employer?*

If you previously retired and then returned to employment for a Contributing Employer that makes Contributions to the Fund on your behalf, the Fund will recognize the hours reported on your behalf in the Contribution Period(s) immediately prior to the date of March 1<sup>st</sup>.  
For example:

The Fund will recognize hours worked in February 2019 that are reported and for which Contributions are due by March 15, 2019. If you earned sufficient hours during that time to trigger Eligibility, you will be Eligible for Benefits Coverage for April 2019.

*What if I elected the Fund’s retiree coverage when I retired? Will I be allowed to remain in the retiree coverage?*

If you return to active employment following your retirement and you previously elected to participate in a retired plan with the Fund, you will be permitted to choose whether you wish to remain in Plan R7/R7-65 or to take the coverage under Plan 14. However, if you elect active coverage under Plan 14, your retiree coverage under the Plan R7/R7-65 will be “suspended” until such time as you terminate your employment with a Contributing Employer. If you elect to remain in Plan R7/R7-65, the Contributions that your Employer makes on your behalf under the collective bargaining agreement will not be applied to your retiree coverage.