

GUARDIAN



Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



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



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THIS NEWSLETTER CONTAINS THE 2021 ANNUAL FUNDING NOTICE FOR THE CENTRAL PENNSYLVANIA TEAMSTERS DEFINED BENEFIT PLAN.

IMPORTANT NOTICE

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUGS LIST FOUND ON PAGES 10-11 WHICH IS EFFECTIVE APRIL 1, 2022.

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 AN INSERT WITH IMPORTANT INFORMATION REGARDING CHANGES TO PLANS 13, 13Y, 14, AND 16. THE INSERT SHOULD BE RETAINED WITH YOUR ACTIVE PLAN DOCUMENT FOR FUTURE REFERENCE

THE FUND OFFICE LOBBY HOURS OF OPERATION are 7:30 a.m. to 4:00 p.m., Monday through Friday.

The Fund Office Lobby is OPEN!

We require anyone entering the building to wear a mask. There is a max capacity of 3 people in the lobby at a time. Every person entering the lobby must be temperature checked at the door.

If you are interested in setting up a Pension Appointment for assistance with your paperwork, please contact the Pension Department to schedule a time.

DECEMBER 2021 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 12-month period ending December 31, 2021. 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 Return
RIP 1987	13.8% YTD

You may view your RIP 1987 balance, and access other important pension information on the Fund's new MyRetirement site. Click on the Pension section of the Fund's website, and then "Pension Calculator." 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."





TAKING CONTROL OF YOUR MENTAL HEALTH:

Tips for Talking With Your Health Care Provider



Don't wait for your health care provider to ask about your mental health. Start the conversation. Here are five tips to help prepare and guide you on how to talk to your health care provider about your mental health and get the most out of your visit.



1. Don't know where to start for help? Talk to your primary care provider.

If you're going to your primary care provider for other health concerns, remember to bring up your mental health concerns. Mental health is an integral part of health. Often, people with mental disorders can be at risk for other medical conditions, such as heart disease or diabetes. In many primary care settings now, you may be asked if you're feeling anxious or depressed, or if you have had thoughts of suicide. Take this opportunity to talk to your primary care provider, who can help refer you to a mental health specialist. You also can visit the NIMH Find Help for Mental Illnesses webpage for help finding a health care provider or treatment.



2. Prepare ahead of your visit.

Health care providers have a limited amount of time for each appointment. Think of your questions or concerns beforehand, and write them down.

- **Prepare your questions.** Make a list of what you want to discuss and any questions or concerns you might have.

- **Prepare a list of your medications.** It's important to tell your health care provider about all the medications you're taking, including over-the-counter (nonprescription) drugs, herbal remedies, vitamins, and supplements.
- **Review your family history.** Certain mental illnesses tend to run in families, and having a close relative with a mental disorder could mean you're at a higher risk. Knowing your family mental health history can help you determine whether you are at a higher risk for certain disorders. It also can help your health care provider recommend actions for reducing your risk and enable both you and your provider to look for early warning signs.



3. Consider bringing a friend or relative.

Sometimes it's helpful to bring a close friend or relative to your appointment. It can be difficult to absorb all the information your health care provider shares, especially if you are not feeling well. Your companion can be there for support, help you take notes, and remember what you and the provider discussed. They also might be able to offer input to your provider about how they think you are doing.



4. Be honest.

Your health care provider can help you get better only if you have clear and honest communication. It is important to remember that communications between you and a health care provider are private and confidential and cannot be shared with anyone without your expressed permission. Describe

all your symptoms with your provider, and be specific about when they started, how severe they are, and how often they occur. You also should share any major stresses or recent life changes that could be triggering symptoms.



Examples of symptoms include:

- Persistent sad, anxious, or “empty” mood
- Feelings of hopelessness or pessimism
- Irritability
- Feelings of guilt, worthlessness, or helplessness
- Loss of interest or pleasure in hobbies and activities
- Decreased energy or fatigue
- Moving or talking more slowly
- Feeling restless or having trouble sitting still
- Difficulty concentrating, remembering, or making decisions
- Difficulty sleeping, early-morning awakening, or oversleeping
- Appetite or weight changes (or both)
- Thoughts of death or suicide, or suicide attempts
- Aches or pains, headaches, cramps, or digestive problems without a clear physical cause and/or that do not ease even with treatment



5. Ask questions.

If you have questions or even doubts about a diagnosis or treatment your health care provider gives, ask for more information. If

your provider suggests a treatment you’re not comfortable or familiar with, express your concerns and ask if there are other options. It’s okay to disagree with your provider on what treatment to try. You may decide to try a combination of approaches. You also may want to get another opinion from a different health care provider. It’s important to remember that there is no “one-size-fits-all” treatment. You may need to try a few different health care providers and several different treatments, or a combination of treatments, before finding one that works best for you.

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For More Information

NIMH website
www.nimh.nih.gov

MedlinePlus (National Library of Medicine)
<https://medlineplus.gov>
(En español: <https://medlineplus.gov/spanish>)

ClinicalTrials.gov
www.clinicaltrials.gov
(En español: <https://salud.nih.gov/investigacion-clinica>)

National Institute of Mental Health

Office of Science Policy, Planning, and Communications
Science Writing, Press, and Dissemination Branch
6001 Executive Boulevard
Room 6200, MSC 9663
Bethesda, MD 20892-9663
Phone: 301-443-4513 or
Toll-free: 866-615-6464
TTY: 301-443-8431 or
TTY Toll-free: 866-415-8051
Fax: 301-443-4279
Email: nimhinfo@nih.gov
Website: www.nimh.nih.gov



U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
National Institutes of Health
NIH Publication No. 19-MH-8094

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

Plans 13, 13Y, 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

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 month 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.

* NOTE: CVS and Walgreens are not participating pharmacies.

Effective immediately mail-order services for the Central Pennsylvania Teamsters Health & Welfare Fund will be processed by Alliance PA Pharmacy located in Wyomissing PA. Please have your physician E-Script or Surescript your prescriptions to:

Alliance PA Pharmacy
1235 Penn Avenue, Suite 101
Wyomissing, PA 19610

Phone: 610-376-3000
Fax: 610-478-3000

If you wish to visit the Pharmacy in person to pick up your script, their walk-in hours are 9:00 a.m. to 5:00 p.m Monday through Friday.



Smoking and Tobacco Use: Benefits and Tips to Help You Quit

Quitting smoking is one of the best things you can do to improve your health

Did you know...

- If you quit smoking (or chewing tobacco) now, you can decrease your risk for coronary heart disease, stroke, cancers and other vascular diseases? The best news is after one year of being tobacco-free, your risk for heart disease is cut in half! After 5–15 years of being tobacco-free, the risk of heart disease is as if you never used tobacco!
- Many products are available for tobacco cessation. Studies show better success with a combination of medication and supportive counseling.

Tips to help you quit

- Set a date for quitting
- When you want a cigarette or tobacco, wait a few minutes
- Get rid of all your cigarettes or tobacco
- Reward yourself at the end of the day for not smoking or chewing tobacco
- Try to exercise
- When you feel tense, try to keep busy
- Let others know that you have quit and ask for their support
- If you slip up, don't be discouraged

A tobacco-free timeline for your body

In the first 20 minutes without tobacco, your blood pressure and pulse return to normal. Circulation to your hands and feet improves. In the first eight hours, your body's carbon monoxide level lowers to where it should be. In the first 24 hours—just one day—your chance of having a heart attack decreases.



Do you have a chronic condition and want help managing your diet?

Members enrolled in a company sponsored medical plan are eligible for the Meritain Health Nurse Health Coaching Program. Call **1.888.610.0089** to enroll or learn more.



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.

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 & ALL OTHER GENERICS	ARICEPT EXELON NAMENDA RAZADYNE
ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES)	CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN & ALL OTHER GENERICS	ATACAND AVAPRO BENICAR BYVALSON COZAAR DIOVAN EDARBI MICARDIS
ANTI-DEPRESSANTS	BUPROPION HCL CITALOPRAM DESVENLAFAXINE DULOXETINE ESCITALOPRAM FLUOXETINE NEFAZODONE SERTRALINE TRAZODONE VENLAFAXINE & ALL OTHER GENERICS	APLENZIN CYMBALTA DRIZALMA EFFEXOR FETZIMA FORFIVO XL KHEDEZLA LEXAPRO PEXEVA PRISTIQ PROZAC SPRAVATO TRINTELLIX VIIBRYD WELLBUTRIN ZOLOFT
ANTI-GLAUCOMA EYE PREPARATIONS	APRACLONIDINE HCL BETAXOLOL BRIMONIDINE CARTEOLOL DORZOLAMIDE LATANOPROST LEVOBUNOLOL METIPRANOLOL PILOCARPINE TIMOLOL & ALL OTHER GENERICS	ALPHAGAN AZOPT BETIMOL BETOPTIC COMBIGAN COSOPT IOPIDINE ISTALOL LUMIGAN PHOSPHOLINE ROCKLATAN RHOPRESSA SIMBRINZA TIMOPTIC TRAVATAN TRUSOPT VYZULTA XALATAN XELPROS ZIOPTAN
ANTIPSYCHOTICS	CLOZAPINE OLANZAPINE QUETIAPINE RISPERIDONE ZIPRASIDONE & ALL OTHER GENERICS	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 NADOLOL PINDOLOL PROPRANONOL SOTALOL TIMOLOL & ALL OTHER GENERICS	BYSTOLIC KAPSPARGO
CALCIUM CHANNEL BLOCKERS (ANTIHYPERTENSIVES)	AMLODIPINE ATORVASTATIN AMLODIPINE BESYLATE AMLODIPINE VALSARTAN DILTIAZEM FELODIPINE ISRADIPINE NICARDIPINE NIFEDIPINE NISOLDIPINE VERPAMIL & ALL OTHER GENERICS	CADUET CALAN CARDENE CARDIZEM CARTIA XT CONJUPRI EFIDITAB EXFORGE NORVASC PROCARDIA XL SULAR TIADYLT TIAZAC ER VERELAN
CONTRACEPTIVES	All Generic Contraceptives	All Brand Contraceptives
DIABETES	ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE JANUMET JANUVIA METFORMIN PIOGLITAZONE REPAGLINIDE & ALL OTHER GENERICS	INVOKANA JARDIANCE JENTADUETO KAZANO QTERN SEGLUROMET STEGLATRO STEGLUJAN TRADJENTA
NARCOTIC ANALGESICS NOTE: BENEFITS WILL BE PROVIDED ONLY FOR NARCOTIC ANALGESICS PRESCRIBED AT THE MANUFACTURERS RECOMMENDED SCRIPT LEVEL.	ACETAMINOPHEN-CODEINE HYDROCODONE-ACETAMINOPHEN HYDROMORPHONE MEPERIDINE METHADONE MORPHINE SULFATE OXYCODONE OXYCODONE-ACETAMINOPHEN OXYCODONE-ASPIRIN OXYMORPHONE TRAMADOL & ALL OTHER GENERICS	APADAZ DEMEROL DSUVIA LAZANDA LORTAB MITIGO NUCYNTA OXYCONTIN PERCOCET PROLATE TYLENOL WITH CODEINE ULTRACET ULTRAM XTAMPZA
OSTEOPOROSIS	ALENDRONATE CALCITONIN-SALMON IBANDRONATE RALOXIFENE RISEDRONATE & ALL OTHER GENERICS	ACTONEL ATELVIA BINOSTO BONIVA EVENITY EVISTA FOSAMAX MIACALCIN PROLIA
RHEUMATOID ARTHRITIS	HIGH DOSE IBUPROFEN AND NAPROXEN (PRESCRIPTION STRENGTH)	ACTEMRA CIMZIA ENBREL





Step Therapy

Continued

	CELECOXIB NABUMETONE PIROXICAM DIFLUNISAL INDOMETHACIN KETOPROFEN ETODOLAC PREDNISON CYCLOPHOSPHAMIDE CYCLOSPORINE AZATHIOPRINE METHOTREXATE XELJANZ & ALL OTHER GENERICS	ENSPRING HUMIRA ILUMYA INAVIX INFLECTRA KEVZARA KINERET OLUMIANT ORENCIA RENFLEXIS RINVOQ SIMPONI SILIQ SKYRIZI STELARA TALTZ
URINARY AGENTS	TOVIAZ FLAVOXATE OXYBUTYNIN TOLTERODINE TROSPIUM & ALL OTHER GENERICS	GELNIQUE GEMTESA 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 are currently taking a medication in one of these categories, the Fund will continue to provide benefits for your medication.

ADD & ADHD	ALL GENERICS	ADDERALL ADHANSIA XR ADZENYS AZSTARYS CONCERTA COTEMPLA XR DAYTRANA DESOXYN DEXEDRINE EVEKEO FOCALIN JORNAY METADATE METHYLIN MYDAYIS PROCENTRA QELBREE QUILLIVANT RELEXXII RITALIN VYVANSE ZENZEDI
ANTI-MIGRAINE	ALL GENERICS	AIMOVIG AJOVY AMERGE BRIVIACT CAFERGOT D.H.E.45 ELYXYB EMGALITY ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL NURTEC ONZETRA QULIPTA RELPAX



Step Therapy

Continued

RX NEWS



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

Effective 4.1.2022
rev. 2.4.2022

ANTI-MIGRAINE (Continued)		REYVOW SUMAVEL TOSYMRA TREMIMET TRUDHESA UBELVY VYEPTI ZEMBRACE SYMTOUCH ZOMIG
ANTI-CONVULSANTS	CARBAMAZEPINE CLONAZEPAM DIVALPROEX ETHOSUXIMIDE FELBAMATE FOSPHENYTOIN GABAPENTIN LAMOTRIGINE LEVETIRACETAM OXCARBAZEPINE PHENYTOIN PRIMIDONE TIAGABINE TOPIRAMATE VALPROATE VALPROIC ACID ZONISAMIDE & ALL OTHER GENERICS	APTIOM BANZEL CARBATROL CELONTIN CEREBYX DEPAKOTE DIACOMIT DILANTIN EPIDIOLEX FELBATOL FYCOMPA GABITRIL KEPPRA KLONOPIN LAMICTAL LIPRITIN MYSOLINE NAYZILAM NEURONTIN ONFI OXTELLAR PHENYTEK QUDEXY ROWEEPRA SYMPAZAN TEGRETOL TOPAMAX TRILEPTAL TROKENDI VALTOCO VIMPAT XCOPRI 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 NEXIUM OMEPRAZOLE-BICARB PANTOPRAZOLE PREVACID PRILOSEC PROTONIX ZEGERID
ULCERATIVE COLITIS	AZULFIDINE BALSALAZIDE MESALAMINE SULFASALAZINE & ALL OTHER GENERICS	APRISO ASACOL COLAZAL DELZICOL DIPENTUM ENTYVIC HUMIRA LIALDA PENTASA SIMPONI STELARA

PREFERRED BRAND NAME DRUG LIST

****PLEASE GIVE TO YOUR PHYSICIAN****

EFFECTIVE DATE: April 1, 2022

VERY IMPORTANT

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

ANALGESICS

Anti-Migraine

Aimovi
Emgality

Opioid Agonist

Xtampza ER

Misc

Depen

ANTI-ADDICTIVE AGENTS

Zubsolv

ANTI-INFECTIVES

Hepatitis Agents

Epclusa
Harvoni
Mavyret
Sovaldi
Vosevi

Miscellaneous Anti-infectives

Emverm

ANTINEOPLASTIC

Trexall

CARDIOVASCULAR

Angiotensin Receptor Blockers & Combinations

Entresto

Anti-adrenergic Agents

Bystolic

Anti-hyperlipidemics

Livalo
Nexeletol
Nexlizet
Praluent
Repatha

Beta Blockers & Combinations

Bystolic

Miscellaneous Cardiovascular

Verquvo

CNS AGENTS

Attention Deficit Disorder Treatment

Vyvanse

Multiple Sclerosis Agents

Aubagio
Avonex
Gilenya
Plegridy Pen & Syr

Miscellaneous CNS agents

Nuedexta Caps

DERMATOLOGICALS

Hemorrhoidal Preparations:

Proctofoam HC

Psoriasis & Eczema Agents:

Eucrisa 2% ointment

ENDOCRINE

Androgens/Estrogens

Androderm Patch

Growth Hormones

Norditropin Flexpro

Hyperglycemics Dipeptidyl Peptidase-4 & Combos

Janumet
Janumet XR
Januvia
Jentadueto
Jentadueto XR
Tradjenta

GLP-1 Recep. Agonist

Bydureon
Byetta
Ozempic
Rybelsus Tab
Trulicity
Victoza

Insulins
Humalog
Humulin
Lantus/Solostar
Levemir/Flextouch
Lyumjev
Novolin
Novolog
Relion Novolin
Relion Novolog
Soliqua
Toujeo Solostar
Toujeo Max Solostar
Tresiba Vial, Flextouch

Sodium-Glucose Co Transporter 2 Inhib

Farxiga
Glyxambi
Jardiance
Synjardy
Synjardy XR
Trijardy XR
Xigduo XR

Miscellaneous

Baqsimi Spray
Glucagon Kit
Symlinpen

PREFERRED BRAND NAME DRUG LIST

****PLEASE GIVE TO YOUR PHYSICIAN****

EFFECTIVE DATE: April 1, 2022

VERY IMPORTANT

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

GASTROINTESTINAL AGENTS

Anti-ulcer

Pylera

Digestants

Creon

Zenpep DR

Gastric Acid Secretion Reducers

Dexilant

Miscellaneous Products,

Gastrointestinal

Apriso

Linzess

Movantik

Symproic Tab

Viberzi Tabs

HEMATOLOGY

Anti-Coagulants,

Direct Factor X

Eliquis

Xarelto

Miscellaneous

Pradaxa

Anti-Platelet

Brilinta

Miscellaneous Agents

Aranesp

Neulasta

Retacrit

Udenyca

Zarxio

IMMUNOSUPPRESSANTS

Dupixent

Enbrel

Humira

Otezla

Rinvoq ER

Skyrizi

Stelara

OB/GYN

Estrogens

Climara Pro Patch

Divigel Packets

Duavee

Evamist

Imvexxy

Premarin

Premarin vaginal cream

Premphase

Prempro

Miscellaneous

Oriahnn Caps

Orilissa Tab

OPHTHALMIC AGENTS

Anti-infectives

Moxeza

Glaucoma Agents:

Alphagan P 0.1%, 0.15%

Combigan

Lumigan

Simbrinza

Xelpros

Miscellaneous

Prolensa

Restasis

Xidra

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Spiriva Handihaler

Spiriva Respimat

BetaAdrenergic & Combos

Anoro Ellipta

Breztri

Combivent

Serevent Diskus

Stiolto Respimat

Striverdi Respimat

Symbicort

Trelegy Ellipta 100-62.5-25

Glucocorticoids, Inhalation

Arnuity Ellipta

Flovent Diskus

Flovent HFA

Pulmicort Flexhaler

QVAR redihaler

Symbicort

Miscellaneous agents

Xolair

UROLOGICAL AGENTS

Antispasmodics

Myrbetriq

* 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 can be provided. 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 1987 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. All new Retirees are required to have their checks directly deposited.
- 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.



We are excited to announce that the Central Pennsylvania Teamsters Pension Fund has released an improved web portal called MyRetirement. The website is currently LIVE and available to you. The new website address is: <https://cpat.cbiz.com/>.

To register, you will need your Social Security Number, your date of birth, and your five digit zip code. Once you enter that information, you will be required to create a unique Account ID and password. To complete your registration, you will need to have access to an email account. Two-factor authentication can be completed using either your email or a cell phone. More information can be found at www.centralpateamsters.com

You can obtain copies of your Annual Benefit Statements on the site under My Documents section.

For information regarding your UPS Part-time Pension please call 1-800-643-4442 as this is not handled by the Central PA Teamsters.



How To Spring Clean Your Finances

By Miriam Caldwell

The spring is a great time to update your current routine and adopt new behaviors that fit into your lifestyle. While most people use this time to switch out their wardrobe and reorganize the home, it's also a great chance for you to tackle your finances too.

Take advantage of the spring cleaning season by revisiting your financial habits and creating a solid plan that will set you up for long-term financial success. In this guide, you'll learn how to do that.

Sweep Out Old Spending Habits

The spring is a great time to get rid of things that no longer serve you, and your bad spending habits are no exception. Take this time to look over your spending and determine bad habits that are detrimental to your finances. For example, say you always go shopping on Saturday or you eat out with friends on Thursday nights. Consider how these habits impact your finances and how you can mitigate them.

While looking over your spending habits, you will likely find patterns that indicate how you spend your money, both good and bad. It is a great time to target one or two habits that you want to change.

Catch Up on Late Payments

Now is the time to catch up on all of your late payments. If you are behind on any payments or if you have a debt that you have stopped paying down, you need to work out a way to pay everything off.

It is a great time of year for a yard sale to raise some extra cash to help you do this. If you are trying to pay off old debts that you have not paid on in several months, you should try to save up a lump sum so that you can settle the debts with the respective companies all at once. A spending fast can also help you find extra money to put toward your late payments.

Dust Off Your Budget

If you have not been following a budget lately, then it is a great time to either start budgeting, or bring your budget back out and start working on it. Your budget is one of the best tools you have for reaching major financial milestones, from paying off debt to saving up for a down payment on a house.

To start budgeting, gather all of your monthly bills and pay stubs to examine both your income and your expenses. To put an amount on your budget, subtract your expenses from how much money you make. If the number is less than zero, you are spending more money than you make.



When you review your budget consistently, it becomes much easier to analyze your spending habits, make changes, and ultimately reach your financial goals. It also helps eliminate unnecessary financial stress. Take the time to write out a new budget for each month, and then track your spending throughout the month.¹

Toss Out Your Debt

Staying in debt is like holding onto that worn-down sweater you have not worn in five years: It is just holding you back and taking up extra room in life.

Getting rid of some (and eventually all) of your debt is a key step in anyone's money journey. There are many debt pay off strategies out there. How you plan to repay debt will vary depending on the type of debt at hand, such as student loans or credit card debt, as well as your lifestyle.

One option for getting closer to being debt-free is to set up a debt payment plan today and kick your debt to the curb. You may not be able to pay everything off this spring, but when you set up a plan you are taking the first steps to make lasting changes with your situation.



The snowball method is one way to reduce your debt. This approach focuses on your smallest debt first, with the goal being to get rid of debt as soon as possible.

While you work to make the minimum payments on all of your debts, you put any extra funds you have toward paying off the smallest debt.²

Plan for Your Future

In the spring, you plan and begin to plant your garden and yard for the next year. Similarly, you need to take the time to plan for your financial future, whether you are thinking about saving for retirement, buying your first home, or reaching another major financial milestone.

A financial plan can help you reach these goals. Take the time to plant the seeds for your future by creating a plan with clear goals set on a timeline. You can adjust your plan as your life changes, but having one will make it easier to navigate those changes in the future.

Below, find a few ways to start moving your money forward.

Start an Emergency Fund

Being prepared for the unexpected is a key aspect of financial planning, and an emergency fund can help you get there. An emergency fund is a set amount of cash that you can take out if an unexpected event occurs, such as getting into a car accident or coming home to severe flooding. By having funds set aside, typically in a savings account, you're able to recover quicker and get back on track to reaching your larger savings goals.



Financial experts recommend keeping about three to six months worth of expenses in your emergency account.³ To ensure you have enough within the account, consider budgeting for an emergency fund when you first start working toward savings goals.

Source: www.thebalance.com/spring-clean-your-finances-2385567

¹ Federal Trade Commission. "Making a Budget, What To Know." Accessed Nov. 15, 2021.

² Consumer Finance Protection Bureau. "How To Reduce Your Debt." Accessed Nov. 15, 2021.

³ Washington State Department of Financial Institutions. "Developing An Emergency Savings Account." Accessed Nov. 15, 2021.

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 Active Plan Document 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



The Fund requires precertification for Genetic Testing in order for the Medical Advisor to obtain medical criteria to establish if it is medically necessary.

The Fund allows 2 pair of glasses or 1 pair of glasses and 1 order of contracts every other year. You must place the order at the same time in order to receive this benefit. Orders placed separately will not be honored by Davis Vision.

Please be aware that the Central Pennsylvania Teamsters Health and Welfare Fund has mailed out new identification cards. Please destroy your old identification card(s) and start using the new cards immediately. If you need additional cards please contact the Cash Receipts Department via email at cashreceipts@centralpateamsters.com or by telephone at 1-800-422-8330 in PA or 1-800-331-0420 in US.



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

Retirees Approved for Pensions October 2021 through January 2022

Name	Local	Employer	Name	Local	Employer
October 2021					
AGER, DAVID W	429	YEAGER SUPPLY INC	BAUM, STEVEN K	776	CONSOLIDATED FREIGHTWAYS
ALLEMAN, CHARLES H	776	ARKANSAS BEST FREIGHT SYS INC	BAYSORE, ALLEN L	764	D/B/A VALLEY FARMS DAIRY
AMEIKA, CAMILLE ANN	229	HARPER COLLINS PUBLISHERS INC	BORTZ, LANE C	773	MACINTOSH LINEN & UNIFORM
ARCURI, RALPH R	229	CONSOLIDATED FREIGHTWAYS	BOWERS, CHARLES H	776	ARKANSAS BEST FREIGHT SYS INC
ASKINS, DENNIS ALLEN	776	ANDERSON LOGISTICS	BRACE, ALAN	401	YRC FREIGHT
BLOUNT, SCOTT ALAN	771	PENNCAST CORPORATION	BREHMAN, GEORGE	776	YRC FREIGHT
BORZELLINO, ANTHONY M	429	NORTHEASTERN DISTRIBUTING INC	BRUNING SR, ROBERT W	401	USF HOLLAND INC
BOWMAN, SCOTT E	776	ARKANSAS BEST FREIGHT SYS INC	BURGEN, KIMBERLY I	776	ASSOCIATED WHOLESALERS INC
BOYER SR, JEFFREY A	776	ARKANSAS BEST FREIGHT SYS INC	CALEY, EDWARD J	773	YRC FREIGHT
BRAGUNIER, RICK L	776	HALLS MOTOR TRANSIT CO	CHAMBERLAIN, TINA MARIE	776	ARKANSAS BEST FREIGHT SYS INC
BRENNAN, MARK H	401	UNITED PARCEL SERVICE INC	CHIU, JEFFREY J	773	YRC FREIGHT
BUFFINGTON, EDITH MAE	776	CAROLINA FREIGHT CARRIERS CORP	CLARK, DAVID	229	TOPPS CHEWING GUM INC
CASWELL SR, RONALD	771	YRC FREIGHT	COLLINS SR, GARY	229	NEW PENN MOTOR EXPRESS INC
CIELSKI, JOANNE V	229	C&S WHOLESALE GROCERS	COOPER, TERRY L	776	NEW PENN MOTOR EXPRESS INC
COMISAC, DAVID G	429	SUPERVALU INC	COPENHEAVER, DENNIS	776	YRC FREIGHT
CRUSEY, DANIEL L	776	ARKANSAS BEST FREIGHT SYS INC	CRAWFORD, DANNY	776	UNITED PARCEL SERVICE INC
DANA, THOMAS A	764	PROFESSIONAL DRIVERS SERVICE	DUNN, JAMES L	776	ROADWAY EXPRESS INC
DIEHL, ROBERT	776	UNITED PARCEL SERVICE INC	EDWARDS, DARRYL	771	UNITED PARCEL SERVICE INC
DOLAN, ROBERT J	773	A-P-A TRANSPORT CORPORATION	EHRICH JR, DANNY	773	YRC FREIGHT
DONEY, BRADLEY C	229	JOS NOTARIANNI & CO	ELDRIDGE, JEFFREY	401	YRC FREIGHT
FELLION, LEONARD	401	YRC FREIGHT	FIORINI, JAMES F	429	JOHN PFROMMER INC
FISHER, TERRY D	776	ARKANSAS BEST FREIGHT SYS INC	FORCINA-IBBERT, MARYLYNN	771	YRC FREIGHT
FUSCO, JOSEPH P	776	UNITED PARCEL SERVICE INC	GALBREATH, NEVIN F	771	HERMAN R EWELL INC
GIBBONS, STEVEN	776	YRC FREIGHT	GRAYESKI, ANTHONY F	429	INTERNATIONAL PAPER
HAHN, MICHAEL ALLAN	776	ARKANSAS BEST FREIGHT SYS INC	GREDZINSKI, CHRISTOPHER	429	LENTZ MILLING CO LLC
HAWK, PATRICIA N	429	KANE STEEL COMPANY	GUMMO, RONALD	764	D/B/A VALLEY FARMS DAIRY
HESTER, THEODORE	773	YRC FREIGHT	HARDINGER, RICHARD A	429	CENTRAL DOOR & PLYWOOD CO
HOCK, RANKIN	776	UNITED PARCEL SERVICE INC	HARRISON, JOEL T	776	FLEMING COMPANIES INC
HOFFA, GREGORY A	429	BIMBO BAKERIES USA	HARTMAN, DAVID	771	ARKANSAS BEST FREIGHT SYS INC
HRICHAK, THOMAS A	773	A-P-A TRANSPORT CORPORATION	HESS, JOSEPH	776	ARKANSAS BEST FREIGHT SYS INC
KESLER, STANLEY E	776	ARKANSAS BEST FREIGHT SYS INC	HORNER, DONNA M	429	BRENTAG NORTHEAST LLC
KOCH, MICHAEL R	429	BOB WHITE QUAL FROSTED FOODS	HUFNAGLE, GREGORY S	429	DEAN DAIRY FLUID LLC
KOTCH, STEPHEN O	429	SOUTH MOUNTAIN BEER DIST CO	JOHNSON, RANDY	401	G R SCHALL TRUCKING
LEASK, STUART	776	UNITED PARCEL SERVICE INC	KALANI, HEMLATA	429	COTT BEVERAGES WYOMISSING INC
LOWE, BONNIE L	776	ASSOCIATED WHOLESALERS INC	KAUFFMAN, BONNIE	776	UNITED PARCEL SERVICE INC
MARTIN, SCOTT	776	UNITED PARCEL SERVICE INC	KETNER SR, BRANDT E	771	PENNSY SUPPLY INC
MATOLYAK, JAMES G	776	ARKANSAS BEST FREIGHT SYS INC	KISH, STEPHEN J	771	YRC FREIGHT
MAUS, RODNEY D	776	ARKANSAS BEST FREIGHT SYS INC	KOCH, ERIC S	429	DEAN DAIRY FLUID LLC
MAZAR III, STEPHEN R	429	SUPERVALU INC	KRAMER, GARRY	776	UNITED PARCEL SERVICE INC
MCGINNIS, STEPHEN T	776	ARKANSAS BEST FREIGHT SYS INC	KUNTZ, ANDREW J	776	W & L SALES COMPANY INC
MCNULTY, KEVIN D	229	AFFILIATED FOOD DISTR INC	LAUER, JOHN S	776	UNITED PARCEL SERVICE INC
MERRYFIELD, THOMAS A	771	JOHN S EWELL INC	LECHENE, SUZETTE	776	UNITED PARCEL SERVICE INC
MILLAN, MICHAEL E	229	AFFILIATED FOOD DISTR INC	LISK, MICHAEL	401	YRC FREIGHT
MINNER, RONALD K	776	NEW PENN MOTOR EXPRESS INC	LYNCH, PATRICK	771	YRC FREIGHT
PETACK, MICHAEL A	429	NEW PENN MOTOR EXPRESS INC	MACIEJEWSKI, MARK E	429	EXETER TOWNSHIP BD OF SUPV
PETRULICH, JOSEPH G	429	COTT BEVERAGES WYOMISSING INC	MARCHETTI, STEWART W	401	WISE FOODS
PRICE, ROBERT J	429	CLOVER FARMS DAIRY	MARTIN, GARY WAYNE	776	ARKANSAS BEST FREIGHT SYS INC
RAFFENSPERGER, JAMES	776	UNITED PARCEL SERVICE INC	MARTINI, JOHN	773	YRC FREIGHT
RICCI, MICHAEL G	776	CONSOLIDATED FREIGHTWAYS	MCILHANEY, HAROLD J	229	ROADWAY EXPRESS INC
RICKERT, GREGORY	776	UNITED PARCEL SERVICE INC	MENGLE, DOUGLAS C	776	ARKANSAS BEST FREIGHT SYS INC
SALICK, MICHAEL F	776	HIGHWAY FILM DELIVERY INC	MILLER, JAMES K	429	ASSOCIATED WHOLESALERS INC
SAUL, MICHAEL J	429	ASSOCIATED WHOLESALERS INC	MILLER, KENNETH	776	UNITED PARCEL SERVICE INC
SAXE, WILLIAM JOHN	229	SUPER MARKET SERVICE CORP	MILLER JR, PAUL E	429	ASSOCIATED WHOLESALERS INC
SAYRES, MARK G	776	ARKANSAS BEST FREIGHT SYS INC	MORBER SR, CARL A	773	PRAXAIR DIST. MID-ATLANTIC LLC
SCHAFFNER, PAMELA J	773	PEOPLE FIRST	MUTSCHLER, THEODORE O	429	ASSOCIATED WHOLESALERS INC
SHADIONS, JOHN F	776	YRC FREIGHT	OLSON, DONNA	229	TOPPS CHEWING GUM INC
SMELTZER, DWAYNE E	776	LEVINSON STEEL COMPANY	OXENRIDER, JAMES D	776	ARKANSAS BEST FREIGHT SYS INC
SNAVELY, RONALD P	429	NEW PENN MOTOR EXPRESS INC	PAGE, MARK W	776	YRC FREIGHT
SNELL, RICHARD H	764	SCHNEIDER-VALLEY FARMS INC	RAYMOND, RUTH M	429	LENTZ MILLING CO LLC
SPITZMAN, JOHN V	401	COON INDUSTRIES INC.	REPPERT, TERRY R	429	CLOVER FARMS DAIRY
SUPSIC, PETER F	776	ARKANSAS BEST FREIGHT SYS INC	RITTER, DAVID	776	YRC FREIGHT
TALLMAN, CURTIS	229	UNITED PARCEL SERVICE INC	SARGEN, MARK E	776	CONSOLIDATED FREIGHTWAYS
TORO, TIMOTHY	401	UNITED PARCEL SERVICE INC	SCHAEFFER, DANIEL L	429	J C EHRLICH CO INC
TREXLER, DAVID M	429	PENNSKE TRUCK LEASING CO LP	SHOWALTER, DARELL G	429	SUPERVALU INC
UNDHEIM JR, CHARLES R	429	YEAGER SUPPLY INC	SILFIES, TERRY L	773	ARKANSAS BEST FREIGHT SYS INC
WALKER, JOHN	776	ARKANSAS BEST FREIGHT SYS INC	SNAVELY II, HOWARD P	776	CONSOLIDATED FREIGHTWAYS
WITMER, MARYANNE B	776	CONSOLIDATED FREIGHTWAYS	SNYDER, RANDALL LESLIE	776	USF RED STAR
WOODYATT, RICHARD C	401	UNITED PARCEL SERVICE INC	SOTT, PETER S	401	ARAMARK UNIFORM SERVICES INC
November 2021					
ADAMS, ROBERT W	429	DEAN DAIRY TRANSPORTATION LLC	SPANGLER, JEFFREY A	776	FLEMING COMPANIES INC
ALLEMAN III, JOHN H	776	ARKANSAS BEST FREIGHT SYS INC	STEINDL JR, JOHN P	776	YRC FREIGHT
ALLWEIN, TIMOTHY	776	UNITED PARCEL SERVICE INC	STOLTZFUS, KENNETH L	771	JOHN S EWELL INC
BAGGETT, RICHARD	771	PENNCAST CORPORATION	SUKANICK, DAVID	773	UNITED PARCEL SERVICE INC
BALASTER, RICKIE L	429	DIETRICH'S MILK PRODUCTS	SUMMERS, BRYAN D	771	MILLER & HARTMAN INC
			THORNTON, JAMES	776	YRC FREIGHT
			WEAVER, GREGORY	764	UNITED PARCEL SERVICE INC

Retirees Approved for Pensions October 2021 through January 2022

Name	Local	Employer	Name	Local	Employer
WECKESSER, NORMAN	776	CAROLINA FREIGHT CARRIERS CORP	January 2022		
WEISS III, ELLIS R	229	ROADWAY EXPRESS INC	ARNOLD, ROGER	773	UNITED PARCEL SERVICE INC
YERGER, ALLEN L	429	DEAN DAIRY TRANSPORTATION LLC	BALATGEK, JACOB F	429	WETTERAU FOOD SERVICES INC
YUSINSKI, ROBERT	229	UNITED PARCEL SERVICE INC	BARTMAN JR, HARRY R	429	CLOVER FARMS DAIRY
ZAYDELL, FRANK M	764	D/B/A VALLEY FARMS DAIRY	BETTINGER, RICKY	776	UNITED PARCEL SERVICE INC
December 2021			BOZENTKA, ROBERT M	401	UNITED PARCEL SERVICE INC
ANDREWS, JOHN	776	ARKANSAS BEST FREIGHT SYS INC	BROUGHTON, STEVEN E	429	ASSOCIATED WHOLESALERS INC
AUSTIN, NORMAN D	773	PENSKE LEASING	BURKETT, WAYNE A	776	ARKANSAS BEST FREIGHT SYS INC
BERNARDINI, DAVID A	429	CLOVER FARMS DAIRY	BUYS, GERALD	771	JONES MOTOR CO INC
BILLET, SHANE A	776	BROCKER REBAR CO INC	CARNEY, STEPHEN	776	YRC FREIGHT
BROWN, KENNETH M	776	YRC FREIGHT	CONDO SR, JOSEPH W	764	AIRGAS EAST
BRUNO, MARK B	773	UNITED PARCEL SERVICE INC	CORROCHER, JOHN C	773	EASTERN INDUSTRIES INC
BUPP, PENNY JEAN	776	YORK COUNTY TRANSP AUTHORITY	CRUMBLICH, ROBERT B	776	USF RED STAR
CASE III, CHARLES J	773	NORTH PENN TRANSFER INC	CRUZ, JOHNNY A	773	BIMBO BAKERIES USA
CLANCY, PATRICK E	776	YORK GROUP INC	DEGLER, KEITH L	429	NEW PENN MOTOR EXPRESS INC
CLAYPOOLE, HENRY F	429	WINDSOR SERVICE TRUCKING	DELANCEY, DAVID	776	YRC FREIGHT
COLE JR, GEORGE H	776	NEW PENN MOTOR EXPRESS INC	EVANS, DAVID	401	UNITED PARCEL SERVICE INC
DAVENPORT, REBECCA S	776	ARKANSAS BEST FREIGHT SYS INC	FACKLER, MICHAEL	776	UNITED PARCEL SERVICE INC
DAVIS JR, DONALD J	776	ANDERSON LOGISTICS	FAHEY JR, ROBERT	401	COON INDUSTRIES INC
DEEDS, THOMAS N	429	LENTZ MILLING CO LLC	FENNER, PAUL G	773	ARKANSAS BEST FREIGHT SYS INC
DETTER II, STEPHEN E	776	FLEMING COMPANIES INC	FINK, BRADLEY S	776	CONSOLIDATED FREIGHTWAYS
DIETRICH, TIMOTHY E	776	ST JOHNSBURY TRUCKING CO INC	FRANKFORD, PHILLIP J	776	YRC FREIGHT
DRUM, EDWARD D	429	KANE STEEL COMPANY	FREY, JERRY M	776	NATIONS WAY TRANSPORT SERVICES
EVANS, FRANK E	773	USF HOLLAND INC	FUNK, JOHN	401	UNITED PARCEL SERVICE INC
FABIAN, CRAIG E	773	SEVEN UP BOTTLING CO	GEIGER, LARRY A	429	CLOVER FARMS DAIRY
FARHAT, FRANK C	773	GENERAL SUPPLY COMPANY	GILLESPIE, DAREN	776	UNITED PARCEL SERVICE INC
FETTER, RICHARD L	764	WILLIAMSPORT MOVING CO INC	GILROY, JOHN	771	YRC FREIGHT
FETTRO, BRYAN A	776	USF RED STAR	GOODLING, GEORGE	776	TEAMSTERS LOCAL UNION 776
FOMICH, RONNIE L	764	D/B/A VALLEY FARMS DAIRY	GOODLING, THOMAS L	776	YRC FREIGHT
GALLEGO, DARIO	429	POWER PACKAGING	GORDON, DWAYNE K	776	PRESTON TRUCKING CO INC
GERMEYER, RENEE	776	UNITED PARCEL SERVICE INC	GREISS, MICHAEL G	776	FLEMING COMPANIES INC
GUTSHALL, BARRY E	776	AYCOCK INC	GRESH, STEPHEN J	764	BRANCH MOTOR EXPRESS CO
HANDLEY, JAMES R	776	NEW PENN MOTOR EXPRESS INC	GRUNDON, THOMAS R	776	ARKANSAS BEST FREIGHT SYS INC
HARTMAN, KENNETH C	429	SINGER EQUIPMENT CO INC	HAMMAKER, SCOTT	776	YRC FREIGHT
HAUSE, MICHAEL B	776	CONSOLIDATED FREIGHTWAYS	HARTMAN, THOMAS H	429	CLOVER FARMS DAIRY
HENCMANN, BRIAN R	771	PENNSY SUPPLY INC	HATT, SUSAN L	429	NEW ENTERPRISE STONE & LIME CO
KENNEDY, EUGENE L	776	ARKANSAS BEST FREIGHT SYS INC	HEINDEL, KATHY	776	UNITED PARCEL SERVICE INC
KERKUSZ, JAMES W	429	CARL R BIEBER INC	HERMAN, CHARLES	771	UNITED PARCEL SERVICE INC
KORN, DEBORAH A	429	DIETRICH MILK PRODUCTS INC	HILL, NEIL	429	POWER PACKAGING
LENTVORSKY, MICHAEL W	776	ARKANSAS BEST FREIGHT SYS INC	JORDAN, MICHAEL	229	UNITED PARCEL SERVICE INC
LITTLE JR, STANLEY V	776	CONSOLIDATED FREIGHTWAYS	KENNEDY, MICHAEL W	776	ARKANSAS BEST FREIGHT SYS INC
LOMBARD, CLARENCE	776	ARKANSAS BEST FREIGHT SYS INC	KITZMILLER, DALE L	776	YORK COUNTY TRANSP AUTHORITY
MARSH, DAVID W	776	YRC FREIGHT	KNICK JR, STANLEY	229	PRESTON TRUCKING CO INC
MARTIN, DANNY F	776	YRC FREIGHT	KRUPER, DANIEL R	776	ROADWAY EXPRESS INC
MEANS, MICHAEL	771	UNITED PARCEL SERVICE INC	LESSIG, CORD R	429	GOODMAN VENDING SERVICE
MENGEL, DONALD L	429	WILLIAM E BUCKHOLZ CORP	LEVANAVAGE, RAYMOND	229	HARPER COLLINS PUBLISHERS INC
MINNELLI, LISA A	229	TOPPS CHEWING GUM INC	MARSH, JOHN A	776	YRC FREIGHT
OCKER, WILLIAM E	776	NEW PENN MOTOR EXPRESS INC	MCKENNON III, MILLARD	429	UNITED PARCEL SERVICE INC
ORNER, PETER	776	UNITED PARCEL SERVICE INC	MILLER, JOSEPH I	776	UNITED PARCEL SERVICE INC
ORT, DAVID M	776	NATIONS WAY TRANSPORT SERVICES	MILLS, JOEY A	429	CLOVER FARMS DAIRY
OSBORN, JAMES B	773	GENERAL SUPPLY COMPANY	MOORE, JOE D	771	YELLOW FREIGHT SYSTEM INC
PHILLIPS, MICHAEL M	776	YRC FREIGHT	MORGAN, SHERRY L	429	ASSOCIATED WHOLESALERS INC
SCHOENLY, GREGORY P	429	SWANN OIL INC	NIKLES, WILLIAM	773	UNITED PARCEL SERVICE INC
SCOTT, VICTOR	229	ROADWAY EXPRESS INC	OYOLA, LUIS	771	UNITED PARCEL SERVICE INC
SHEFFER, RONALD	776	UNITED PARCEL SERVICE INC	POLGAR, MICHAEL	773	PA SUPPLY & MANUFACTURING CO
SIMMONEAU, SCOTT A	776	YRC FREIGHT	PORCH, MARVIN J	771	MILLER & HARTMAN INC
SMITH, JACK	776	YRC FREIGHT	POWELL III, RICHARD	776	YRC FREIGHT
SNYDER, HAROLD D	776	ARKANSAS BEST FREIGHT SYS INC	PRESTOPINE, DAVID E	776	CONSOLIDATED FREIGHTWAYS
STANLEY, KENNETH	773	UNITED PARCEL SERVICE INC	QUILLMAN, BRUCE A	429	BERKS PRODUCTS CORP
STROHM, WILLIAM B	429	NEW PENN MOTOR EXPRESS INC	RADABAUGH, BRIAN	776	UNITED PARCEL SERVICE INC
SWIRBLE, JOHN P	401	SUPREME OIL COMPANY	RAMOS II, CARLOS N	776	TEAMSTERS LOCAL UNION 776
SZAJNUK, ROBERT	776	ROADWAY EXPRESS INC	REIM, JEFFREY A	776	CONSOLIDATED FREIGHTWAYS
TADDEO, ALBERT	764	UNITED PARCEL SERVICE INC	RENTSCHLER, STEVEN G	429	CLOVER FARMS DAIRY
TARBOX, ROBERT	764	B & D TRANSFER	SAUL, CRAIG W	429	CLOVER FARMS DAIRY
TRIMBLE, BRIAN	771	YRC FREIGHT	SCHAEFFER, BARRY L	429	CLOVER FARMS DAIRY
TURNER, TONY L	776	CONSOLIDATED FREIGHTWAYS	SELTZER, SCOTT	776	UNITED PARCEL SERVICE INC
VASEL JR, JOHN	773	STROEHMANN BAKERIES	SHAFFER, CHARLES	773	TEAMSTERS LOCAL UNION 773
VRABEL, RICHARD J	776	ARKANSAS BEST FREIGHT SYS INC	SOBOLESKI, EUGENE	401	ACME MARKETS INC
WEIDNER, LYLE A	429	BERKS PRODUCTS CORP	TEDDER, JEFFREY	771	UNITED PARCEL SERVICE INC
WEIR, MICHAEL B	771	YRC FREIGHT	TURNER JR, WILLIAM W	429	POLLOCK-READING INC
WELSH, EDWARD J	776	NEW PENN MOTOR EXPRESS INC	TWARDZIK, JOHN W	773	ARKANSAS BEST FREIGHT SYS INC
WENGER, GARY L	429	NEW PENN MOTOR EXPRESS INC	VAZQUEZ, IVAN	401	YRC FREIGHT
YEALEY, CARL R	776	UNITED PARCEL SERVICE INC	WALTER, RICK A	776	UNITED PARCEL SERVICE INC
YODER, NORMAN L	429	LENTZ MILLING CO LLC	WEBER, ROBERT	229	YRC FREIGHT
YOUNG, JOSEPH A	429	PENSKE TRUCK LEASING CO LP	WHITESSEL, JARI E	776	ARKANSAS BEST FREIGHT SYS INC

**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>.

لكل رفوتت، أن اجم، ةي وغللا ةدع اسمل تامدخ، ةي برعل ا ةغللا ش دحتت تنك اذا : ةي بن ت 1-610-320-5500 ء اعدتسا .

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, kannscht 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.

Central Pennsylvania Teamsters Pension Fund

JOSEPH J. SAMOLEWICZ, Administrator

MARTIN L. CULLEN, Assistant Administrator

Board of Trustees:

WILLIAM M. SHAPPELL, Chairman and Trustee
DANIEL W. SCHMIDT, Secretary and Trustee
KEVIN M. BOLIG, Trustee
JIM GEISE, Trustee
MARK GLADFELTER, Trustee
HOWARD W. RHINIER, Trustee
KENNETH A. ROSS, Trustee
BRYAN A. SWAIM, Trustee
EDGAR H. THOMPSON, Trustee



MAILING ADDRESS: P.O. Box 15223
Reading, PA 19612-5223
1055 Spring Street, Wyomissing, PA 19610
www.CentralPATeamsters.com
Phone: 610-320-5505
TOLL FREE IN PA: 1-800-343-0136
TOLL FREE IN USA: 1-800-331-0420
FAX: 610-320-9239

April, 2022

Dear Participant:

As you may be aware, Congress and the IRS require specific funding and participant notices under the Pension Protection Act of 2006 (“PPA”), as amended by the Multiemployer Pension Reform Act of 2014 (“MPRA”). The purpose of this letter is to give you a brief introduction explaining the notice you are now provided by law under PPA.

Required Actuarial Certification

Under PPA, the Plan’s Actuary must perform a series of tests to certify the Plan’s “zone status”. Plan participants, plan beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation, and the Secretary of Labor must then be notified of the Plan’s certification results.

Per the Annual Funding Notice included in this newsletter, the Plan was certified in the “green” or “safe zone” in 2021 because the Plan’s PPA funded percentage was 88.57%. For 2022, the Trustees are once again pleased to inform you the Plan is certified in the “green” or “safe zone” following the Plan’s strong 2021 investment performance.

Annual Funding Notice

A notice entitled “**Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan**” is included in this newsletter. This notice is also required under PPA and it is meant to provide useful information in understanding the Plan’s funded status.

In accordance with the regulations for preparing the Annual Funding Notice, the Funded Percentage on page one is a snapshot of the Plan as of January 1, 2021 and does not reflect the Plan's 2021 investment return. The impact of this investment performance will be reflected in next year’s Annual Funding Notice.

We encourage you to read the attached notice in its entirety. If, after reviewing the notice, you have any questions or concerns, please feel free to contact the Fund Administrator:

Joseph J. Samolewicz, Administrator
Central Pennsylvania Teamsters Pension Fund
P.O. Box 15223
Reading, PA 19612-5223
Toll-free in PA 800 343-0136
Toll-free in USA 800 331-0420

Board of Trustees,

Central Pennsylvania Teamsters Defined Benefit Plan

ANNUAL FUNDING NOTICE

For

Central Pennsylvania Teamsters Defined Benefit Plan

Introduction

This notice includes important information about the funding status of your pension plan (“the Plan”) and general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation (“PBGC”), a federal insurance agency. All traditional pension plans (called “defined benefit pension plans”) must provide this notice every year regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes and you are not required to respond in any way. This notice is for the plan year beginning January 1, 2021 and ending December 31, 2021 (“Plan Year”). However, it relates to the Plan’s funded status as of January 1, 2021. *It does not reflect the Plan’s investment return for the 2021 Plan Year nor does it reflect the Plan’s funded status as of January 1, 2022 (as of which the Plan is in the green zone).*

How Well Funded Is Your Plan

Under federal law, the plan must report how well it is funded by using a measure called the “funded percentage.” This percentage is obtained by dividing the Plan’s assets by its liabilities on the Valuation Date for the plan year. In general, the higher the percentage, the better funded the plan. Your Plan’s funded percentage for the Plan Year and each of the two preceding plan years is set forth in the chart below, along with a statement of the value of the Plan’s assets and liabilities for the same period.

Funded Percentage			
	2021 Plan Year	2020 Plan Year	2019 Plan Year
Valuation Date	January 1, 2021	January 1, 2020	January 1, 2019
Funded Percentage	88.57%	84.86%	83.67%
Value of Assets	\$ 1,191,341,101	\$ 1,129,626,349	\$ 1,098,817,395
Value of Liabilities	\$ 1,345,069,668	\$ 1,331,184,100	\$ 1,313,239,199

Year-End Fair Market Value of Assets

The asset values in the chart above are measured as of the Valuation Date for the Plan Year and are actuarial values. Because market values can fluctuate daily based on factors in the marketplace, such as changes in the stock market, pension law allows plans to use actuarial values that are designed to smooth out those fluctuations for funding purposes. The asset values below are market values and are measured as of the last day of the Plan Year, rather than as of the Valuation Date. Substituting the market value of assets for the actuarial value used in the above chart would show a clearer picture of a

plan's funded status as of the Valuation Date. The fair market value of the Plan's assets as of the last day of the Plan Year and each of the two preceding plan years is shown in the following table:

	December 31, 2021	December 31, 2020	December 31, 2019
Fair Market Value of Assets	\$1,352,269,106 (unaudited)	\$1,229,974,089	\$1,150,208,426

The December 31, 2021 fair market value of assets disclosed above is reported on an unaudited basis since this notice is required to be distributed before the normal completion time of the audit which is currently in progress.

Endangered, Critical or Critical and Declining Status

Under federal pension law a plan generally will be considered to be in "endangered" status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). A plan is in "critical and declining" status if it is in critical status and is projected to become insolvent (run out of money to pay benefits) within 15 years (or within 20 years if a special rule applies). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status or critical and declining status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time. The plan sponsor of a plan in critical and declining status may apply for approval to amend the plan to reduce current and future payment obligations to participants and beneficiaries.

The Plan was not in Endangered, Critical, or Critical and Declining Status for the 2021 Plan Year. In addition, the Plan's actuary has certified the Plan is not in Endangered, Critical, or Critical and Declining Status for the 2022 Plan Year, nor is the Plan projected to enter Critical Status in any of the succeeding 5 plan years.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 27,392. Of this number, 5,669 were active participants, 17,192 were retired or separated from service and receiving benefits, and 4,531 were retired or separated from service and entitled to future benefits.

Funding & Investment Policies

Every pension plan must have a procedure for establishing a funding policy to carry out plan objectives. A funding policy relates to the level of assets needed to pay for benefits promised under the plan currently and over the years. The funding policy of the Plan is, in general, to comply with all funding requirements of the Internal Revenue Code, including Section 432. To view the Plan's specific funding policy, please visit the Fund's website at www.centralpateamsters.com. Alternatively, you may contact the Plan Administrator for a copy.

Once money is contributed to the Plan, the money is invested by plan officials called fiduciaries, who make specific investments in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries that are responsible for plan investments with guidelines or general instructions concerning investment management decisions. The investment policy of the Plan is, to the extent possible, to ensure over the life of the Plan that an adequate level of assets are available to fund the benefits payable to the Plan's participants and

beneficiaries at the time they become payable. In meeting this objective, the Board seeks to achieve a high level of investment return consistent with a prudent level of portfolio risk.

Under the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, as of the end of the Plan Year. These allocations are percentages of total assets:

<u>Asset Allocations</u>	Percentage
Stocks	50.55%
Investment grade debt instruments	7.68%
High-yield debt instruments	6.83%
Real Estate	20.18%
Other	14.76%

For information about the plan's investments as described in the chart above, contact the Plan Administrator identified below under "Where to Get More Information about Your Plan."

Right to Request a Copy of the Annual Report

A pension plan is required to file with the US Department of Labor an annual report called the Form 5500 that contains financial and other information about the plan. Copies of the annual report are available from the US Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210, or by calling 202.693.8673. For 2009 and subsequent plan years, you may obtain an electronic copy of the plan's annual report by going to www.efast.dol.gov and using the Form 5500 search function. Or you may obtain a copy of the Plan's annual report by making a written request to the Plan Administrator. Individual information, such as the amount of your accrued benefit under the plan, is not contained in the annual report. If you are seeking information regarding your benefits under the plan, contact the Plan Administrator identified below under "Where to Get More Information about Your Plan"

Summary of Rules Governing Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The Plan Administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources. If such resources are not enough to pay benefits at the level specified by law (see Benefit Payments Guaranteed by the PBGC, below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves.

A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants, and the PBGC. In addition, participants and beneficiaries also must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump sum option.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only benefits that you have earned a right to receive and that can not be forfeited (called vested benefits) are guaranteed. Specifically, the

PBGC guarantees a monthly benefit payment equal to 100 percent of the first \$11 of the Plan's monthly benefit accrual rate, plus 75 percent of the next \$33 of the accrual rate, times each year of credited

service. The PBGC's maximum guarantee, therefore, is \$35.75 per month times a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of \$600, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service ($\$600/10$), which equals \$60. The guaranteed amount for a \$60 monthly accrual rate is equal to the sum of \$11 plus \$24.75 ($.75 \times \$33$), or \$35.75. Thus, the participant's guaranteed monthly benefit is \$357.50 ($\35.75×10).

Example 2: If the participant in Example 1 has an accrued monthly benefit of \$200, the accrual rate for purposes of determining the guarantee would be \$20 (or $\$200/10$). The guaranteed amount for a \$20 monthly accrual rate is equal to the sum of \$11 plus \$6.75 ($.75 \times \$9$), or \$17.75. Thus, the participant's guaranteed monthly benefit would be \$177.50 ($\17.75×10).

The PBGC guarantees pension benefits payable at normal retirement age and some early retirement benefits. In addition, the PBGC guarantees qualified preretirement survivor benefits (which are preretirement death benefits payable to the surviving spouse of a participant who dies before starting to receive benefit payments). In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee benefits above the normal retirement benefit, disability benefits not in pay status, or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer Page on the PBGC's website at www.pbgc.gov. Please contact your employer or Plan Administrator for specific information about your pension plan or pension benefit. The PBGC does not have that information. See "Where to Get More Information About Your Plan," below.

Where to Get More Information about Your Plan

For more information about this notice, you may contact

Joseph J. Samolewicz, Administrator
Central Pennsylvania Teamsters Pension Fund
P.O. Box 15223
Reading, PA 19612-5223
Toll-free in PA 800 343-0136
Toll-free in USA 800 331-0420

For identification purposes, the official plan number is 001, the plan sponsor's name is Trustees of the Central Pennsylvania Teamsters Pension Fund, and the employer identification number or "EIN" is 23-6262789.

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

Trustees:

William M. Shappell
Chairman & Union Trustee
Daniel W. Schmidt
Secretary & Employer Trustee
Kevin Bolig
Union Trustee
Bryan A. Swaim
Employer Trustee
Howard W. Rhinier
Union Trustee
Edgar H. Thompson
Union Trustee
Kenneth A. Ross
Employer Trustee
Mark Gladfelter
Employer Trustee
Jim Geise
Union Trustee
Joseph J. Samolewicz
Administrator
Martin L. Cullen
Assistant Administrator

Professional Advisors:

Foster & Foster
*Health & Welfare Fund Actuary
& Consultant*
CBIZ Retirement Plan Services
Pension Fund Actuary & Consultant
Morgan Lewis
Legal Co-Counsel
Novak Francella, LLC
Certified Public Accountants
Investment Performance Services
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**
Boyd Watterson Asset Mgmt, LLC
Chartwell Investment Partners
Great Lakes Advisors
Intercontinental Real Estate Corp.

Northern Trust Investments, Inc.
Segall Bryant & Hamill

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

Boyd Watterson Asset Mgmt., LLC
Causeway Capital Mgmt., LLC
Corbin Capital Partners, LP
Golden Tree Asset Management
Great Lakes Advisors
Grosvenor Capital Mgmt., LP
Hamilton Lane Advisors
Intercontinental Real Estate Corp.
Loomis, Sayles & Company
Mesirow Financial Services, Inc.
Northern Trust Investments, Inc.
Segall Bryant & Hamill
Sierra Investment Partners, Inc.
Siguler Guff & Company, LP
Washington Capital Mgmt.
Westfield Capital Mgmt. Co., LLC

**IMPORTANT INFORMATION
FROM THE FUND OFFICE**

Fund Office Contact Information

Contact the Fund Office directly with any questions on Health and Welfare or Pension benefits. The Fund staff is available Monday through Friday from 7:30 a.m. to 4:00 p.m.

Telephone Numbers:

Health & Welfare
(610) 320-5500
Toll free in PA 1-800-422-8330
Nationwide 1-800-331-0420

Pension
(610) 320-5505
Toll free in PA 1-800-343-0136
Nationwide 1-800-331-0420

REMINDER

**Keep Your Information Current
with the Fund Office**

Please remember to keep your address, dependent and beneficiary information updated with the Funds. You can call or mail in address changes to the Fund. You can call the Fund office 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