

## GUARDIAN

Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



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

our Union,  
Label Here

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## THIS NEWSLETTER CONTAINS THE 2022 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, 2023.

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.

## 5 WAYS SPRING CLEANING BOOSTS YOUR WELLNESS

Organizing the spaces around you can bring an array of health benefits. While cleaning and tidying your home are proven to support well-being, you should also consider how the benefits of decluttering can extend to other areas of your life—including work, relationships and habits

**1. Improves Self-Esteem** You know the phrase, “clean home, clean mind?” Well, turns out that’s actually true. According to a 2016 study on the effects of clutter in the home, the amount of clutter in a dwelling contributes to an individual’s self-image and how much they personally identify with their space. Researchers have also found that using positive words to describe your home will lead to more happiness and less focus on the perceived negative things (like repairs or unfinished chores).

**2. Reduces Allergens** Inflammation and immune dysfunction can be a result of environmental contaminants, some of which can be avoided with greater cleanliness. One common household irritant is the house dust mite, which researchers say is the top domestic source for allergic diseases. Another is mold, which is a contributor to respiratory illnesses such as asthma, allergic rhinitis and sinusitis. It can also lead to symptoms like fatigue, bloating and memory loss.

**3. Inspires Healthier Habits** Research shows that your environment influences things like cognition, emotions and behaviors. More pointedly, a cluttered space can lead to an increase in stress and anxiety, and have a negative impact on eating

and sleeping habits. One study examined a group of 49-to 65-year-olds and found that those who kept their homes tidier over the span of 10 years had also maintained a higher level of physical activity. While direct conclusions can’t be drawn from one single study, a working theory is that the act of cleaning is its own form of exercise—one which should not be underestimated.

**4. Increases Productivity** With more families working and remote learning from home, having a clean space in which to focus is imperative. Designating different work areas and assigning each family member to clean their “home offices,” will lead to a greater sense of personal pride and accomplishment when the job is finished. Plus, the work area will be associated with task completion which may subconsciously make future work assignments more achievable.

**5. Boosts Mindfulness** Many cultures see cleaning as a form of meditation. As such, incorporating some form of tidying into your daily schedule may help you achieve some of the many benefits of mindfulness. A regular mindfulness practice has been shown to reduce anxiety, improve sleep and improve happiness.



## Preventing and Controlling Diabetes

### Diabetes is a serious condition

Anyone can develop diabetes, but it tends to be more common in people who are overweight, sedentary, or individuals with a family history of diabetes. Diabetes can cause a heart attack, lead to stroke, kidney failure, or loss of feet or legs.

The good news is diabetes can be controlled. You can avoid or reduce these risks by taking responsibility for your day-to-day care. By eating a healthy diet and exercising regularly you can reduce your chance of developing diabetes or control your diabetes.

### Facts about diabetes



According to a 2006 study conducted by Purdue University, 74 percent of Americans' health care costs are due to lifestyle choices and, therefore, are preventable. Education, wellness programs and chronic disease management and prevention reduce healthcare costs and help Americans live longer, richer, more productive lives.

Through the Healthy Merits Managed Metrics Program, Meritain Health<sup>®</sup> targets preventable diseases like type 2 diabetes.

### Type 2 diabetes often develops later in life

Type 2 diabetes is due to your body's resistance to insulin, and is also known as adult-onset diabetes, because it is usually developed after age 45. The risk for developing this disease increases with age, but other factors can place you at risk:

- **Obesity.** Most people who develop type 2 diabetes weigh at least 20 percent more than what is recommended for their height.
- **Heredity.** Type 2 diabetes has a tendency to run in families.
- **Age.** After age 45, the risk of developing type 2 diabetes increases, with half of all new cases occurring in people age 55 and older.
- **Ethnicity.** Type 2 diabetes is more common in Native American, African American and Hispanic populations than in other populations.
- **Lack of exercise.** Obesity is a risk factor for developing type 2 diabetes and sedentary people are more prone to obesity than those who regularly engage in exercise.
- **Gestational diabetes.** Women who have developed gestational diabetes are at risk for developing type 2 diabetes later in life.
- **High birth weight.** Women who have had babies weighing nine or more pounds have an increased risk for developing type 2 diabetes.
- **Some medications.** Drugs such as thiazide diuretics and steroids can contribute to the development of type 2 diabetes.

## You can help prevent type 2 diabetes, or if you have it, help keep it under control

The way you live your life and take care of yourself can have a huge impact on whether or not you develop type 2 diabetes, or help reduce complications if you already have it.

Follow these tips to keep type 2 diabetes from getting the best of you and your health:

- **Maintain a healthy body weight.** Keep yourself in shape. Get exercise on most days of the week and eat a balanced, low-fat diet high in fiber, fruits and vegetables.
- **Stay away from junk foods.** Try to steer clear of sugary foods, fast foods and red meat.
- **Maintain a healthy blood pressure range.** If you have high blood pressure, talk to your doctor about ways to help reduce it. He or she may recommend reducing your sodium intake, quitting smoking, exercising, reducing stress or even taking medication.

## If you have type 2 diabetes:

- **See your doctor regularly.** He or she can let you know how often you need to be seen. Be sure to have regular check-ups to keep tabs on your eyes, kidneys, nerves and heart, as well as to monitor your long-term glucose control.
- **Keep your blood sugar under control.** Your blood sugar, or glucose, levels need to be tightly controlled to prevent your risk of developing complications. Stick to your diet, exercise plan and medication schedule. A hemoglobin A1C test will let you know how well your glucose is being controlled.
- **If needed, reduce your blood pressure and cholesterol levels.**
- **Reduce stress.** Increased stress can cause a rise in your glucose level. Planning ahead, delegating responsibilities, getting enough exercise and adequate sleep, as well as seeking social support can all help to reduce stress.
- **If you smoke, quit.** Smoking adds to the possibility of developing diabetes-related health complications.



## We are Meritain Health

As Advocates for Healthier Living, we provide easy-to-use health care benefits you can use to live well. We also take steps to help you save on the cost of your care. Contact us at the number on your ID card if you have any questions about your plan.





*This flyer is solely for informational purposes and is not intended to provide medical advice. You should consult with your health care provider regarding any questions you have about your health and/or medical treatment.*

# Build Strong Teeth

Essential vitamins and minerals for a healthy mouth



Add these building blocks to your diet to protect your teeth and gums.

Calcium 	Vitamin C 	Vitamin D 	Vitamin A 
<p>Strengthens bones and extends the life of your teeth. Find it in:</p> <ul style="list-style-type: none"> <li>• Cheese, milk, yogurt and other dairy products</li> <li>• Salmon or sardines</li> <li>• Leafy green vegetables (collard greens, kale, spinach)</li> <li>• Fortified soy milk</li> </ul>	<p>Protects against gum disease and prevents teeth from loosening. Find it in:</p> <ul style="list-style-type: none"> <li>• Oranges</li> <li>• Carrots</li> <li>• Sweet potatoes</li> <li>• Chili and bell peppers</li> <li>• Kiwi</li> <li>• Kale</li> <li>• Spinach</li> </ul>	<p>Helps you absorb calcium. Find it in:</p> <ul style="list-style-type: none"> <li>• Direct sunlight exposure</li> <li>• Fatty fish (halibut, salmon, sardines)</li> <li>• Fortified milk, juice or cereal</li> <li>• Egg yolk</li> <li>• Beef liver</li> <li>• Mushrooms</li> </ul>	<p>Helps your mouth heal quickly, strengthens enamel and prevents dry mouth. Find it in:</p> <ul style="list-style-type: none"> <li>• Fortified milk</li> <li>• Chicken or beef liver</li> <li>• Leafy green vegetables (collard greens, kale, spinach)</li> <li>• Orange fruits and vegetables (apricots, cantaloupes, carrots, pumpkins, sweet potatoes)</li> </ul>



## Want to know more?

Check out nutrition and oral health articles, videos, recipes and more on [mysmileway.com](https://mysmileway.com)



# Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

**Plans  
13, 13Y,  
14P, R7  
and R7/65**

<b>RETAIL *</b>	<b>Generic</b> for up to a 34 day supply	\$5
	<b>Brand Preferred</b> for up to a 34 day supply	\$15
	<b>Brand Non-Preferred</b> for up to a 34 day supply	\$30
	<b>Generic</b> for up to a 90 day supply	\$15
	<b>Brand Preferred</b> for up to a 90 day supply	\$30
	<b>Brand Non-Preferred</b> for up to a 90 day supply	\$60
	<b>Retail</b> up to a 30 day supply	\$150
	<b>Mail Order</b> up to a 90 day supply	\$300

**Plans  
14 and 16**

<b>RETAIL *</b>	<b>Generic</b> for up to a 34 day supply	Option A \$5	Option B \$10	Option C \$10
	<b>Brand Preferred</b> for up to a 34 day supply	\$15	\$20	\$30
	<b>Brand Non-Preferred</b> for up to a 34 day supply	\$30	\$40	\$50
	<b>Generic</b> for up to a 90 day supply	\$15	\$30	\$30
	<b>Brand Preferred</b> for up to a 90 day supply	\$30	\$40	\$60
	<b>Brand Non-Preferred</b> for up to a 90 day supply	\$60	\$80	\$100
	<b>Retail</b> up to a 30 day supply	\$150	\$150	\$150
	<b>Mail Order</b> 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.



# 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
<b>ALZHEIMER'S DISEASE</b>	DONEPEZIL GALANTAMINE RIVASTIGMINE & ALL OTHER GENERICS	ARICEPT EXELON NAMENDA RAZADYNE
<b>ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES)</b>	CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN & ALL OTHER GENERICS	ATACAND AVAPRO BENICAR BYVALSON COZAAR DIOVAN EDARBI MICARDIS
<b>ANTI-DEPRESSANTS</b>	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 VIBRYD WELLBUTRIN ZOLOFT
<b>ANTI-GLAUCOMA EYE PREPARATIONS</b>	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
<b>ANTIPSYCHOTICS</b>	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

<b>BETA-ADRENERGIC BLOCKERS</b> (ANTIHYPERTENSIVES)	ACEBUTOLOL ATENOLOL BETAXOLOL BISOPROLOL NADOLOL PINDOLOL PROPRANOLONOL SOTALOL TIMOLOL & ALL OTHER GENERICS	BYSTOLIC KAPSPARGO
<b>CALCIUM CHANNEL BLOCKERS</b> (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
<b>CONTRACEPTIVES</b>	All Generic Contraceptives	All Brand Contraceptives
<b>DIABETES</b>	ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE JANUMET JANUVIA METFORMIN PIOGLITAZONE REPAGLINIDE & ALL OTHER GENERICS	INVOKANA JARDIANCE JENTADUETO KAZANO QTERN SEGLUROMET STEGLATRO STEGLUJAN TRADJENTA
<b>NARCOTIC ANALGESICS</b>  <b>NOTE:</b> 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
<b>OSTEOPOROSIS</b>	ALENDRONATE CALCITONIN-SALMON IBANDRONATE RALOXIFENE RISEDRONATE & ALL OTHER GENERICS	ACTONEL ATELVIA BINOSTO BONIVA EVENITY EVISTA FOSAMAX MIACALCIN PROLIA
<b>RHEUMATOID ARTHRITIS</b>	HIGH DOSE IBUPROFEN AND NAPROXEN (PRESCRIPTION STRENGTH)	ACTEMRA CIMZIA ENBREL





## Step Therapy

*Continued*

<b>RHEUMATOID ARTHRITIS</b> (Continued)	CELECOXIB NABUMETONE PIROXICAM DIFLUNISAL INDOMETHACIN KETOPROFEN ETODOLAC PREDNISONE CYCLOPHOSPHAMIDE CYCLOSPORINE AZATHIOPRINE METHOTREXATE XELJANZ & ALL OTHER GENERICS	ENSPRING HUMIRA ILUMYA INAVIX INFLECTRA KEVZARA KINERET OLUMIANT ORENCIA RENFLEXIS RINVOQ SIMPONI SILIQ SKYRIZI STELARA TALTZ
<b>URINARY AGENTS</b>	TOVIAZ FLAVOXATE OXYBUTYNIN TOLTERODINE TROSPIMUM & 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.

<b>ADD &amp; ADHD</b>	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
<b>ANTI-MIGRAINE</b>	ALL GENERICS	AIMOVIG AJOVY AMERGE BRIVIACT CAFERGOT D.H.E.45 ELYXYB EMGALITY ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL NURTEC ONZETRA QULIPTA RELPAK





## 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

<b>ANTI-MIGRAINE</b> (Continued)		REYVOW SUMAVEL TOSYMRA TREXIMET TRUDHESA UBELVY VYEPTI ZEMBRACE SYMTOUCH ZOMIG
<b>ANTI-CONVULSANTS</b>	CARBAMAZEPINE CLONAZEPAM DIVALPROEX ETHOSUXIMIDE FELBAMATE FOSPHENYTOIN GABAPENTIN LAMOTRIGINE LEVETIRACETAM OXCARBAZEPINE PHENYTOIN PRIMIDONE TIAGABINE TOPIRAMATE VALPROATE VALPROIC ACID ZONISAMIDE & ALL OTHER GENERICS	APTOM 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
<b>PROTON PUMP INHIBITORS</b>	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
<b>ULCERATIVE COLITIS</b>	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, 2023**

**VERY IMPORTANT**

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

## ANALGESICS

### *Anti-Migraine*

Aimovig  
Ajovy  
Emgality  
Nurtec ODT  
Qulipta  
Uberlvy

### *Opioid Agonist*

Belbuca  
Xtampza ER

### *Misc*

Depen

## ANTI-ADDICTIVE AGENTS

Zubsolv

## ANTI-INFECTIVES

### *Micellaneous Anti-infectives*

Emverm

## CARDIOVASCULAR

### *Angiotensin Receptor Blockers & Combinations*

Entresto

### *Anti-hyperlipidemics*

Livalo  
Nexeleto  
Nexlizet

### *Miscellaneous Cardiovascular*

Verquvo

## CNS AGENTS

### *Attention Deficit Disorder Treatment*

Vyvanse

## DERMATOLOGICALS

### *Hemorrhoidal Preparations:*

Proctofoam HC

### *Psoriasis & Eczema Agents:*

Eucrisa 2% ointment

## ENDOCRINE

### *Androgens/Estrogens*

Androderm Patch

### *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  
Mounjaro  
Symlinpen  
Zegalogue

## GASTROINTESTINAL AGENTS

### *Anti-ulcer*

Pylera

### *Digestants*

Creon  
Zenpep DR

# PREFERRED BRAND NAME DRUG LIST

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

**EFFECTIVE DATE: April 1, 2023**

**VERY IMPORTANT**

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

## ***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

## **OB/GYN**

### ***Estrogenics***

Climara Pro Patch

Duavee

Evamist

Imvexxy

Premarin

Premarin vaginal cream

Premphase

Prempro

## ***Miscellaneous***

Myfembree Tabs

Oriahnn Caps

Orilissa Tab

## **OPHTHALMIC AGENTS**

### ***Glaucoma Agents:***

Alphagan P 0.1%, 0.15%

Lumigan

Simbrinza

Xelpros

## ***Miscellaneous***

Prolensa

Restasis Multidose

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

## **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 15<sup>th</sup> 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 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 and Important Items to Remember. You can also access the Fund’s Pension Calculator to view your pension benefits, including your RIP 1987 account balance, if applicable.

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.



**T**he Central Pennsylvania Teamsters Pension Fund has released an improved web portal called MyRetirement. The website is currently available to you. **The 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](http://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.



# 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 including xrays and narrative. 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](http://www.CentralPATeamsters.com)



The Fund allows 2 pair of glasses or 1 pair of glasses and 1 order of contacts 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.

Don't forget to review your beneficiary designation and make sure that it is up-to-date with the Health and Welfare department.



Please notify your healthcare provider that all non-emergency inpatient hospital stays and outpatient surgical procedures performed at the hospital or surgical center must be precertified 14 days before admission or surgery. **To precertify, they must call the Fund office** at 610-320-5500, toll free in PA 1-800-422-8330, or nationwide 1-800-331-0420.



## Employer Group Coverage Requirements under USERRA

**T**he 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.

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## The Women's Health and Cancer Rights Act of 1998

**U**nder 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.

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## HIPAA Privacy Rule Notice

**I**n 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](http://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

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## The end of the COVID-19 “Public Health Emergency” and “National Health Emergency” will mean changes in Benefits and Administrative procedures

During the COVID-19 pandemic, the Trump and Biden Administrations took many steps to protect citizens, including through the declaration and renewals of a “Public Health Emergency” and the declaration of a “National Health Emergency.” The Biden Administration announced on January 30, 2023, that it intends to end both “Emergencies” on May 11, 2023. Because of the “Emergencies,” the Trustees of the Central Pennsylvania Teamsters Health & Welfare Fund (“Fund”) modified certain benefits and administrative deadlines. The Trustees are planning to return these benefits to their “pre-COVID Emergency” state once the Emergencies officially end.

Please review the chart below closely for benefits changes that will likely take place starting May 12, 2023, because your copayments for certain items and services may be affected. Also, if you are taking advantage of any extended of deadlines during the “Outbreak Period,” you should note in particular that your extension may now end on July 10, 2023. For example, if you had a baby on March 1, 2023 and would like to enroll the child, you will have until 30 days after July 10, 2023 (the end of the Outbreak Period), which is August 9, 2023, to request special enrollment.

The Fund Office will follow-up if the Biden Administration continues to extend the Emergencies and/or issues guidance that impact the information provided below.

<b>RELIEF</b>	<b>UNDER “EMERGENCIES” (current benefit or deadline)</b>	<b>AFTER “EMERGENCIES” (anticipating May 12, 2023)</b>
<b>COVID-19 Vaccine or Booster</b>	<ul style="list-style-type: none"> <li>In-Network and Non-Network: <i>No Copayment</i></li> </ul>	<ul style="list-style-type: none"> <li>In-Network: <i>No copayment</i></li> <li>Non-Network: Fund pays lesser of UCR or Billed Charges</li> </ul>
<b>COVID-19 Medication (e.g., Paxlovid)</b>	<ul style="list-style-type: none"> <li>In-Network and Non-Network: <i>No Copayment</i></li> </ul>	<ul style="list-style-type: none"> <li>In-Network: Standard Prescription Copayments</li> <li>Non-Network: Standard Prescription Copayments plus the excess of the cost over the Fund’s Network cost</li> </ul>
<b>Over-The-Counter (“OTC”) COVID Tests</b>	<ul style="list-style-type: none"> <li>Up to 8 tests per month per eligible Participant or Beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>No reimbursement for OTC COVID-19 Tests</li> </ul>
<b>COVID-19 Diagnostic Tests and related Services</b>	<ul style="list-style-type: none"> <li>In-Network and Non-Network: <i>No Copayment</i></li> </ul>	<ul style="list-style-type: none"> <li>In-Network: Standard Medical Copayments and coinsurance</li> <li>Non-Network: Standard Medical copayments and coinsurance</li> </ul>
<b>Extensions of Deadlines</b>	Fund disregarded the Outbreak Period for determining the following deadlines: <ul style="list-style-type: none"> <li>The period to request special enrollment;</li> <li>The COBRA election period;</li> <li>The date for making COBRA initial and monthly premium payments;</li> <li>the date for individuals to provide notification of COBRA qualifying events or Social Security Disability;</li> <li>The date within which individuals may file claims for benefits; and</li> <li>The deadlines for requesting internal appeals and external review.</li> </ul>	For those Participants and Beneficiaries whose deadlines were extended during the “Outbreak Period,” <b>the applicable deadline will begin to run the earlier of (a) one year from the date it would begin running for that Participant/Beneficiary; or (b) July 10, 2023 (i.e., 60 days following the planned end of the National Emergency).</b>

If you have any questions, please do not hesitate to contact the Fund Office at 610-320-5500

# Retirees Approved for Pensions November, 2022 through February 2023

Name	Local	Employer
<b>November 2022</b>		
BOYD, JEFFREY G	776	YRC FREIGHT
CECCARELLI, DAVID M	229	JOS NOTARIANNI & CO
CHAMBERLAIN, PAUL	776	ARKANSAS BEST FREIGHT SYS INC
CLOUSER, CHUCK L	776	ANDERSON LOGISTICS
CLYMANS III, HENRY L	776	YRC FREIGHT
CRATER, PAUL	776	YRC FREIGHT
DELAYO, DAVID K	229	AFFILIATED FOOD DISTR INC
DIAK, THOMAS W	229	KEYSTONE COCA-COLA BTLG CO INC
EMERY, STEPHEN	773	YRC FREIGHT
ENGELMAN, HANS	776	UNITED PARCEL SERVICE INC
FERKO, DONNA	229	HCSC LAUNDRY
FERENCE, MARK	401	UNITED PARCEL SERVICE INC
GATTO JR, JOSEPH A	229	C&S WHOLESALE GROCERS
GEHMAN, ALLEN P	773	BIMBO BAKERIES USA
GERNERT, LORI A	429	GENERAL COMMODITIES WAREHOUSE
GIFFORD, MICHELLE J	229	CRYSTAL SODA WATER CO
HANLON, STEPHEN	764	TLI INC
HOUCK, CARL G	429	POWER PACKAGING INC
JONES, LEONARD E	771	PENNCAST CORPORATION
JURASINSKI, JAMES	773	YRC FREIGHT
KEHOE JR, THOMAS J	429	BERKS PRODUCTS CORP
KENNEDY, DAVID M	429	CLOVER FARMS DAIRY
KNARR, RICKI ALLEN	429	NEW PENN MOTOR EXPRESS INC
LANGE, GREGORY	764	UNITED PARCEL SERVICE INC
LANIUS, SHEILA	229	TOPPS CHEWING GUM INC
LEOTA, IOANE	776	UNITED PARCEL SERVICE INC
LOKAY JR, JAMES J	773	ARAMARK COFFEE
MALENICH, CHARLES A	776	YRC FREIGHT
MALESZEWSKI, ROMAN	776	YRC FREIGHT
MCCLAINE, JAMES E	764	SCHNEIDER-VALLEY FARMS INC
MILLER, BRUCE W	429	ASSOCIATED WHOLESALERS INC
MILLER, WILLIAM L	312	MATLACK INC TERMINAL 5
MORAN, JOSEPH	429	UNITED PARCEL SERVICE INC
MURPHY, WILLIAM	429	ARKANSAS BEST FREIGHT SYS INC
NELSON, JEFFREY S	429	DIETRICH'S MILK PRODUCTS INC
NEWBERRY, DOREEN	229	TOPPS CHEWING GUM INC
REBMAN, ALLEN	429	WILLIAM E BUCKHOLZ CORP
REICHARD, GENE L	776	WALTER W ZEIGLERS SONS INC
RILEY, JOSEPH P	401	BECHTEL CONSTRUCTION INC
SANTEE, RICHARD	229	UNITED PARCEL SERVICE INC
SARNOWSKI, JOHN	776	UNITED PARCEL SERVICE INC
SCHOFIELD, GERARD	229	DIMARE FRESH INC
SMITH, HENRY T	773	UNITED PARCEL SERVICE INC
SMITH, STEVEN M	773	SILVER LINES INC
STEIGLER, ROBERT	776	YRC FREIGHT
STIEFEL, CHARLES S	429	BRENNTAG NORTHEAST LLC
WISER, DANIEL C	776	NEW PENN MOTOR EXPRESS INC

<b>December 2022</b>		
ANDERSON, HOWARD J	771	HERMAN R EWELL INC
ARMITAGE JR, JEROME J	401	PITTSTON LUMBER COMPANY
BAUMGARDNER, THOMAS J	776	KEYSTONE DISTRIBUTION CTR INC
BECKER, BRIAN S	429	CLOVER FARMS DAIRY
BLASKO, MICHAEL	773	UNITED PARCEL SERVICE INC
CLARK, JOHN	229	UNITED PARCEL SERVICE INC
CONWAY, JAMES B	776	ST JOHNSBURY TRUCKING CO INC
CWALINSKI, JOHN C	771	YRC FREIGHT
DONOVAN, MICHAEL	401	YRC FREIGHT
DRUM, BRUCE A	764	CENTRAL BUILDERS SUPPLY CO
FIORANTINO, JUDITH L	773	UNITED PARCEL SERVICE INC
GARCIA, MICELSA	773	ABM INDUSTRIES
GIFT, DAVID W	429	SCHROCK CABINET COMPANY
HACKMAN, EDWARD M	776	NEW PENN MOTOR EXPRESS INC
HAMAKER, RICHARD A	429	BERKS PRODUCTS CORP
HAMILTON, GARY L	776	YRC FREIGHT
HAUBRICK JR, ROBERT J	771	KENOSHA AUTO TRANSPORT CORP
HECKMAN, HARVEY A	429	SUPERVALU INC
HERMAN, KAREN E	776	ASSOCIATED WHOLESALERS INC
HOCKENBERRY, RANDY L	776	ADAM WHOLESALERS INC
HUGHES, KAREN	776	UNITED PARCEL SERVICE INC

Name	Local	Employer
KEESEY, DEBORAH J	776	ASSOCIATED WHOLESALERS INC
KRAUSE, ROBERT C	429	B & J SAYLOR FOODS CORP
LOWRY, DOUGLAS	771	YRC FREIGHT
MAYNARD, IRIS L	429	POWER PACKAGING AN EXEL CO
MECKLEY, RANDY E	776	ARKANSAS BEST FREIGHT SYS INC
MEDENCE, MARK	771	UNITED PARCEL SERVICE INC
MENGINE, LEON	764	NEW PENN MOTOR EXPRESS INC
MOTTER, TERRY J	776	NELSONS EXPRESS INC
MULL, ALLEN	429	RDG REGIONAL AIRPORT AUTHORITY
NICHOLAS, JAMES F	764	D/B/A VALLEY FARMS DAIRY
OLTRA, MARK A	401	KEYSTONE COCA-COLA BOTTLING CO
POWLUS, JERRY I	401	ACME MARKETS INC
PRETTI, JOHN J	429	ST CLAIR BOROUGH COUNCIL
RAGSDALE, AARON	773	YRC FREIGHT
REIFSNYDER, DIANE B	429	NORTHEASTERN DISTRIBUTING INC
RODE, JEFFERY L	776	ENERFAB POWER & INDUSTRIAL LLC
ROSENCRANCE, DANIEL C	229	BURSCHEL DAIRY COMPANY
RYNARD, DAVID W	776	ANDERSON LOGISTICS
SCHAEFFER, JEFFREY	429	UNITED PARCEL SERVICE INC
SHADE, DON A	429	OROGRAIN BAKERIES SALES INC
SMITH, GERALD	229	UNITED PARCEL SERVICE INC
SNOW III, CHARLES E	771	YRC FREIGHT
STAMBAUGH, BRIAN L	771	ROADWAY EXPRESS INC
SWEIGART, RUSSELL J	429	LUDENS INCORPORATED
TOGNACCI JR, ENRICO A	776	HALLS MOTOR TRANSIT CO
TRAYES, ROBERT J	771	YRC FREIGHT
TREMBLEY, JAMES	429	ARKANSAS BEST FREIGHT SYS INC
WAGNER, MICHAEL A	776	YRC FREIGHT
WALK, HAROLD	401	WISE FOODS
WILLMAN, CARL M	429	CLOVER FARMS DAIRY
WIRTH, RONALD R	773	EASTERN INDUSTRIES INC
WISE, GREGORY E	776	WALTER W ZEIGLERS SONS INC
ZUCAL, DAVID F	429	KANE STEEL CO OF PA

<b>January 2023</b>		
ARMILLAY, JAMES J	229	HARPER COLLINS PUBLISHERS INC
BASSLER, CRAIG S	776	ROADWAY EXPRESS INC
BERNARDI, GARY	401	UNITED PARCEL SERVICE INC
BRONG, KARL E	776	UNITED PARCEL SERVICE INC
COMUNALE, ANTHONY	229	YRC FREIGHT
CROSBY JR, BYRON E	776	ARKANSAS BEST FREIGHT SYS INC
FERGUSON, BRIAN L	999	ARKANSAS BEST FREIGHT SYS INC
FISCHER, KIM I	429	CENTRAL PENNSYLVANIA TEAMSTERS
FLANSBURG, LAWRENCE D	773	UNITED PARCEL SERVICE INC
FONZO, VINCENT	229	JOS NOTARIANNI & CO
GALLAGHER, LEON T	429	INTERNATIONAL PAPER
GEESSEY, KENNETH	776	UNITED PARCEL SERVICE INC
GREEN, MICHAEL D	771	TEAMSTERS LOCAL UNION 771
GRONKOWSKI, RICHARD R	229	TOPPS CHEWING GUM INC
GUZENSKI, MARK	401	ACME MARKETS INC
HADLEY, JOHN F	401	USF RED STAR
HARNER III, WILLIAM E	429	MAIERS BAKERY
HENRY, WILLIAM S	773	MYERS MEN INC
HURST, JEROME M	229	SCRANTON SEWER AUTHORITY
JEFFRIES, BARRY L	771	MILLER & HARTMAN INC
KEEFER JR, CARL E	429	WINDSOR SERVICE TRUCKING
KEIPER, RANDY A	229	CONSOLIDATED FREIGHTWAYS
KRAMER, SHIRLEY	773	ROCK HILL MATERIALS CO
KRAUSE, WAYNE D	429	NEW PENN MOTOR EXPRESS INC
LESAGONICZ, JOSEPH M	429	DIETRICH'S MILK PRODUCTS INC
LOTZ, JEFFREY D	429	READING FOUNDRY & SUPPLY CO
MCCARCHEY, LARRY H	776	TRIANGLE PACIFIC CORPORATION
MILLER, JOHN E	776	ARKANSAS BEST FREIGHT SYS INC
MORGAN, DONALD K	429	COTT BEVERAGES WYOMISSING INC
MULLEN, MICHAEL P	229	ROADWAY EXPRESS INC
OJEA, NELSON	429	ARKEMA INC
PARAVENTI, MARK S	229	PEPSI COLA BOTTLING
PARTRIDGE, CRAIG	776	WILSBACH DISTRIBUTORS INC
PAULEWICZ, THOMAS J	401	COON INDUSTRIES INC
PAYAMI, MATTHEW	229	NEW PENN MOTOR EXPRESS INC
PETRITSCH, CURTIS A	429	DEAN DAIRY TRANSPORTATION LLC

## Retirees Approved for Pensions November, 2022 through February 2023

Name	Local	Employer	Name	Local	Employer
POFF, RONALD L	776	YRC FREIGHT	HUNTER SR, KEITH A	776	CAROLINA FREIGHT CARRIERS CORP
REIDENBACH, STEVEN M	771	MILLER & HARTMAN INC	IFKOVITS, MATTHEW T	776	NEW PENN MOTOR EXPRESS INC
REIDER, SAMUEL S	776	ARKANSAS BEST FREIGHT SYS INC	JABLONSKI, JAMES E	429	ASSOCIATED WHOLESALERS INC
REIGEL, RANDY L	776	ROADWAY EXPRESS INC	JACKSON, CARLA L	776	ASSOCIATED WHOLESALERS INC
ROWAN, WILLIAM P	429	DEAN DAIRY FLUID LLC	JOHNSON, DANNY	773	YRC FREIGHT
SCHMOYER, RANDALL	429	UNITED PARCEL SERVICE INC	JONES JR, DANIEL	776	YRC FREIGHT
SHERPINSKAS, JOSEPH	229	NEW PENN MOTOR EXPRESS INC	KELLER, TINA	429	CENTRAL PENNSYLVANIA TEAMSTERS
SICHER JR, DONALD C	429	BERKS PRODUCTS CORP	LENICH, ROBERT E	429	ASSOCIATED WHOLESALERS INC
SIMON, RICHARD M	229	ROADWAY EXPRESS INC	LINKHAUER, CURT	776	YRC FREIGHT
YEAHL, DAVID A	773	YELLOW FREIGHT SYSTEM INC	LONG, JEFFREY S	776	NEW PENN MOTOR EXPRESS INC
ZERBE, JAMES D	429	ASSOCIATED WHOLESALERS INC	LORAH, MICHAEL G	429	GROCERY HAULERS INC
<b>February 2023</b>			LYNCH, ELIZABETH A	229	TOPPS CHEWING GUM INC
AUGHENBAUGH, JOHN L	776	CONSOLIDATED FREIGHTWAYS	MAJEWSKI, JOHN	401	UNITED PARCEL SERVICE INC
BAILEY SR, JEFFREY L	429	CONSOLIDATED FREIGHTWAYS	MATULEVICH, STEVEN C	773	UNITED PARCEL SERVICE INC
BAUSHER, JAMES S	429	BRENNTAG NORTHEAST LLC	MCCARTER, JOHN R	776	YRC FREIGHT
BOUSELLI, JOSEPH L	229	CONSOLIDATED FREIGHTWAYS	MCDONOUGH SR, JOHN	776	ROADWAY EXPRESS INC
BROWNING, SCOTT	229	AFFILIATED FOOD DISTR INC	MILLER, KEITH E	776	ARKANSAS BEST FREIGHT SYS INC
BUCH JR, WILLIAM L	771	YELLOW FREIGHT SYSTEM INC	MILLER JR, CHARLES E	776	NEW PENN MOTOR EXPRESS INC
CRONRATH, GREGORY S	429	GOODMAN VENDING SERVICE	MURPHY, BRIAN	229	BURSCHEL DAIRY COMPANY
CRONRATH, RICHARD E	429	BRENNTAG NORTHEAST LLC	MYERS, MARK S	776	PERK FOODS C/O HEINZ PET
DALRYMPLE SR, ALLAN D	773	ASHLAND CHEMICAL COMPANY	NALLY, THOMAS V	429	SINGER EQUIPMENT CO INC
DIVELBLISS, ROGER	771	YRC FREIGHT	PADEN, BRIAN K	401	ARKANSAS BEST FREIGHT SYS INC
DOVE, RONALD	429	RYDER TRANSPORTATION SERV INC	PINDER, LISA	429	LENTZ MILLING CO LLC
DZUGAN, ANTOINETTE	401	ACME MARKETS INC	PURCELL JR, WILLIAM	771	YRC FREIGHT
ECKER, MARK A	771	YRC FREIGHT	REIFER, SHAWN	776	UNITED PARCEL SERVICE INC
FERKO, STEPHEN G	401	G R SCHALL TRUCKING	REYNOLDS JR, PAUL E	771	HERMAN R EWELL INC
FRANCHETTI, BRIAN J	229	THE SCRANTON TIMES	RODRIGUEZ, REBECCA	773	ABM INDUSTRIES
GALLOWAY JR, JAY A	776	R J C INDUSTRIES INC	ROGERS, BONNIE	776	YORK COUNTY TRANSP AUTHORITY
GAUL, DONALD B	776	JAGTRUX INC	SANTIAGO, ELEANOR M	773	ABM INDUSTRIES
GERHART, JODY LYNN	429	YEAGER SUPPLY INC	SCHUCKER, TERRY L	429	CLOVER FARMS DAIRY
GIBBLE, RICKY C	429	VICTUS LTD	SCOBLE JR, GORDON L	401	KINGSTON FURN T/A NELSON FURN
GILPIN SR, MARVIN D	401	KEYSTONE COCA-COLA BOTTLING CO	SMITH, MICHAEL J	429	CLOVER FARMS DAIRY
GRENNINGER, FRED	764	UNITED PARCEL SERVICE INC	SOKALOSKI, JOHN T	229	CONSOLIDATED FREIGHTWAYS
HALL, WILLIAM	776	YRC FREIGHT	STAMMELY, JOHN	229	M & G CONVOY INC
HANJARAS II, JAMES R	429	ASSOCIATED WHOLESALERS INC	STEELE, THOMAS R	773	OGDEN FACILITY SERVICES
HERMAN, RANDOLPH J	776	ASSOCIATED WHOLESALERS INC	THOMPSON, DUANE L	764	VALLEY FARMS INC
HILLARD, FRANK	401	PREFERRED DEVELOPMENT CORP	TOBIAS, MICHAEL W	429	BRENNTAG NORTHEAST LLC
HOWER, CHESTER E	776	TRANSCON LINES	WILLIAMS, KENNETH F	773	YELLOW FREIGHT SYSTEM INC

## FEBRUARY 2023 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, 2023. 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	2.9% YTD

You may also view your RIP 1987 balance on the Fund website through the Pension Fund Calculator. Click on the Pension section 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](http://www.CentralPATeamsters.com). Click on Pension Fund and then "Reports and Notices."





**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](mailto: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. لكل رفوتت، ان اجم، ةيوعلل اءءعاسمل اءامءء، ةيبرعلا ةغلل اءءءءء تنك اذا ةيبنء

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 हद्दी 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)] schwetzscht, 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  
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**MAILING ADDRESS:** P.O. Box 15223  
Reading, PA 19612-5223  
1055 Spring Street, Wyomissing, PA 19610  
[www.CentralPATeamsters.com](http://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, 2023

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 2022 because the Plan's PPA funded percentage was 94.31%. For 2023, the Trustees are once again pleased to inform you the Plan is certified in the "green" or "safe zone" despite a difficult 2022 market environment for virtually every investment category.

## **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, 2022 and does not reflect the Plan's 2022 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, 2022 and ending December 31, 2022 ("Plan Year"). However, it relates to the Plan's funded status as of January 1, 2022. *It does not reflect the Plan's investment return for the 2022 Plan Year, nor does it reflect the Plan's funded status as of January 1, 2023 (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			
	<b>2022 Plan Year</b>	<b>2021 Plan Year</b>	<b>2020 Plan Year</b>
Valuation Date	January 1, 2022	January 1, 2021	January 1, 2020
Funded Percentage	94.31%	88.57%	84.86%
Value of Assets	\$ 1,287,263,142	\$ 1,191,341,101	\$ 1,129,626,349
Value of Liabilities	\$ 1,364,799,580	\$ 1,345,069,668	\$ 1,331,184,100

#### 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, 2022	December 31, 2021	December 31, 2020
Fair Market Value of Assets	\$1,218,164,289 (unaudited)	\$1,390,068,876	\$1,229,974,089

The December 31, 2022 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 2022 Plan Year. In addition, the Plan's actuary has certified the Plan is not in Endangered, Critical, or Critical and Declining Status for the 2023 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 27,236. Of this number, 5,925 were active participants, 17,003 were retired or separated from service and receiving benefits, and 4,308 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](http://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 is 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:

<b><u>Asset Allocations</u></b>	<b><u>Percentage</u></b>
Stocks	43.85%
Investment grade debt instruments	4.41%
High-yield debt instruments	5.05%
Real Estate	25.24%
Other	21.45%

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](http://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 ( $\$35.75 \times 10$ ).

*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 ( $\$17.75 \times 10$ ).

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](http://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 PA Teamsters  
P.O. Box 15223  
Reading, PA 19612-5223

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Central Pennsylvania Teamsters  
for important information.**

Our Union,  
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### 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*  
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*  
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 Management, L.P.  
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 3:30 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](http://www.CentralPATeamsters.com) to obtain beneficiary change forms to complete and send in to the Fund Office.

Visit Our Website at: [www.CentralPATeamsters.com](http://www.CentralPATeamsters.com)