

GUARDIAN

Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



IMPORTANT NEWS

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUG LIST FOUND ON PAGES 10-11 WHICH IS EFFECTIVE JULY 1, 2019.

THIS NEWSLETTER CONTAINS AN INSERT WITH IMPORTANT INFORMATION REGARDING CHANGES TO THE DEFINED BENEFIT PLAN. THE INSERT SHOULD BE RETAINED WITH YOUR SPD FOR FUTURE REFERENCE.

THIS NEWSLETTER CONTAINS INSERTS WITH IMPORTANT INFORMATION REGARDING CHANGES TO PLAN 13, 13Y, 14 AND R7/R7-65. THE INSERTS SHOULD BE RETAINED WITH YOUR ACTIVE PLAN DOCUMENT FOR FUTURE REFERENCE.

From the Central
Pennsylvania Teamsters
Health & Welfare and
Pension Funds!

In this edition

| | |
|----------------------------------|----|
| Alliance Partnership | 3 |
| Prescription Benefit Plans. | 4 |
| Health Nurse Coaching | 5 |
| Step Therapy. | 6 |
| Preferred Brand Drug List | 10 |
| Retirees | 14 |
| RIP Investment Return | 15 |
| Spring Cleaning | 17 |



Have you visited the Central Pennsylvania Teamsters Health and Welfare and Pension Fund's website lately? If not, make a point to log on to [www. CentralPATeamsters.com](http://www.CentralPATeamsters.com). The website has a new look, new information and is mobile/tablet friendly.

We are pleased to announce the launch of our brand new website! After many months of hard work and dedication, we are delighted to officially announce the launch as of April 1, 2019. The site features information about the Fund, downloadable forms, reports, links to provider networks, Pension Portal access and much more.

Members can access the site 24 hours a day, 7 days a week. They can download a form or find a health, vision or dental provider when it is convenient for them. We will be constantly updating our content with helpful information, articles, newsletters, important announcements in the News section on a regular basis.

And of course, members can call the Fund Office with questions about claims, benefits and eligibility during regular business hours, Monday through Friday from 7:00 a.m. to 4:00 p.m. at 610-320-5500 or toll-free nationwide at 1-800-331-0420. □



Time to get the *dirt* on healthcare prices

You won't have to dig too deep to uncover a **Fair Price** before you schedule your next procedure.
With a simple search, you can save hundreds, even thousands of dollars.

Log on to Healthcare Bluebook today and let savings blossom.



©2019 Healthcare Bluebook All Rights Reserved LIT10153



Check It Out:
centralpateamsters.com
800-341-0504

Download
the App:



Company Code:
CentralPATeamsters



Fund Announces Partnership with Alliance Community Health Center

Members and their families can receive primary care with a \$0 co-pay

The Health and Welfare Fund recently entered into a partnership with the Alliance Community Health Center. Located in the Local 429 building, Alliance Community Health Center has a team of well-trained health care providers available to meet the primary care needs of Fund members and their families.

This partnership benefits you and your family and the Fund in several important ways:

- ▶ You and your eligible dependents with Central Pennsylvania Teamsters Health & Welfare as your primary insurance can receive primary care at the Local 429 building with a **\$0 co-pay**.
- ▶ Also, **\$0 co-pays** for covered name brand drugs prescribed through Alliance Health Group and filled through Pharmaceutical Prescription Services (PPS). This program does not include generics. Currently only mail order.
- ▶ A dedicated phone number just for Fund participants (551)256-8418 is provided in order to streamline the appointment process.
- ▶ Walk-in services are available on a first-come, first-serve basis.
- ▶ Coordinated care is available.

- ▶ A new facility on Penn Ave. in Wyomissing, with a pharmacy and lab on-site and expanded hours of operation, will be opening in the Summer of 2019. Coming Soon!

Treatment at the Alliance Community Health Center is completely voluntary, there is no additional cost. Members who are looking for “one-stop shopping” primary care are encouraged to visit the center for treatment. However, members may also keep their existing primary care health provider if they wish.

Alliance Community Health Center is conveniently located at the Local 429 building at 1055 Spring Street, Wyomissing PA 19610. Hours of operation are currently Monday’s and Wednesday’s from 9am to 3pm.

For more information, please contact Alliance Community Health Center at (551)256-8418 or visit their website, <http://www.alliancecommunityhealth.org/>.

□

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

Plans 13, 14P, R7 and R7/65

| | | |
|-------------------|---|-------|
| RETAIL * | Generic for up to a 34 day supply | \$5 |
| | Brand Preferred for up to a 34 day supply | \$15 |
| | Brand Non-Preferred for up to a 34 day supply | \$30 |
| MAIL ORDER | Generic for up to a 90 day supply | \$15 |
| | Brand Preferred for up to a 90 day supply | \$30 |
| | Brand Non-Preferred for up to a 90 day supply | \$60 |
| SPECIALTY | Retail up to a 30 day supply | \$150 |
| | Mail Order up to a 90 day supply | \$300 |

Plan 13Y

| | | |
|-------------------|---|-------|
| RETAIL * | Generic for up to a 34 day supply | \$10 |
| | Brand Preferred for up to a 34 day supply | \$30 |
| | Brand Non-Preferred for up to a 34 day supply | \$50 |
| MAIL ORDER | Generic for up to a 90 day supply | \$30 |
| | Brand Preferred for up to a 90 day supply | \$60 |
| | Brand Non-Preferred for up to a 90 day supply | \$100 |
| SPECIALTY | Retail up to a 30 day supply | \$150 |
| | Mail Order up to a 90 day supply | \$300 |

Plans 14 and 16

| | | | | |
|-------------------|---|-----------------|------------------|------------------|
| RETAIL * | Generic for up to a 34 day supply | Option A \$5 | Option B \$10 | Option C \$10 |
| | Brand Preferred for up to a 34 day supply | \$15 | \$20 | \$30 |
| | Brand Non-Preferred for up to a 34 day supply | \$30 | \$40 | \$50 |
| MAIL ORDER | Generic for up to a 90 day supply | \$15 | \$30 | \$30 |
| | Brand Preferred for up to a 90 day supply | \$30 | \$40 | \$60 |
| | Brand Non-Preferred for up to a 90 day supply | \$60 | \$80 | \$100 |
| SPECIALTY | Retail up to a 30 day supply | \$150 | \$150 | \$150 |
| | Mail Order up to a 90 day supply | \$300 | \$300 | \$300 |

*Effective January 1, 2016, any drug that costs \$3,000 or more per script will be classified as a "Specialty or High Cost Drug."

*NOTE: These copayments are applicable to 15-day scripts for drugs classified as "Class II" Pain Medications by the FDA. Also, effective January 1, 2016, the copayment for all Zohydro prescriptions will be \$150 per script.



Meritain Health Nurse Health Coaching program for chronic conditions

As a valued employee, we want to ensure you have the resources you need to help improve your health and maintain your quality of life. That is why we offer the Meritain Health Nurse Health Coaching program as part of our medical benefits plan. This program, administered by Meritain Health includes opportunities to help you achieve your personal health goals and is available at no cost to you.

The Meritain Health Nurse Health Coaching program focuses on the conditions listed below.

- ▶ Asthma
- ▶ Chronic Kidney Disease (CKD)
- ▶ Chronic Obstructive Pulmonary Disease (COPD)
- ▶ Chronic Pain (osteoarthritis, rheumatoid arthritis and low back pain)
- ▶ Congestive Heart Failure (CHF)
- ▶ Coronary Artery Disease (CAD)
- ▶ Diabetes
- ▶ High cholesterol
- ▶ High blood pressure

This program is intended for adults with the exception of asthma and diabetes which include pediatric components for children and young adults.

There are multiple ways to enroll in the program

If we identify you as someone who might benefit from this program, we'll mail a letter to your home. Next, an engagement specialist will make a series of four outreach calls, asking you to enroll.

If you feel you'd benefit from the program, you can self-enroll by calling an engagement specialist at 1.888.610.0089. You can also be referred into the program by your primary care doctor, your employer, or through an alternative health management program.

Take action on your personal health

You don't have to manage your condition alone. Call 1.888.610.0089 to get started on the road to better health with this valuable program. Your Meritain Health Nurse Health Coach will work in partnership with your doctor(s) and provide a supportive resource to help you become your healthiest! □



Step Therapy

NOTE: The medications in each category are subject to change. Please make sure to check with the Fund (Phone: Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420) or on the Fund's website (www.CentralPATeamsters.com) for updates to this chart before beginning a course of medication.

Please note: all brand contraceptives are covered under Step II medications and are not subject to grandfathering.

Effective March 8, 2016, the following generic drugs were added to the Step 1 Rheumatoid Arthritis step therapy: high dose ibuprofen and naproxen (requiring a prescription), celecoxib, nabumetone, piroxicam, diclofenac, diflunisal, indomethacin, ketoprofen, etodolac, prednisone, cyclophosphamide, cyclosporine, azathioprine, and methotrexate.

STEP THERAPY CATEGORIES NOT SUBJECT TO GRANDFATHERING:

Effective January 1, 2016, the Fund will NOT provide benefits for medications in

Step II unless you have documented that you have tried and failed on a Step I medication and your physician has submitted documentation demonstrating that the

Step II medications are "medically necessary" under the Fund's criteria.

| CATEGORY | STEP I | STEP II |
|--|---|--|
| ALZHEIMER'S DISEASE | DONEPEZIL GALANTAMINE RIVASTIGMINE | ARICEPT EXELON NAMENDA RAZADYNE |
| ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES) | CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN | ATACAND AVAPRO BENICAR COZAAR DIOVAN EDARBI MICARDIS TEVETEN |
| ANTI-DEPRESSANTS | BUPROPION HCL DESVENLAFAXINE DULOXETINE ESCITALOPRAM FLUOXETINE NEFAZODONE SERTRALINE TRAZODONE VENLAFAXINE | APLENZIN BRINTELLIX CYMBALTA EFFEXOR FETZIMA FORFIVO XL KHEDEZLA LEXAPRO OLEPTRO PRISTIQ PROZAC VILBRYD WELLBUTRIN ZOLOFT |
| ANTI-GLAUCOMA EYE PREPARATIONS | APRACLOPIDINE HCL BETAXOLOL BRIMONIDINE CARTEOLOL DORZOLAMIDE LATANOPROST LEVOBUNOLOL METIPRANOLOL PILOCARPINE TIMOLOL TRAVOPROST | ALPHAGAN AZOPT BETIMOL BETOPTIC COMBIGAN COSOPT IOPIDINE ISTALOL LUMIGAN PHOSPHOLINE RESCULA SIMBRINZA TIMOPTIC TRAVATAN TRUSOPT XALATAN ZIOPTAN |
| ANTIPSYCHOTICS | CLOZAPINE OLANZAPINE QUETIAPINE RISPERIDONE ZIPRASIDONE | ABILIFY – Evidence of "medical necessity" must include documentation of failure of all other therapies, including non-drug intervention |

| | | |
|---|--|---|
| BETA-ADRENERGIC BLOCKERS (ANTIHYPERTENSIVES) | ACEBUTOLOL ATENOLOL BETAXOLOL BISOPROLOL METOPROLOL NADOLOL PINDOLOL PROPRANOLON SOTALOL TIMOLOL | BYSTOLIC |
| CALCIUM CHANNEL BLOCKERS (ANTIHYPERTENSIVES) | AMLODIPINE ATORVASTATIN AMLODIPINE BESYLATE AMLODIPINE VALSARTAN DILTIAZEM FELODIPINE ISRADIPINE NICARDIPINE NIFEDIPINE NISOLDIPINE VERPAMIL | ADALAT CADUET CALAN CARDENE CARDIZEM CARTIA XT EFIDITAB EXFORGE NORVASC PROCARDIA XL SULAR TIAZAC ER VERELAN |
| CONTRACEPTIVES | All Generic Contraceptives | All Brand Contraceptives |
| DIABETES | ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE JANUMET JANUVIA METFORMIN PIOGLITAZONE REPAGLINIDE | INVOKANA JARDIANCE JENTADUETO KAZANO TRADJENTA |
| NARCOTIC ANALGESICS NOTE: BENEFITS WILL BE PROVIDED ONLY FOR NARCOTIC ANALGESIC AT THE MANUFACTURERS RECOMMENDED SCRIPT LEVEL | ACETAMINOPHEN-CODEINE HYDROCODONE-ACETAMINOPHEN HYDROMORPHONE MEPERIDINE METHADONE MORPHINE SULFATE OXYCODONE OXYCODONE-ACETAMINOPHEN OXYCODONE-ASPIRIN OXYMORPHONE TRAMADOL | DEMEROL DOLOPHINE LORTAB NORCO NUCYNTA OPANA OXYCONTIN PERCOCET PERCODAN TYLENOL WITH CODEINE ULTRACET ULTRAM VICODIN VICOPROFEN |
| OSTEOPOROSIS | ALENDRONATE CALCITONIN-SALMON BANDRONATE RALOXIFENE RISEDRONATE | ACTONEL ATELVIA BINOSTO BONIVA EVISTA FORTICAL FOSAMAX MIACALCIN PROLIA |





Step Therapy

Continued

RHEUMATOID ARTHRITIS

HIGH DOSE IBUPROFEN
AND NAPROXEN
(PRESCRIPTION STRENGTH)
CELECOXIB
NABUMETONE
PIROXICAM
DICLOFENAC
DIFLUNISAL
INDOMETHACIN
KETOPROFEN
ETODOLAC
PREDNISONE
CYCLOPHOSPHAMIDE
CYCLOSPORINE
AZATHIOPRINE
METHOTREXATE
XELJANZ

ACTEMRA
CIMZIA
ENBREL
HUMIRA
KINERET
ORENCIA
SIMPONI
STELARA

URINARY AGENTS

TOVIAZ
FLAVOXATE
OXYBUTYNIN
TOLTERODINE
TROSPIMUM

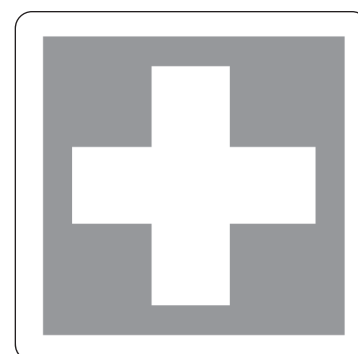
ENABLEX
GELNIQUE
MYRBETRIQ
OXYTROL
VESICARE

GRANDFATHERED DRUGS: Effective January 1, 2016, any NEW prescriptions for the medications in the chart below are subject to the Step Therapy requirements set forth above. If, however, you began taking a medication in one of these categories prior to January 1, 2016, the Fund will continue to provide benefits for your medication.

| CATEGORY | STEP I | STEP II |
|---------------|--|---|
| ADD & ADHD | AMPHETAMINE SALTS D-AMPHETAMINE ER DEXMETHYLPHENIDATE DEXTROAMPHETAMINE METHAMPHETAMINE METHYLPHENIDATE | ADDERALL CONCERTA DAYTRANA DESOXYN DEXEDRINE EVEKEO FOCALIN METADATE METHYLIN PROCENTRA QUILLIVANT RITALIN VYVANSE ZENZEDI |
| ANTI-MIGRAINE | DIHYDROERGOTAMINE ERGOTAMINE-CAFFEINE TABLET ISOMETHEPT-CAFF-APAP ISOMETHEPT-DICHLORALP-APAP NARATRIPTAN RIZATRIPTAN SUMATRIPTAN ZOLMITRIPTAN | ALSUMA AMERGE AXERT CAFERGOT D.H.E.45 ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL RELPA SUMAVEL TREXIMET ZOMIG |

| | | |
|-------------------------------|--|---|
| ANTI-CONVULSANTS | CARBAMAZEPINE CLONAZEPAM DIVALPROEX ETHOSUXIMIDE FELBAMATE FOSPHENYTOIN GABAPENTIN LAMOTRIGINE LEVETIRACETAM OXCARBAZEPINE PHENYTOIN PRIMIDONE TIAGABINE TOPIRAMATE VALPROATE VALPROIC ACID ZONISAMIDE | APTIOM BANZEL CARBATROL CELONTIN CEREBYX DEPACON DEPAKENE DEPAKOTE DILANTIN FANATREX FELBATOL FYCOMPA GABITRIL KEPPRA KLONOPIN LAMICTAL MYSOLINE NEURONTIN ONFI OXTELLAR PEGANONE PHENYTEK POTIGA QUDEXY TEGRETOL TOPAMAX TRILEPTAL TROKENDI VIMPAT ZARONTIN ZONEGRAN |
| PROTON PUMP INHIBITORS | OVER THE COUNTER ("OTC"): LANSOPRAZOLE DR OTC NEXIUM OTC OMEPRazole OTC OMEPRazole-BICARB OTC PREVACID OTC PRILOSEC OTC ZEGERID OTC | ACIPHEX DEXILANT ESOMEPRazole LANSOPRAZOLE OMEPRazole LANSOPRAZOLE NEXIUM OMEPRazole OMEPRazole-BICARB PANTOPRAZOLE PREVACID PRILOSEC PROTONIX ZEGERID |
| ULCERATIVE COLITIS | AZULFIDINE BALSALAZIDE SULFASALAZINE SULFAZINE | APRISO ASACOL COLAZAL DELZICOL DIPENTUM GIAZO LIALDA PENTASA |

RX NEWS



To locate a pharmacy in your area please contact
Global Pharmaceutical Benefits (formerly GPP)
at 1-800-341-2234

PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: July 1, 2019

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

Please note that this drug list is subject to change without notice

ANALGESICS

Anti-Rheumatic

Rasuvo Injection

Non-steroidal anti-inflammatory agents

Indocin Supp 50 mg

Opioid Agonists

Belbuca

Embeda

Hysingla ER

Oxycontin

Misc

Depen

ANTI-ADDICTIVE AGENTS

Suboxone

Zubsolv

ANTI-INFECTIVES

Amebacides

Alinia

Hepatitis Agents

Epivir HBV Solution

Harvoni

Pegasys Syr & Vial & Proclick

Sovaldi

Vosevi

HIV Agents

Aptivus

Atripla

Cimduo

Complera

Crixivan

Edurant

Emtriva

Evotaz

Genvoya

Intelence

Invirase

Isentress

Juluca

Lexiva

Norvir

Prezcobix

Prezista

Rescriptor

Reyataz

Selzentry

Symfi

Symfi Lo

Tivicay

Triumeq

Truvada

Tybost

Videx Solution

Videx ER 125mg Caps

Viracept

Viramune Susp

Viread

Miscellaneous Anti-infectives

Emverm

Nebupent INH Powder

ANTINEOPLASTIC

Cabometyx Tabs

Caprelsa

Emcyt Caps

Erivedge

Fareston

Hexalen Caps

Jakafi Tabs

Leukeran Tabs

Lysodren Tabs

Matulane Caps

Mekinist Tabs

Myleran Tabs

Nexavar Tabs

Sprycel

Tabloid Tabs

Thalomid Caps

Tykerb Tabs

Xalkori Caps

Zolanza Caps

CARDIOVASCULAR

Angiotensin Receptor Blockers & Combinations

Byvalson Tabs

Entresto

Anti-adrenergic Agents

Bystolic

Anti-Arrhythmics

Lanoxin Tabs

Norpace CR 100mg,
150mg Caps

Ranexa

Anti-hyperlipidemics

Praluent

Repatha

Vascepa

Beta Blockers & Combinations

Bystolic

Pulmonary Hypertension

Agents

Adempas

Letairis

Opsumit

Tracleer

Miscellaneous Anti-hypertensives

Tekturna

Tekturna HCT

CNS AGENTS

Anti-convulsants

Lyrica Caps

Anti-depressants

Paxil Suspension

Anti-Psychotics

Saphris

Attention Deficit Disorder Treatment

Vyvanse

Cholinesterase Inhibitors

Mestinon syrup

Multiple Sclerosis Agents

Avonex

Copaxone

Gilenya

Plegridy Pen & Syr

Tecfidera

Zinbryta

Miscellaneous CNS agents

Namzaric Caps

DERMATOLOGICALS

Acne Agents

Retin-A Micro 0.08% gel

Anti-bacterial Agents

Mirvaso

Soolantra 1% Cream

Anti-viral Agents

Zovirax Cream 5%

Hemorrhoidal Preparations

Proctofoam HC

Psoriasis & Eczema Agents

Eucrisa 2% ointment

Other Dermatologicals

Drysol Solution

Elidel

Eurax Cream/Lotion

EARS, NOSE & THROAT

Nasal Products, Antihistamines

Dymista

Otics

Ciprodex OTIC

Throat & Mouth Products

Prevident 5000 Enamel Protect

Prevident 5000 Sensitive Paste

ENDOCRINE

Androgens/Estrogens

Androderm Patch

Androgel 1.62

Corticosteroids

Medrol 2mg Tablet

Millipred Tabs 5mg

Gout

Colcrys

Uloric

Growth Hormones

Norditropi Flexpro

Hyperglycemics

Dipeptidyl Peptidase-4 & Combos

Janumet

Janumet XR

Januvia

Jentadueto

Jentadueto XR

Tradjenta

GLP-1 Recep. Agonist

Bydureon

Bydureon BCise Autoinj

Byetta

Ozempic

Trulicity

Victoza

Insulins

Humalog

Humulin

Lantus

Levemir

Novolin

Novolog

Relion Novolin

Soliqua

Toujeo Solostar

Toujeo Max Solostar

Sodium-Glucose Co Transporter 2 Inhib

Glyxambi

Invokamet

Invokamet XR

Invokana

Jardiance

Synjardy

Synjardy XR

Miscellaneous

DDAVP 10 mcg/0.1 mg sol

Glucagen Kit

Glucagon Kit

Proglycem Susp

Samsca Tabs

Synarel Nasal Spray

PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: July 1, 2019

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

Please note that this drug list is subject to change without notice

GASTROINTESTINAL

AGENTS

Anti-ulcer

Omeclamox

Pylora

Digestants

Creon

Zenpep DR

Gastric Acid Secretion Reducers

Dexilant

Miscellaneous Products,

Gastrointestinal

Apriso

Linzees

Movantik

Sfrowasa

Symproic Tabs

HEMATOLOGY

Anti-Coagulants,

Direct Factor X

Eliquis

Xarelto

Miscellaneous

Pradaxa

Anti-Platelet

Brilinta

Miscellaneous Agents

Aranesp

Granix

Neulasta

Neupogen 300 mcg Syr & Vial

Neuopogen 480 mcg Vial

Nivestym Syr

Retacrit Vial

Zarxio

IMMUNOSUPPRESSANTS

Dupixent

Oxsoalene-UL Caps 10mg

Sandimmune SOL 100 mg/ml

NUTRITION

Vitamins/Minerals/Electrolyte

Modifiers

Escavite Tabs Chewable

Escavite LQ Drops

Floral Tab & Cap

Fluorabon Drops

Flura-Drops

Monocal Tab

Poly-Vi-Flor Tabs Chewable

Poly-Vi-Flor Tabs Chewable

with Iron

Poly-Vi-Flor Drops 0.25

Poly-Vi-Flor Drops with Iron

0.25

Quflora Tabs Chewable

Tri-Vi-Flor Drops

OB/GYN

Estrogenics

Climara Pro Patch

Duavee

Menest

Premarin

Premarin vaginal cream

Premphase

Prempro

Prenatal Products

Atabex EC

Citranatal Bloom

Citranatal RX Tabs

C-Nate DHA

Completenate Tab Chew

Concept DHA Caps

Concept OB Caps

Dothelle DHA Caps

Duet DHA Balanced

Enbrace HR Caps

Folivane-OB Caps

Marnatal-F Caps

Mynatal Advance Tabs

Mynatal Caps

Mynatal Plus Captab

Mynatal Ultracaptabs

Mynatal-Z Captabs

Mynate 90 Plus Caplet SA

Natachew Tabs

Natelle One Caps

Neevo DHA

Nestabs Tabs

Nestabs DHA

Newgen Tabs

Niva-Plus Tabs

OB Complete advanced

OB Complete One

OB Compete Petite

OB Complete Caplets

OB Complete Premier

OB Complete with DHA

Obstetrix EC

O-Cal Prenatal Tabs

O-Cal FA Tabs

Prefera OB Tabs

Prena1 Tabs Chewable

Prena1 Pearl

Prenate AM Tabs

Prenate Elite Tabs

Prenate Essential

Primacare

Provida OB Caps

Select-OB Caps Chewable

Se-Natal 19 Tabs & Tabs Chew

Thrivite 19 Tabs

Thrivite RX Tabs

Tricare Tabs Chewable

Tricare Tabs

Tricare DHA One

Tricare DHA One/Folate

Trinatal GT Tabs

Trinatal Rx 1 Tab

Vitafof Gummies

Vitafof Nano Tabs

Vitafof OB Caplets

Vitamed MD Redichew Tabs

Vitapearl Softgels

Vol-Nate Tabs

Vol-Plus Tabs

Vol-Tab RX Tabs

Zatean-PN Plus

Topical Anti-Infectives

Cleocin Vaginal Ovules

Miscellaneous

Orilissa Tab

OPHTHALMIC AGENTS

Anti-histamines

Pazeo

Anti-infectives

Moxeza

Natacyn

Glaucoma Agents

Alphagan P 0.1%

Azopt

Combigan

Lumigan

Phospholine Iodide

Rhopressa

Simbrinza

Travatan Z

Steroids

FML Ointment

FML Forte

Pred Mild

Miscellaneous

Prolensa

Restasis

Xidra

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Incruse Ellipta

Spiriva Handihaler

Spiriva Respimat

BetaAdrenergic & Combos

Anoro Ellipta

Combivent

Proair HFA

Proair Respiclick

Serevent Diskus

Stiolto Respimat

Symbicort

Trelegy Ellipta

Ventolin HFA

Glucocorticoids, Inhalation

Arnuity Ellipta

Flovent Diskus

Flovent HFA

Pulmicort Flexhaler

QVAR redihaler

Symbicort

Miscellaneous Agents,

Respiratory

Bethkis

Pulmozyme

UROLOGICAL AGENTS

Anesthetics

Elmiron

Antispasmodics

Myrbetriq

Vesicare

Weight Management

Contrave

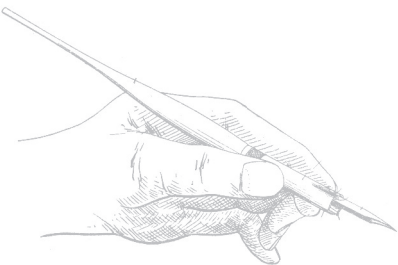
* Please note, certain drugs contained in this list are subject to Step Therapy. Please refer to the Step Therapy List of drugs on page 6-9 of this newsletter.

**Preferred Brand Formulary Drugs that cost in excess of \$3,000 are subject to a \$150 copay.

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, your Power of Attorney must provide the Fund with a copy of the Durable Power of Attorney before any information. The Pension Fund also requires, the Power of Attorney's to contact the Pension Fund Office and provide their mailing address and your physical address. As Power of Attorney, you must sign the Participant's name first and your name as Power of Attorney. For example – John J. Smith, Jane J. Smith, POA.
5. **Pension Checks** – Your checks from the Defined Benefit Plan (or monthly installments from the Retirement Income Plan if elected) are dated the first 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.



If you start a non-bargaining unit job with the same employer that you previously worked for, you may receive additional vesting service in the Plan. You should notify the Plan when start a non-bargaining unit job and immediately when you leave the job.

When completing your Pension application paperwork, you cannot use white out on any of the forms. All changes must be crossed off and initialed.

The Pension Department cannot assist members with any TurboTax or other tax software questions.

When visiting our offices please keep in mind that our facility is fragrance free.

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. Dental Implants** – All requests for dental implants must be submitted for pre-determination for review under the implant policy. Failure to do so could mean higher out of pocket expenses.
- 2. 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.
- 3. 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.

- 4. 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).
- 5. Change in Family Status** – Please review your beneficiary designation if there is a change in your family 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 under the member's coverage.
- 6. 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.
- 7. Dependent Daughter Pregnancies** – The Fund does not cover medical expenses associated with a dependent's pregnancy.
- 8. Address Change** – Please remember to contact the Fund office if your address changes.

Visit our website at www.CentralPATeamsters.com



Please remember to check your mail for letters from the Fund may have sent requesting additional information that is needed to process your claims.



Retirees Approved for Pensions November 2018 through December 2018

| November 2018 | | | December 2018 | | |
|--------------------------|-------|--------------------------------|-------------------------|-------|--------------------------------|
| Name | Local | Employer | Name | Local | Employer |
| ACKLEY, WILLIARD P | 771 | YRC FREIGHT | ADAMS, RICKY C | 429 | SCHROCK CABINET COMPANY |
| ALLWEIN, PATRICIA A | 771 | THE SICO COMPANY | BAILEY JR, ROBERT | 771 | DEAN Y LITTLE BEV DIST |
| ARTHUR, THOMAS L | 776 | YRC FREIGHT | BEARD, JOHN H | 776 | NATIONS WAY TRANSPORT SERVICES |
| ASHELMAN, JAMES L | 229 | ROADWAY EXPRESS INC | BIGLER SR, LEE A | 771 | YELLOW FREIGHT SYSTEM INC |
| BARKLEY, WILLIAM H | 773 | EASTERN INDUSTRIES INC DIV OF | BOWERS, TIMOTHY | 771 | YRC FREIGHT |
| BARLET, LESLIE G | 429 | J C EHRLICH CO INC | BROWN JR, CURTIS L | 429 | BERKS PRODUCTS CORP |
| BEAR, JO ANN | 771 | TEAMSTERS LOCAL UNION 771 | CHIODO, MARTHA | 229 | SUPER MARKET SERVICE CORP |
| BRENSINGER, JAMES A | 429 | DAIRY FARMERS OF AMERICA INC | DEWEILER, CLEAON G | 776 | ARKANSAS BEST FREIGHT SYS INC |
| BROSSMAN, ALLEN L | 429 | BERKS PRODUCTS CORP | DEWALD, JOHN R | 429 | MAIERS BAKERY |
| BUCHER, WENDY C | 776 | USF RED STAR | DONOVAN, EDWARD F | 401 | R F TRUESDELL COMPANY INC |
| CONLEY, RICHARD E | 776 | CONSOLIDATED FREIGHTWAYS | FEASER, RUSSELL W | 776 | UNITED PARCEL SERVICE INC |
| CRIMMEL, JAMES | 776 | UNITED PARCEL SERVICE INC | GENETT, NICHOLAS | 229 | NEW PENN MOTOR EXPRESS INC |
| DAVIS, CHARLES L | 776 | MOTOR FREIGHT EXPRESS INC | GIRTON, MARK L | 429 | ASSOCIATED WHOLESALERS INC |
| DEGIOSIO, EUGENE J | 401 | UNITED PARCEL SERVICE INC | GROVE, GARY | 776 | YRC FREIGHT |
| DEICHMAN, STEPHEN W | 776 | CONSOLIDATED FREIGHTWAYS | HADINGER, COLETTE R | 773 | PEOPLE FIRST |
| DRESH, JEFFREY M | 429 | SUPERVALU INC | HAIR, RANDY | 776 | ANDERSON LOGISTICS |
| EBERSOLE, LYNN M | 429 | WINDSOR SERVICE INC | HARNER, FRANK W | 776 | KEYSTONE DISTRIBUTION CTR INC |
| GEMBERLING, LYND | 776 | YRC FREIGHT | KASPER, DONALD | 429 | UNITED PARCEL SERVICE INC |
| GREENLEY, JOHN R | 401 | UNITED PARCEL SERVICE INC | KISSINGER, RANDAL | 776 | YRC FREIGHT |
| HAMAKER, ROBERT C | 429 | SUPERVALU INC | KRING, STEVE R | 429 | ARAMARK UNIFORM & CAREER APPAR |
| HAWKINS SR, WINSTON | 776 | UNITED PARCEL SERVICE INC | KULESZA, JOSEPH A | 229 | NEW PENN MOTOR EXPRESS INC |
| HECKMAN, TERRY L | 776 | ARKANSAS BEST FREIGHT SYS INC | LEFEVER, JOHN M | 776 | YRC FREIGHT |
| HOLZMAN, KIM L | 429 | ASSOCIATED WHOLESALERS INC | LOWRY, DOUGLAS | 771 | YRC FREIGHT |
| HUMMEL, MARK H | 429 | ASSOCIATED WHOLESALERS INC | LYLES JR, JOHN N | 773 | LOGISTICS PERSONNEL CORP |
| JAMISON, HOWARD C | 771 | MUCHROOM TRANSPORTATION CO INC | MANGUM, RICKY W | 771 | YRC FREIGHT |
| JEFFERY'S, EDWARD B | 229 | HARPER COLLINS PUBLISHERS INC | MAUS, STEVEN W | 776 | PRESTON TRUCKING CO ING |
| JOHNSON, LYNDA S | 771 | UNITED PARCEL SERVICE INC | MIKOVICH, JOHN | 429 | UNITED PARCEL SERVICE INC |
| JONES, BRADLEY K | 776 | FLEMING COMPANIES INC | MOYER, RANDALL | 776 | UNITED PARCEL SERVICE INC |
| KASHMERE, JOSEPH | 776 | FLEMING COMPANIES INC | OPITZ, BRUCE R | 773 | USF RED STAR |
| KEATING, KEVIN J | 229 | BANKO NORTH | PAGE, WILLIAM H | 771 | MILLER & HARTMAN INC |
| KOLMANSPERGER, MARK | 401 | UNITED PARCEL SERVICE INC | PARIS, RICHARD A | 429 | CLOVER FARMS DAIRY |
| KOONTZ, GREGORY G | 429 | EXETER TOWNSHIP BD OF SUPV | PEPE, ALBERT | 776 | YRC FREIGHT |
| KRAMER, BRIAN L | 429 | EJ BRENNEMAN LLC | PEREZ, GEORGE | 776 | UNITED PARCEL SERVICE INC |
| LAUGHMAN, KENNETH R | 771 | YELLOW FREIGHT SYSTEM INC | PLOTT, BETTY | 776 | HESS TRUCKING COMPANY |
| LOFFREDO, ROBERT M | 771 | YRC FREIGHT | PULICE JR, FRANK A | 229 | SUPER MARKET SERVICE CORP |
| MALEWICZ, HENRY | 229 | HARPER COLLINS PUBLISHERS INC | RIPKA, THOMAS W | 764 | UNITED PARCEL SERVICE INC |
| MARTIN, GEORGE M | 776 | NATIONS WAY TRANSPORT SERVICES | ROBINSON, DENNIS E | 776 | ARKANSAS BEST FREIGHT SYS INC |
| MENGEL, MARK R | 429 | LEHIGH VALLEY DAIRIES INC | ROTHROCK, VICTORIA L | 776 | YORK GROUP INC |
| MOHR, RANDOLPH P | 429 | CARL R BIBER INC | SANDS SR, HARRY R | 429 | SAVOR STREET FOODS INC |
| MOLL, MARK | 773 | UNITED PARCEL SERVICE INC | SCHICKLEY, PAUL E | 429 | J C EHRLICH CO INC |
| NALASCHI JR, ALBERT JOHN | 401 | USF HOLLAND INC | SCHLEGEL, ALAN P | 429 | POWER PACKAGING |
| ORTH, FREDRICK H | 429 | CLOVER FARMS DAIRY | SHATROWKAS, DANIEL J | 229 | TOPPS CHEWING GUM INC |
| PIFCHO, RICHARD | 229 | DIMARE FRESH INC | SHERMAN, GREGORY E | 776 | ARKANSAS BEST FREIGHT SYS INC |
| PIPER, DALE E | 776 | R F TRUESDELL COMPANY INC | SHIRK, RONALD K | 776 | PILOT FREIGHT CARRIERS INC |
| RISSMILLER, RIAN B | 429 | EXETER TOWNSHIP BD OF SUPV | SHUMAKER, ROBERT M | 776 | DRIVERS INC |
| SCHUCHART JR, DONALD J | 429 | YEAGER SUPPLY INC | SOBJAK, KEVIN C | 429 | ARAMARK UNIFORM & CAREER APPAR |
| SENG, DAVID R | 773 | A-P-A TRANSPORT CORPORATION | SPILECKI JR, ROBERT M | 776 | YRC FREIGHT |
| SHIELDS, CHARLES | 229 | TOPPS CHEWING GUM INC | STANK, MICHAEL R | 776 | UNITED PARCEL SERVICE INC |
| SHUTT, KEVIN J | 776 | CAROLINA FREIGHT CARRIERS CORP | STEFANOWICZ, SHARON | 229 | TOPPS CHEWING GUM INC |
| SHYDA, THADDEUS P | 776 | YRC FREIGHT | STEINOUR, LOIS B | 776 | UNITED PARCEL SERVICE INC |
| SMELTZ JR, CHARLES | 776 | UNITED PARCEL SERVICE INC | STRIPLING JR, WILLARD L | 429 | E J BRENNEMAN LLC |
| SMELTZER, BARRY E | 776 | METALS USA | TAYLOR, DUANE D | 776 | ARKANSAS BEST FREIGHT SYS INC |
| SMITH, DENNIS P | 776 | NATIONS WAY TRANSPORT SERVICES | TOMLINSON, BRADLEY A | 771 | YELLOW FREIGHT SYSTEM INC |
| TATE, MERL | 776 | YRC FREIGHT | VALLONE, JOSEPH V | 429 | CARL R BIBER INC |
| TRAINO, JAMES R | 776 | DRIVERS INC | VARELA, MANUEL A | 229 | ROADWAY EXPRESS INC |
| URIAN, ROBERT W | 771 | YRC FREIGHT | WERNER, DAVID L | 429 | BERKS PRODUCTS CORP |
| VOGEL JR, WARREN B | 429 | WINDSOR SERVICE INC | WERNER, RALPH D | 429 | READING EAGLE COMPANY |
| WALKER, JEFFREY N | 776 | CONSOLIDATED FREIGHTWAYS | WILLMAN JR, HOWARD J | 429 | J C EHRLICH CO INC |
| YABLONSKI, CATHERINE | 229 | TOPPS CHEWING GUM INC | WILT, MARK R | 776 | ARKANSAS BEST FREIGHT SYS INC |
| ZAJACZKOWSKI, LARRY | 229 | ROADWAY EXPRESS INC | YURKOSKI, JAMES | 401 | UNITED PARCEL SERVICE INC |

Retirees Approved for Pensions January 2019

| January 2019 | | | | | |
|---------------------|-------|--------------------------------|-----------------------|-----|--------------------------------|
| Name | Local | Employer | | | |
| ALBRIGHT, SCOTT A | 776 | PRESTON TRUCKING CO INC | MCMANUS, MICHAEL J | 764 | MCCORMICK DRAY LINE INC |
| ARTERS, KAREN M | 429 | EXETER TOWNSHIP BD OF SUPV | MEANS, MICHAEL | 776 | YRC FREIGHT |
| ATTICKS, JAMES P | 776 | BRANDT DISTRIBUTORS | MILLER, KAREN L | 429 | CENTRAL PENNSYLVANIA TEAMSTERS |
| BAKER, ROBERT | 776 | UNITED PARCEL SERVICE INC | MINNICH, JOHN C | 429 | PETRO OIL |
| BEACH SR, THOMAS B | 429 | POLLOCK- READING INC | MOREFIELD, HAROLD K | 771 | THE SICO COMPANY |
| BEAHM, SCOTT A | 776 | YRC FREIGHT | MUMMAU, DALE E | 771 | KUNZLER & COMPANY INC |
| BEERE, MICHAEL L | 776 | USF RED STAR | NAGLE, DANIEL H | 429 | RDG COCA COLA BOTTLING WORKS |
| BOWERS, DANIEL H | 776 | ARKANSAS BEST FREIGHT SYS INC | NYE, STANLEY LEE | 776 | ROADWAY EXPRESS INC |
| BUSS, ROBERT W | 429 | UNISOURCE READING | PIONEGRIO, JOSEPH A | 773 | FRIEDMANS EXPRESS INC |
| BUTINCU, CYNTHIA L | 429 | CENTRAL PENNSYLVANIA TEAMSTERS | RAINERI, WAYNE R | 401 | ACME MARKETS |
| CAMPBELL, HENRY W | 776 | HESS TRUCKING COMPANY | RAVEL, MICHAEL M | 429 | NORTHEASTERN DISTRIBUTING INC |
| CIABATTONI, MAURO A | 429 | CARL R BIEBER INC | RICCIARDI, SALVATORE | 229 | UNITED PARCEL SERVICE INC |
| COLE, THOMAS C | 229 | PEPSI COLA BOTTLING | ROBINSON, MONTY W | 771 | PENNSY SUPPLY INC |
| DEMARIA, MICHAEL T | 773 | J D MATERIALS CO INC | ROWE II, PAUL E | 776 | HESS TRUCKING COMPANY |
| EBAUGH, MARVIN E | 776 | FLEMING COMPANIES INC | SARGENT, TODD | 776 | YRC FREIGHT |
| ECKLEY, DAVID M | 776 | UNITED PARCEL SERVICE INC | SCHOENER, JEFFREY L | 429 | LEHIGH VALLEY DAIRIES DIV OF |
| EVANKO, PETER J | 229 | ROADWAY EXPRESS INC | SENG, JAMES R | 773 | TEAMSTERS LOCAL UNION 773 |
| FEDORAK, STEPHEN | 773 | YRC FREIGHT | SHERMEYER, MARK | 776 | UNITED PARCEL SERVICE INC |
| FRY, GEORGE R | 776 | ARKANSAS BEST FREIGHT SYS INC | STRAITZ, KAREN | 776 | CONSOLIDATED FREIGHTWAYS |
| GAVIN, RICHARD | 776 | NEW PENN MOTOR EXPRESS INC | STRICKLER, JEFFREY A | 429 | ALL STAR DISTRIBUTING INC |
| HALLMAN, THOMAS J | 429 | ASSOCIATED WHOLESALERS INC | STUBER, ROBERT J | 773 | ABM INDUSTRIES |
| HANDWERK, SCOTT M | 773 | YRC FREIGHT | TAPLER, JAMES J | 773 | UNITED PARCEL SERVICE INC |
| HANNA, JOHN C | 773 | NORTH PENN TRANSFER INC | TRUMP, JOHN L | 776 | UNITED PARCEL SERVICE INC |
| HOWER, CLIFFORD S | 764 | UNITED PARCEL SERVICE INC | VIDAL, SUSAN E | 429 | COTT BEVERAGES WYOMISSING INC |
| KAHLER, DONALD L | 764 | CENTRAL BUILDERS SUPPLY CO | WAGNER, TODD P | 773 | KEYSTONE COCA-COLA BTLG CO INC |
| KERN, ROBERT | 773 | COPLAY BOROUGH | WALTERS, FREDERICK J | 429 | CLOVER FARMS DAIRY |
| KING, JOSEPH E | 776 | CARNATION CO/NESTLE USA INC | WARNER, CHRISTOPHER T | 229 | NEW PENN MOTOR EXPRESS INC |
| KOLVA, CHARLES W | 776 | USF RED STAR | WATKINS, DEANNA | 771 | YRC FREIGHT |
| KRAUSE, ARLAN E | 776 | UNITED PARCEL SERVICE INC | WEBB JR, RICHARD C | 776 | YRC FREIGHT |
| KRING, STEVE R | 429 | ARAMARK UNIFORM & CAREER APPAR | WILLARD, NED F | 776 | W & L SALES COMPANY INC |
| KUPPERMAN, JAY S | 229 | CONSOLIDATED FREIGHTWAYS | WILLIAMS, DANIEL J | 401 | WISE FOODS |
| LEWIS, DOUGLASS J | 429 | J C EHRLICH CO INC | WOLFE, SCOTT A | 776 | YELLOW FREIGHT SYSTEM INC |
| LONGENBACH, DAVID K | 771 | YRC FREIGHT | WOODYERD, DEBORAH | 771 | YRC FREIGHT |
| MCCLAIN, DIANE | 776 | UNITED PARCEL SERVICE INC | ZIMMERMAN, AARON M | 429 | ASSOCIATED WHOLESALERS INC |
| | | | ZOOCO, BEN | 776 | YRC FREIGHT |

FEBRUARY 2019 RETIREMENT INCOME PLAN (RIP) INVESTMENT RETURN

The following is the approximate net investment return for the Central PA Teamsters RIP 1987 retirement plan for the 2 month period ending February 28, 2019. The net investment return equals the gross investment return less investment and administrative expenses plus the re-allocation of forfeited account balances from terminated non-vested participants who incurred a 5-year break in service.

| Plan | Approximate Net Investment Return |
|----------|-----------------------------------|
| RIP 1987 | 7.9% |

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."



Employer Group Coverage Requirements under USERRA

The Uniformed Services Employment and Reemployment Rights Act (USERRA), prohibits discrimination against persons because of their service in the Armed Forces Reserve, the National Guard, or other uniformed services.

USERRA requires that employees who are called up to active service and who are eligible for their employer's group health coverage be allowed to continue their health coverage for themselves, their spouse and their dependent children. Individuals electing continuation of coverage on or after December 10, 2004 can elect coverage for up to 24 months. Prior to December 10, 2004, eligible individuals could elect coverage for up to 18 months.

The Act also requires that employers provide an annual notice of USERRA rights and obligations to employees entering military service. This notice requirement can be met by posting the notice in a location where the employer customarily places notices to employees. The requirement also applies to unions that operate hiring halls.

Please call your employer or the Fund Office if you have questions about your USERRA rights.

The Women's Health and Cancer Rights Act of 1998

Under a federal law called the Women's Health and Cancer Rights Act of 1998, the Fund is required to provide you with an annual notice of your rights under this Act. Please consider this information as the annual notice for 2017 of your rights under this important federal law.

The Women's Health and Cancer Rights Act requires the Fund to provide benefits for mastectomy-related services, including reconstruction of the breast on which the mastectomy was performed and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy, including lymphedema. Any Fund deductibles and co-payments that apply to other conditions also apply to the treatment related to the mastectomy. You should feel free to contact the Fund Administrator if you have any questions about your coverage. You can reach the Fund Administrator at 610-320-5500.

The coverage is available under all plans of the Central Pennsylvania Teamsters Health and Welfare Fund and is subject to the relevant plan's deductibles and co-insurance provisions.

If you have any questions regarding this coverage, please contact the Fund Office.

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



Time to Spring Clean Your Financial Files

Spring is in the air. The house isn't the only thing that you may need some dusting off.

The birds are chirping, the flowers are blooming, and the temperatures are warming. Who doesn't love this time of year? Not only does spring remind us of the beauty of the outdoors, but it also reminds us to get our homes organized—in other words, to do a little spring cleaning.

This year, though, while you are cleaning out the garage, shampooing carpet, and organizing closets, we suggest that you do a little spring cleaning in another area of your life—your money. Regardless of where you are on your journey to financial peace, you've got to stay organized to win with money.

So what exactly does a financial spring cleaning look like? We have some suggestions:

Clean out file drawers

Do you really still need that cable bill from August 1999? Seriously? You need to keep old bills, bank statements, tax documents and other important papers for varying lengths of time. But utility bills, sales receipts for minor purchases, and ATM and bank deposit slips can be shredded after a few months.

Organize all of your financial files into one easily accessible place. Then determine what to shred and what to save. You'll be amazed at how much you've been holding on to.

Prune unnecessary expenses

Are you really getting your money's worth with that gym membership? Do you really need 250 cable channels? Is it necessary to have a landline and a cell phone? While you're organizing your file drawer this spring, take an in-depth look at your finances and see where you can cut back costs. This is especially important—and should be a top priority—if you are still working your way out of debt.

Update important documents

When was the last time you checked your car insurance? Your home insurance? Tax withholdings? If it's been awhile, then now

is the time to make sure you have all the coverages and investments you need. What made sense two years ago might not work for you today. In the middle of all this spring cleaning, make sure you are protecting yourself, your family and your future!

Spring is a great time to get re-energized and refocused on your financial situation before summer arrives with all its distractions. The small amount of time you spend now getting your financial house in order will pay off for you in the long run.

Source: <https://www.stewardship.com/articles>



**CENTRAL PENNSYLVANIA TEAMSTERS
HEALTH & WELFARE FUND
NOTICE OF NONDISCRIMINATION**

The Central Pennsylvania Teamsters Health & Welfare Fund ("Fund") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Central Pennsylvania Teamsters Health & Welfare Fund:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Joseph J. Samolewicz, Administrator.

If you believe that the Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Joseph J. Samolewicz, Administrator, 1055 Spring Street, Wyomissing, PA 19610-1747, Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420, email address: jjsamolewicz@CentralPaTeamsters.com. You can file a grievance in person or by mail or email. If you need help filing a grievance, Mr. Samolewicz is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

1-610-320-5500. كل رفوت، اناجم، عيوغلل ادعاس مل تامدخ، عيبر عل غلل شدحت تنك اذا: هي بن ت

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-610-320-5500

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-610-320-5500.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-610-320-5500.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-610-320-5500.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-610-320-5500.

ध्यान दें: यदि आप हिंदी बोलते, भाषा सहायता सेवाओं, नि: शुल्क, आप के लिए उपलब्ध है। 1-610-320-5500 कहते हैं।

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-610-320-5500.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-610-320-5500 번으로 전화해 주십시오.

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-610-320-5500.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-610-320-5500.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-610-320-5500.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-610-320-5500.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-610-320-5500.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-610-320-5500.

Heart Health

Tips to keep you healthy for years to come

We all know that change takes time. However, there are some easy things you can do to be a healthier you! By incorporating healthy habits into your daily routine, you can add to the quality of your life. And that's something to celebrate! Your heart health is important so following the healthy habits below can help if you have any of the following conditions: Coronary Artery Disease (CAD), Congestive Heart Failure (CHF), Hypertension, High Cholesterol.

Healthy Heart Habit #1: Understanding cholesterol

It may surprise you to know that cholesterol itself isn't bad. In fact, cholesterol is just one of the many substances created and used by our bodies to keep us healthy.

There are two types of cholesterol: "good" and "bad." Too much of one type — or not enough of another — can put you at risk for coronary heart disease, heart attack or stroke. Cholesterol comes from two sources: your body and food. Your liver and other cells in your body make about 75 percent of blood cholesterol. The other 25 percent comes from the foods you eat. Cholesterol is only found in animal products.

A cholesterol screening measures your level of HDL and LDL. HDL is the "good" cholesterol which helps keep the LDL (bad) cholesterol from getting lodged into your artery walls. A healthy level of HDL may also protect against heart attack and stroke, while low levels of HDL (less than 40 mg/dL for men and less than 50 mg/dL for women) have been shown to increase the risk of heart disease.

Healthy Heart Habit #2: Find time to exercise

Experts recommend 30 minutes per day of moderate physical activity at least five days per week. An easy way to incorporate daily exercise into your life is to take a walk. While that is a good form of exercise, simply increasing your movement while doing normal, daily tasks is beneficial as well.

Boosting your fitness can have a direct effect on your quality of life. Fitness improves your overall health and reduces your risk for disease. Physical activity is the key to building overall fitness. It helps you:



- Maintain a healthy weight.
- Have more energy.
- Reduce stress.
- Improve sleep habits.
- Tone your muscles.

Healthy Habit #3: Add fish and omega-3 fatty acids to your menu

Fish are a good source of protein, low in saturated ("bad") fat and high in omega-3 fatty acids, or "good" fat. Omega-3s have been shown to reduce the risk of heart disease. Fish such as mackerel, lake trout, herring, sardines, albacore tuna and salmon are good sources of omega-3 fatty acids. Other foods such as tofu and soy products, canola oil, walnuts and flax seed are also excellent sources of omega-3s.

Healthy Habit #4: Eat fruits and veggies

The ADA recommends at least five servings a day, and new research by the Centers for Disease Control (CDC) shows that even more may be better, indicating that as many as 7–13 servings a day of fruit and vegetables can aid in optimal health. Fruits and vegetables help to reduce the risk of some cancers, improve memory, promote heart health, and enhance the immune system.

If you have a chronic condition we can help you manage your heart health

Members enrolled in a company sponsored medical plan and have one or more of the conditions listed above are eligible for the Meritain Health Nurse Health Coaching Program. Call 1.888.610.0089 to enroll or learn more.

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

ADDRESS SERVICE REQUESTED

NONPROFIT ORG.
U.S. POSTAGE
PAID
Lehigh Valley, PA
Permit No. 1

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

Trustees:

William M. Shappell
Chairman & Union Trustee
Tom J. Ventura
Secretary & Employer Trustee
Kevin Bolig
Union Trustee
Eric Bucheit
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
Joseph J. Samolewicz
Administrator
Martin L. Cullen
Assistant Administrator

Professional Advisors:

Beyer-Barber
*Health & Welfare Fund Actuary
& Consultant*
CBIZ Retirement Plan Services
Pension Fund Actuary & Consultant
Morgan Lewis
Legal Co-Counsel
Novak Francella, LLC
Certified Public Accountants
Mercer
Investment Consultant
Stevens & Lee
Legal Co-Counsel
Willig, Williams and Davidson
Legal Co-Counsel
**Investment Managers for the
Central Pennsylvania Teamsters
Health and Welfare Fund**
AJO, LP
Causeway Capital Management, LLC
SEI Investments

Walter Scott & Partners, Ltd.
Westfield Capital Management, LLC
William Blair & Company, LLC
**Investment Managers for the Central
Pennsylvania Teamsters Pension Fund**
AJO, LP
Ashmore Group, LLC
Causeway Capital Management, LLC
Income Research & Management
Loomis, Sayles & Company
LSV Asset Management
Northern Trust Investments, Inc.
Oakbrook Investments
Parametric Portfolio Associates, LLC
PGIM Real Estate
Principal Financial Group
Segall Bryant & Hamill
Tortoise Capital Advisors, LLC
Walter Scott & Partners, Ltd.
Westfield Capital Management
Company, LLC
William Blair & Company, LLC

Visit Our Website at: www.CentralPATeamsters.com

**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 office or visit www.CentralPATeamsters.com to obtain beneficiary change forms to complete and send in to the Fund Office.