

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 2023 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, 2024.

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

THE BOARD OF TRUSTEES OF THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND RECENTLY INCREASED THE EPI PEN MAX TO ALLOW 3 PACKAGES (6 EPI PENS) PER YEAR EFFECTIVE IMMEDIATELY.

NEW MEDICAL NETWORK

The Board of Trustees of the Central Pennsylvania Teamsters Health and Welfare Fund are pleased to announce that, effective July 1, 2024, the Fund will be moving to Highmark as our new medical network to provide a more robust national network of medical providers. This change is expected to provide additional savings to the Fund based on Highmark’s network discounts.

Participants and beneficiaries seeking treatment should experience a greater choice of providers with minimal disruption through the Highmark network of providers. The Fund is taking the necessary measures to ensure this is a seamless transition for you and your family. Information about the new network and new ID cards will be mailed to participants in the next several weeks. Your prescription, dental, and vision provider networks are not affected by this change.

If you would like to verify if your doctors are considered In-Network with Highmark please visit www.myproviderconnect.com/find-a-doctor/. **Do Not Log In.** Choose PPOBlue in the drop down menu.



**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، ةيوغلل اءءعاس مل اءامءء، ةيبرعلا ءغلل اءءءءءءنك اذا ةيبنء 1-610-320-5500 ءاءءءسا.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Fund Partnership with Alliance Community Healthcare Inc

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

The Central Pennsylvania Health and Welfare Fund has a partnership with the Alliance Community Healthcare Inc to offer our members. Located in the Local 429 building, Alliance Community Healthcare Inc has a team of well-trained health care providers available to meet the primary care needs of Fund members and their families.

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

- You and your eligible dependents with Central Pennsylvania Teamsters Health & Welfare as your health insurance can receive medical care services through Alliance Community Healthcare Inc for a **\$0 co-pay**.
- Also, **\$0 co-pays** for Brand Name drugs prescribed through Alliance Community Healthcare Inc.
- A dedicated phone number just for Fund participants (551) 229-7617 and a medical concierge is provided in order to streamline the appointment process.
- Coordinated care is available.

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

Alliance Community Healthcare Inc is conveniently located at the Local 429 building at 1055 Spring Street, Wyomissing PA 19610. Hours of operation are currently Tuesday’s and Thursday’s from 9:30am to 3:30pm by appointment only via Telemedicine.

For more information and enrollment, please contact Alliance Community Healthcare Inc at (551) 229-7617 or visit their website, www.alliancech.org.



ALLIANCE
COMMUNITY HEALTHCARE, INC.
your Ally in Life

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

Plans
13, 14P, R7
and R7/65

RETAIL *	Generic for up to a 90 day supply	\$0
	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	\$0
	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 30 day supply	\$300

Plans
14 and 16

RETAIL *	Generic for up to a 90 day supply	Option A \$0	Option B \$0	Option C \$0
	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	\$0	\$0	\$0
	Brand Preferred for up to a 34 day supply	\$30	\$40	\$60
	Brand Non-Preferred for up to a 34 day supply	\$60	\$80	\$100
SPECIALTY	Retail up to a 30 day supply	\$150	\$150	\$150
	Mail Order up to a 30 day supply	\$300	\$300	\$300

The Central Pennsylvania Teamsters Health and Welfare Fund recently updated the Prescription benefits to allow a \$0 copayment for up to a 90-day supply on all generic prescriptions retail and mail order effective 10/1/2023 on a one-year trial basis.

* 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.



The Teladoc Health™ Mobile App



The mobile app from Teladoc Health makes access to health care even easier. You can download the Teladoc Health app for your mobile device from the App Store® or Google Play™



Common conditions treated

When your primary doctor isn't available, Teladoc Health can provide you with treatment for acute conditions, including:

- Allergies.
- Bronchitis.
- Cold or flu.
- Headaches or migraines.
- Eye or ear infections.
- Skin irritations and rashes.
- Respiratory infections.
- Sinus infections.
- Stomachache or diarrhea.
- Urinary tract infections.
- Many other conditions.

You can reach a doctor 24/7/365 with the Teladoc Health mobile app —without having to wait for an appointment!. It works with all Apple® and Android™ mobile devices. To download, just visit the App Store or Google Play.

There's more than one way to contact a doctor

- Call **1.800.835.2362**.
- Visit **www.Teladoc.com**.
- Download the mobile app from the App Store or Google Play.

Need help? You can contact a Teladoc Health doctor at **1.800.835.2362** or visit them online at **www.Teladoc.com**.

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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	ADLARITY ARICEPT EXELON LEQEMBI NAMENDA
ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES)	CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN & ALL OTHER GENERICS	ATACAND AVAPRO BENICAR COZAAR DIOVAN EDARBI MICARDIS
ANTI-DEPRESSANTS	BUPROPION HCL CITALOPRAM DESVENLAFAXINE DULOXETINE ESCITALOPRAM FLUOXETINE NEFAZODONE PAROXETINE SERTRALINE TRAZODONE VENLAFAXINE & ALL OTHER GENERICS	APLENZIN AUVELITY CYMBALTA EFFEXOR FETZIMA FORFIVO XL LEXAPRO PRISTIQ PROZAC SPRAVATO TRINTELLIX VIIBRYD WELLBUTRIN ZOLOFT
ANTI-GLAUCOMA EYE PREPARATIONS	APRACLONIDINE HCL BETAXOLOL BRIMONIDINE CARTEOLOL DORZOLAMDE LATANOPROST LEVOBUNOLOL PILOCARPINE TIMOLOL TRAVOPROST & ALL OTHER GENERICS	ALPHAGAN AZOPT BETIMOL BETOPTIC COMBIGAN COSOPT ISTALOL LUMIGAN PHOSPHOLINE RHOPRESSA ROCKLATAN SIMBRINZA TIMOPTIC TRAVATAN 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 METOPROLOL	BYSTOLIC KAPSPARGO

BETA-ADRENERGIC BLOCKERS (ANTIHYPERTENSIVES) (Continued)	NADOLOL PINDOLOL PROPRANONOL SOTALOL TIMOLOL & ALL OTHER GENERICS	
CALCIUM CHANNEL BLOCKERS (ANTIHYPERTENSIVES)	AMLODIPINE ATORVASTATIN AMLODIPINE BESYLATE AMLODIPINE VALSARTAN DILTIAZEM FELODIPINE ISRADIPINE NICARDIPINE NIFEDIPINE NISOLDIPINE VERPAMIL & ALL OTHER GENERICS	CADUET CARDIZEM CARTIA XT CONJUPRI EXFORGE NORVASC PROCARDIA XL SULAR TIADYLT TIAZAC ER VERELAN
CONTRACEPTIVES	All Generic Contraceptives	All Brand Contraceptives
DIABETES	ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE METFORMIN PIOGLITAZONE REPAGLINIDE & ALL OTHER GENERICS	INVOKANA INPEFA JANUMET JANUVIA 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 MITIGO NUCYNTA OXYCONTIN PERCOCET PROLATE TYLENOL WITH CODEINE XTAMPZA
OSTEOPOROSIS	ALENDRONATE CALCITONIN-SALMON BANDRONATE RALOXIFENE RISEDRONATE & ALL OTHER GENERICS	ACTONEL ATELVIA BINOSTO EVENITY EVISTA FOSAMAX MIACALCIN PROLIA
RHEUMATOID ARTHRITIS	HIGH DOSE IBUPROFEN AND NAPROXEN (PRESCRIPTION STRENGTH) CELECOXIB NABUMETONE PIROXICAM DIFLUNISAL INDOMETHACIN KETOPROFEN ETODOLAC	ACTEMRA AMJEVITA CIMZIA CYLTEZO ENBREL ENSPRYNG HADLIMA HULIO HUMIRA HYRIMOZ





Step Therapy

Continued

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.

RHEUMATOID ARTHRITIS (Continued)	PREDNISON CYCLOPHOSPHAMIDE CYCLOSPORINE AZATHIOPRINE METHOTREXATE & ALL OTHER GENERICS	IDACIO ILUMYA INFLECTRA KEVZARA KINERET OLUMIANT ORENCIA RENFLEXIS RINVOQ SIMPONI SILIQ SKYRIZI STELARA TALTZ XELJANZ YUFLYMA YUSIMRY
URINARY AGENTS	FLAVOXATE OXYBUTYNIN TOLTERODINE TROSPIUM & ALL OTHER GENERICS	GELNIQUE MYRBETRIQ OXYTROL TOVIAZ VESICARE
ADD & ADHD	ALL GENERICS	ADDERALL ADZENYS AZSTARYS CONCERTA COTEMPLA XR DAYTRANA DESOXYN DEXEDRINE DYANAVEL EVEKEO FOCALIN JORNAY METHYLIN MYDAYIS PROCENTRA QELBREE QUILLIVANT RELEXXI RITALIN VYVANSE XELSTRY ZENZEDI
ANTI-MIGRAINE	ALL GENERICS	AIMOVIG AJOVY BRIVIACT ELYXYB EMGALITY ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL NURTEC ONZETRA QULIPTA RELPAX REYVOW TOSYMRA TREMIMET TRUDHESA UBRELVY



Step Therapy

Continued

RX NEWS



The Board of Trustees of the Central Pennsylvania Teamsters Health and Welfare Fund recently increased the Epi Pen max to allow 3 packages (6 Epi Pens) per year effective immediately.

rev. 12.8.23

ANTI-MIGRAINE (Continued)		VYEPTI ZAVZPRET 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 ELEPSIA EPIDIOLEX EPRONTIA FELBATOL FINTEPLA FYCOMPA KEPPRA KLONOPIN LAMICTAL 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 KONVOMEPR LANSOPRAZOLE NEXIUM OMEPRAZOLE OMEPRAZOLE-BICARB PANTOPRAZOLE PREVACID PRILOSEC PROTONIX ZEGERID
ULCERATIVE COLITIS	AZULFIDINE BALSALAZIDE MESALAMINE SULFASALAZINE & ALL OTHER GENERICS	AMJEVITA APRISO COLAZAL DELZICOL DIPENTUM ENTYVIO HUMIRA LIALDA PENTASA SIMPONI STELARA

PREFERRED BRAND NAME DRUG LIST

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

EFFECTIVE DATE: April 1, 2024

VERY IMPORTANT

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

ANALGESICS

Anti-Migraine

Aimovig
Ajovy
Emgality 100, 120, 300 MG
Nurtec ODT
Qulipta
Reyvow
Ubrelvy

Opioid Agonist

Nucynta ER
Xtampza ER

ANTI-INFECTIVES

Anti-infectives

Dificid 200 MG Tab/40 MG Susp

CARDIOVASCULAR

Angiotensin Receptor

Blockers

& Combinations

Entresto

Anti-arrhythmics

Multaq

Anti-hyperlipidemics

Nexletol
Nexlizet

Nitrates

Nitro-Bid 2% Ointment

Miscellaneous

Cardiovascular

Corlanor
Verquvo

CNS AGENTS

Anti-anxiety/Sedative-

Hypnotics

Belsomra

Anti-convulsants

Aptiom

Anti-psychotic Agents

Rexulti

Attention Deficit Disorder Treatment

Azstarys Cap
Vyvanse

Miscellaneous CNS Agents

Sunosi Tab

ENDOCRINE

Hyperglycemics

Dipeptidyl Peptidase-4

& Combos

Janumet
Janumet XR
Januvia

GLP-1 Recep. Agonist

Ozempic
Rybelsus Tab
Trulicity

Insulins

Fiasp Flextouch, Vial, Penfill
Levemir/Flextouch
Novolin
Novolog
Relion Novolin
Relion Novolog
Soliqua
Toujeo Solostar
Toujeo Max Solostar
Tresiba Vial, Flextouch
Xultophy

Sodium-Glucose Co Transporter 2 Inhib

Glyxambi
Jardiance
Synjardy
Synjardy XR
Trijardy XR
Xigduo XR

Miscellaneous

Baqsimi Spray
Mounjaro
Zegalogue

PREFERRED BRAND NAME DRUG LIST

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

EFFECTIVE DATE: April 1, 2024

VERY IMPORTANT

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GASTROINTESTINAL AGENTS

Digestants

Creon
Zenpep DR

Miscellaneous Products, Gastrointestinal

Cortifoam 10% Aerosol
Movantik
Symproic Tab
Trulance 3 MG Tab
Viberzi Tabs
Xifaxan 550 MG Tab

HEMATOLOGY

Anti-Coagulants, Direct Factor X

Eliquis
Xarelto

Anti-Platelet

Brilinta

NUTRITION

Electrolyte Modifiers

K-Phos #2 Tab
Lokelma 5 & 10 GM Pow Pkts
Velphoro 500 MG Chew Tab
Veltassa Pow Pkts

OB/GYN

Estrogenics

Climara Pro Patch
Duavee
Estrogel 0.06% Gel
Premarin Tab
Premphase
Prempro

Miscellaneous

Myfembree Tabs
OriaHnn Caps
Orilissa Tab

OPHTHALMIC AGENTS

Anti-infectives

Ciloxan 0.3% Ointment
Zylet Eye Drops

Glaucoma Agents:

Alphagan P 0.1%,
Lumigan
Simbrinza

Miscellaneous

Natacyl 5% Eye Drops

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Atrovent 17 MCG HFA Inhaler
Incruse Ellipta
Spiriva Respimat

BetaAdrenergic & Combos

Anoro Ellipta
Breztri
Combivent
Dulera
Serevent Diskus
Stiolto Respimat
Trelegy Ellipta 100-62.5-25

Glucocorticoids, Inhalation

Arnuity Ellipta
Asmanex HFA & Twisthaler
QVAR redihaler

* 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. Balances can be checked on the fund’s pension calculator.

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 are on 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.

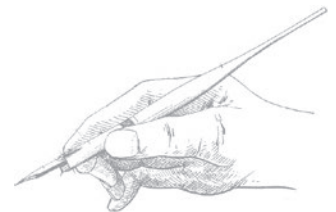
7. **Signatures on Fund Documents** – Please sign all Fund documents with your legal name, which must match what is on file with the Fund Office. Please be sure to use your full name (no nicknames) and suffix (Jr., Sr., III), if applicable.



1099-Rs were mailed January 31, 2024. If you need another copy, they can be found on the Pension Calculator on the website or by calling the Pension Fund Office.

Pension Annual Statements will be mailed in April. Any questions about your statement, please contact the Pension Department.

If you are providing the Central Pennsylvania Teamsters Pension Fund with a Power of Attorney or POA paperwork it must be **dated, signed by the principal, witnessed by two adults, and notarized.** Pennsylvania law does require a notice, and an acknowledgment provision, that must be included at the beginning of any POA. This is a legal document, and it is best to have legal counsel assist in creating this document. If these requirements are not met the document will be denied.



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

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



Effective January 1, 2024, for members that have Dental benefit coverage through the Central Pennsylvania Teamsters Health and Welfare Fund, the dental maximum is increased for all Plans. The new annual allowance will increase to \$2,000 for Core A Plans, \$1,600 for Core B Plans and \$1,200 for Core C Plans per covered individual.

Effective January 1, 2024, for members that have Vision benefit coverage through the Central Pennsylvania Teamsters Health and Welfare Fund, the Davis Vision allowances have increased. The Frames and Lenses Allowance will increase from \$90 to \$150. Contact Lenses Allowance will increase from \$95 to \$150. There is also a new added benefit of \$200 towards any bilateral Lasik procedure. If the procedure is performed on only one eye, the benefit is \$100.

Please note that the Delta Dental Logo will no longer be printed on the new Medical Benefit cards. If you would like to receive a separate Delta Dental ID card please follow the instructions on "Where's my ID card" page included in this edition of the newsletter.



Where's my ID card?

You don't need a Delta Dental ID card when you visit the dentist. Just provide your **name**, **birth date** and **enrollee ID** or **Social Security number**.

Have dependents on your plan? They'll need to use your details.

Still want one?



On your computer

You can download and print an ID card from computer.

- Log in to your Delta Dental account at **deltadentalins.com**.
- Click on **Get ID card** and then **Print ID card**.



Scan to visit
deltadentalins.com



On your phone

You can use your ID card in the app or add your ID card to your phone's mobile wallet.

- Download the **Delta Dental Mobile App** from the App Store or the Google Play Store.
- Log in to your **deltadentalins.com** account in the app. Your ID card information will be on the front page.

Retirees Approved for Pensions December, 2023 through February 2024

Name	Local	Employer	Name	Local	Employer
December 2023			January 2024		
ANDERSON, TROY E	776	YRC FREIGHT	SMITH, LESLIE P	776	NEW PENN MOTOR EXPRESS INC
ANNACARTO, PAULA L	229	HARPER COLLINS PUBLISHERS INC	SMITH, THOMAS S	401	PLYMOUTH ROCK TRANSPRTATN CORP
ANSELL, ROBERT L	776	YRC FREIGHT	SMITHONIC, DAVID P	229	NEW PENN MOTOR EXPRESS INC
ARTER JR, CHARLES H	776	ARKANSAS BEST FREIGHT SYS INC	SNYDER, DWIGHT A	776	ARKANSAS BEST FREIGHT SYS INC
BARBER, GEORGE C	776	PILOT FREIGHT CARRIERS INC	STAABY, DAVID L	429	NEW PENN MOTOR EXPRESS INC
BARBER, RICHARD L	776	YRC FREIGHT	STILES, ROBERT	776	YRC FREIGHT
BARKET, ARTHUR F	776	NEW PENN MOTOR EXPRESS INC	TURZANSKI, SUSAN E	429	NEW PENN MOTOR EXPRESS INC
BEERS, GREGORY W	773	ARKANSAS BEST FREIGHT SYS INC	WAGNER, HEIDI	429	J M SWANK LLC
BENDER, MICHAEL LEE	776	ARKANSAS BEST FREIGHT SYS INC	WARFLE, WALTER L	229	SUPER MARKET SERVICE CORP
BEST, TYRONE	776	NEW PENN MOTOR EXPRESS INC	WEISER, DAVID J	771	UNITED PARCEL SERVICE INC
BINNER, MARTIN J	401	YRC FREIGHT	WOLFE, JOHN D	776	CONSOLIDATED FREIGHTWAYS
BLAKE JR, CHARLES E	776	YRC FREIGHT	ZERN, THOMAS M	771	JOHN A ZERN & SONS
BLOSS JR, RONALD E	776	PRESTON TRUCKING CO INC	ZERBE, JAMES D	429	ASSOCIATED WHOLESALERS INC
BROUGHT, PAULINE F	776	UNITED PARCEL SERVICE INC			
CAMMARANO JR, JOSEPH M	429	A T V BAKERY			
CRUZ, ONIX	771	YRC FREIGHT			
DANIELS, KENNETH	776	ARKANSAS BEST FREIGHT SYS INC			
DAVIS, MICHAEL JOHN	429	GENERAL COMMODITIES WAREHOUSE			
DREIBELBIS, CHERYL A	429	WINDSOR SERVICE INC			
DREISBACH, TROY E	773	UNITED PARCEL SERVICE INC			
DUNLAP, TIMOTHY L	776	YRC FREIGHT			
EDWARDS, DEREK	773	INTERSTATE BRANDS CORP D/B/A			
EPPS, TIMOTHY B	429	NEW PENN MOTOR EXPRESS INC			
FOGLEMAN, ELLEN M	401	UNITED PARCEL SERVICE INC			
FORD, JAMES P	776	ARKANSAS BEST FREIGHT SYS INC			
GOODHEER, THOMAS C	776	YRC FREIGHT			
GRAVES, DUANE E	776	NEW PENN MOTOR EXPRESS INC			
HAHN, JAMES A	773	EASTERN INDUSTRIES INC DIV OF			
HANTZ, JAMES W	773	ONE SOURCE			
HARNER, ROY D	776	YRC FREIGHT			
HENRY, DAVID M	771	BEAR DISTRIBUTING CO INC			
HILDEBRAND, CAROLYN A	776	PRESTON TRUCKING CO INC			
HILL, RICHARD J	776	YRC FREIGHT			
HOFFMAN, AUDREY	429	BERKS COUNTY PAPER INC			
HOPPE, DALE R	773	EASTERN INDUSTRIES INC DIV OF			
JOHNS, RANDALL S	401	YRC FREIGHT			
KEMMERER, DAVID M	429	BERKS PRODUCTS CORP			
KEPHART JR, EARL S	776	YRC FREIGHT			
KESSLER, DELBERT L	776	YRC FREIGHT			
KLAHOLD, KIMBALL L	429	NEW PENN MOTOR EXPRESS INC			
KLEEMAN, PETER	776	ARKANSAS BEST FREIGHT SYS INC			
KNARR, RICKY LEE	401	WISE FOODS			
KOONTZ, MARK	771	YRC FREIGHT			
KOTULA JR, JOHN J	776	YRC FREIGHT			
KREISER, ROGER K	429	ASSOCIATED WHOLESALERS INC			
LEE, LUZDARY	773	PEOPLE FIRST			
LEWIS JR, DONALD J	401	YRC FREIGHT			
LOBB, RANDY S	429	NEW PENN MOTOR EXPRESS INC			
LONG, MICHAEL E	776	CLETUS E MUMMERT INC			
LUTZ, JERRY R	429	EASTERN INDUSTRIES INC			
MANWILLER, DAVID H	429	NEW PENN MOTOR EXPRESS INC			
MARON, RICHARD	401	YRC FREIGHT			
MARTINEZ, ERNESTO	773	OGDEN FACILITY SERVICES			
MAZZEI, FRANK	401	GREAT NORTHERN DISTRIBUTORS			
MCHALE, MARTIN E	776	NEW PENN MOTOR EXPRESS INC			
MCNAMARA, BRIAN J	429	KAYTEE PRODUCTS INC.			
MILLER, JOHN DOUGLAS	776	USF RED STAR			
MORRISON, EMERSON A	776	ARKANSAS BEST FREIGHT SYS INC			
MOYER, GREGORY	776	YRC FREIGHT			
NEWELL, KATHLEEN	401	YRC FREIGHT			
OERMAN, ROY	776	YRC FREIGHT			
PEGULA, JEAN ANN	229	PEPSI COLA BOTTLING			
PEREZ, MICHAEL D	776	ARKANSAS BEST FREIGHT SYS INC			
PODOLETZ, PATRICK	771	YRC FREIGHT			
ROMIG, SAMUEL R	776	YRC FREIGHT			
RUDY, BRYAN S	776	ARKANSAS BEST FREIGHT SYS INC			
SALVADGE, MICHAEL	773	PENSKE TRUCK LEASING CO LP			
SCHNECK, DEAN R	429	LEHIGH VALLEY DAIRIES INC			
SCHOLL, TIMOTHY N	764	CENTRAL BUILDERS SUPPLY CO			
SCHUMAN, DANIEL W	229	ROADWAY EXPRESS INC			
SMITH, FRANK B	776	ROADWAY EXPRESS INC			
			ASPER, CLAYTON P	776	UNITED PARCEL SERVICE INC
			BAIR, HARVEY J	771	YELLOW FREIGHT SYSTEM INC
			BANKS, PHILIP L	771	YRC FREIGHT
			BLOUCH, CORY D	771	UNITED PARCEL SERVICE INC
			BOLIG, KEVIN M	429	TEAMSTERS LOCAL UNION 429
			BORGER, RODNEY	401	YRC FREIGHT
			CAHILL, JOHN C	771	YRC FREIGHT
			CLIFTON, RICHARD	229	HARPER COLLINS PUBLISHERS INC
			COULSTING, ROBERT	773	ARKANSAS BEST FREIGHT SYS INC
			CRAIG, CHAD L	776	CAROLINA FREIGHT CARRIERS CORP
			DINKLOCKER, RONALD A	776	USF HOLLAND INC
			DODGE III, FRANCIS J	229	JOS NOTARIANNI & CO
			DOUD, BRIAN L	776	YRC FREIGHT
			DROST, MICHAEL P	229	SCRANTON SEWER AUTHORITY
			DURNIN III, PAUL V	773	YRC FREIGHT
			FAATZ, ALAN C	401	DOMOCO GAS & OIL COMPANY
			FELKER, KELLY T	229	CONSOLIDATED FREIGHTWAYS
			FLEWELLING, GALEN A	776	MAIERS BAKERY
			FULLERTON JR, FRANCIS A	771	YRC FREIGHT
			GEESAMAN, PAMELA J	776	NEW PENN MOTOR EXPRESS INC
			GILBERT, ROBERT G	776	UNITED PARCEL SERVICE INC
			GRAY JR, JACK N	776	JONES MOTOR CO INC
			HARTMAN, CARL	776	ARKANSAS BEST FREIGHT SYS INC
			HEDRICK, KEITH A	776	ROADWAY EXPRESS INC
			HENNEFORTH, MARK L	229	CONSOLIDATED FREIGHTWAYS
			HITTINGER, KENT M	773	INTERSTATE BRANDS CORP D/B/A
			HOUSE, KENLEY R	776	ARKANSAS BEST FREIGHT SYS INC
			KAUFFMAN, LONNIE D	776	UNITED PARCEL SERVICE INC
			KLINGER SR, MARK R	401	YRC FREIGHT
			KRULL, MICHAEL M	776	ROADWAY EXPRESS INC
			LEHMAN, LAWRENCE J	776	ROADWAY EXPRESS INC
			MATISZ, ANDREW M	773	YRC FREIGHT
			MCCALICHER, JOHN N	429	CLOVER FARMS DAIRY LLC
			MCCAUSLIN, JEFFREY ALAN	776	ARKANSAS BEST FREIGHT SYS INC
			MCMANAMON, MICHAEL	773	UNITED PARCEL SERVICE INC
			METZGER, KARL	401	DARON NORTHEAST
			MIERZEJEWSKI, ROBERT J	429	COTT BEVERAGES WYOMISSING INC
			MILLER, GREGORY T	429	CARL R BIEBER INC
			MORRIS, STEPHEN	401	YRC FREIGHT
			MUDRI, KATHLEEN	773	PEOPLE FIRST
			MUMMA, MICHAEL	776	YRC FREIGHT
			MYERS, LARRY M	776	NEW PENN MOTOR EXPRESS INC
			NAIMOLI SR, MICHAEL J	429	READING FOUNDRY & SUPPLY CO
			PODOLETZ, JEFFREY L	776	YRC FREIGHT
			POWELL, STEVEN R	229	TOPPS CHEWING GUM INC
			REPMAN, MICHAEL G	776	YRC FREIGHT
			ROBBINS, CRAIG E	229	UNITED PARCEL SERVICE INC
			ROTHENBERGER, LYNN A	429	CENTRAL PENNSYLVANIA TEAMSTERS
			SATORY III, GEORGE J	771	YRC FREIGHT
			SCHUCHART II, KENNETH R	776	YRC FREIGHT
			SENSENG, LESTER M	429	CLOVER FARMS DAIRY
			SHERIDAN, WILLIAM M	771	YRC FREIGHT
			SIMPSON, JEFFREY R	771	UNITED PARCEL SERVICE INC
			SIRKO, MICHAEL A	229	DIMARE FRESH INC
			SOUCY, JOSEPH	229	YRC FREIGHT
			STALEY SR, ROBERT W	401	ACME MARKETS INC
			SWOPE, KARL G	776	ARKANSAS BEST FREIGHT SYS INC

Retirees Approved for Pensions December, 2023 through February 2024

Name	Local	Employer
TURZANSKI, SUSAN E	429	NEW PENN MOTOR EXPRESS INC
VEGH, WILLIAM A	773	PRESTON TRUCKING CO INC
WALTERSDORFF, JUDY L	776	UNITED PARCEL SERVICE INC
WEITZEL, WILLIAM R	771	YRC FREIGHT
WOLF, DAVID	776	TEAMSTERS LOCAL UNION 776

February 2024

BABINETZ, MICHAEL A	401	UNITED PARCEL SERVICE INC
BAKANOWSKI, DAVID JAMES	429	J M SWANK LLC
BANEY, DEAN J	764	CENTRE CONCRETE COMPANY
BECK, PHILLIP C	771	YRC FREIGHT
BIRTELL JR, LAWRENCE	401	UNITED PARCEL SERVICE INC
BOHNING, BURKE JAMES E	773	UNITED PARCEL SERVICE INC
BURTON, JOSEPH A	229	DEFAZIO EXPRESS INC
CALLELA JR, RALPH P	229	BURSCHEL DAIRY COMPANY
CATHERMAN, GARRY L	764	CPC LOGISTICS INC
CHROMEY, KEVIN	229	TOPPS CHEWING GUM INC
COFFEE, ROBERT	429	STROEHMANN BAKERIES L. C.
COOPER, TERRY L	776	NEW PENN MOTOR EXPRESS INC
CREASY, JACKIE L	776	UNITED PARCEL SERVICE INC
CROLL, JEFFREY A	401	YRC FREIGHT
DAVEY, RANDALL W	429	KAYTEE PRODUCTS INC.
DIODOARDO, PIERO	773	UNITED PARCEL SERVICE INC
DOMMES, JOSEPH	229	WILLIAM ROSENSTEIN & SONS
EISENHARD, BERNARD M	229	ROADWAY EXPRESS INC
GARDNER JR, DAVID L	764	UNITED PARCEL SERVICE INC
GASSETT, DALE	429	SUPERVALU INC
GEIST, DARYL L	429	CFD TRANSPORTATION LLC
GOSHERT, JAMES L	429	ASSOCIATED WHOLESALERS INC
GOWER, MICHAEL C	429	CLOVER FARMS DAIRY
GRAYBILL, MICHAEL A	776	YRC FREIGHT
HAHN, JAMES A	773	EASTERN INDUSTRIES INC DIV OF
HARAK, FRANK	312	MATLACK INC TERMINAL 5
HARRELL, RONALD	771	YRC FREIGHT
HECKMAN, DANNY R	401	R F TRUESDELL COMPANY INC
HILLBISH JR, EARL R	429	NEW ENTERPRISE STONE & LIME CO
HIMMELBERGER, DENISE	429	CLOVER FARMS DAIRY
HOFFA, SCOTT E	429	BERKS PACKING COMPANY INC
HOFFMAN, MICHAEL W	429	BRENNTAG NORTHEAST LLC
JEFFRIES, JOHN JAY	429	DEAN DAIRY FLUID LLC
KARPOVAGE, DANETTE	401	NELSON OF KINGSTON INC
KELLER, MICHAEL L	776	YRC FREIGHT

Name	Local	Employer
KNIGHT, RANDALL	776	YRC FREIGHT
KOONS, JAMES E	773	UNITED PARCEL SERVICE INC
LABAR, RANDI A	773	UNITED PARCEL SERVICE INC
LANDIS, FRED T	771	YRC FREIGHT
LANIEWSKI, GARY J	229	NEW PENN MOTOR EXPRESS INC
MAIER, CHARLES T	429	COTT BEVERAGES WYOMISSING INC
MCAFFEE, KENNETH J	429	YEAGER SUPPLY INC
MCCOMSEY, DALE L	771	YRC FREIGHT
MONAHAN, JERRY E	771	YRC FREIGHT
MOSER, DANIEL B	401	SCHULTZ'S INC.
NAUGLE, KEITH T	429	YEAGER SUPPLY INC
NEISWENDER, LARRY E	429	BIMBO BAKERIES USA, INC
NEY, JOSEPH DAVID	776	NATIONS WAY TRANSPORT SERVICES
PALFREY, BARRY S	229	NEW PENN MOTOR EXPRESS INC
PASCHE, DANIEL	776	ARKANSAS BEST FREIGHT SYS INC
RANK, KENNETH J	429	NEW PENN MOTOR EXPRESS INC
REIDENHOUR, LORI A	429	BERKS PRODUCTS CORP
RITTER, TIMOTHY C	776	YRC FREIGHT
SCHLUSSER, MICHAEL C	776	YRC FREIGHT
SEDOCK, MICHAEL J	229	FERRANTI BEER DIST CO
SLOTA JR, ROBERT D	229	THE TRIBUNE
SMITH, JAMES M	776	NEW PENN MOTOR EXPRESS INC
SNYDER, MICHELLE A	429	CLOVER FARMS DAIRY
SPEICHER, DAVID B	776	YRC FREIGHT
SPOTTS, RONALD E	771	HERMAN R EWELL INC
STEEN JR, RAY L	771	YELLOW FREIGHT SYSTEM INC
STOUTZENBERGER, RICHARD W	771	PENNCAST CORPORATION
STRAUSS, ALLEN J	773	UNITED PARCEL SERVICE INC
SZPAK, RONALD R	776	YRC FREIGHT
URBON, TODD A	429	LEHIGH VALLEY DAIRIES DIV OF
WAHLER, CAROLINE L	771	YRC FREIGHT
WALTERS, JOHN P	229	SUPER MARKET SERVICE CORP
WEST, MARGARET	229	THE BAZOOKA CO INC
WHITEHEAD, KURT L	429	SUPERVALU INC
WILLIAMS, HARVEY A	312	MATLACK INC TERMINAL 5
WILLIAMS, JAY W	776	YRC FREIGHT
WILLINGHAM, DAVID M	773	YRC FREIGHT
WIRTZ, DELORES S	229	ROADWAY EXPRESS INC
WITMER, DANIEL L	776	CONSOLIDATED FREIGHTWAYS
WOOD, LINDSAY K	776	ARKANSAS BEST FREIGHT SYS INC
WOOD, MICHAEL L	771	YRC FREIGHT

FEBRUARY 2024 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 29, 2024. 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	1.9% 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. Click on Pension Fund and then "Reports and Notices."





Healthy Vision Month

10 healthy habits that can protect your lifelong vision health

By developing these simple habits, you can help protect your eye health.

1—Wash your hands

Many vision-related diseases can be spread by touching in or near the eye with an unwashed hand.

2—Safely handle and store contacts

Remember to avoid extended wear and to always toss your solution when it expires. Of course, never touch contacts without washing your hands.

3—Avoid risky cosmetic procedures

Don't risk your eye health by getting dangerous procedures like iris tattooing or unnecessary lid lifts.

4—Wear eye protection

Wear eye protection any time you are near equipment that could fling debris or projectiles. In addition, be sure to wear sunglasses with both UVA and UVB protection.

5—Eat eye-healthy foods

Reduce your risk of cataracts, macular degeneration, night-blindness, and other eye problems with a balanced diet containing fish, eggs, and whole grains.

6—Exercise

Exercise helps reduce stress, regulate blood sugar, and increase blood flow. All of these are great for staying fit and for maintaining healthy eyes.

7—Manage blood sugar and cholesterol

Uncontrolled blood sugar, high cholesterol, and high blood pressure can reduce the efficiency of your circulatory system. Diabetic retinopathy, glaucoma, or blurry vision may result.

8—Rest your eyes

If you're not using your distance vision while overusing your near vision, you may develop nearsightedness or eye strain. Take regular breaks.

9—Stop smoking

Smoking increases the risk of vision loss as you age. The smoke is constantly irritating and inflaming your eyes. Eventually, eyesight will decline.

10—Get regular eye exams

Eye exams aren't just for correcting vision issues. They are also key in the early detection of systemic diseases like diabetes and hypertension. Your eye exam is one of the most important preventative care services available to you.

Sources: All About Vision, AAO, AOA, Glaucoma.org, NIH.gov

— Learn more at [versanthealth.com/blog](https://www.versanthealth.com/blog)

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
ADAM CROSSEN, Trustee
JIM GEISE, Trustee
MARK GLADFELTER, Trustee
ASHLYNNE HART, 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, 2024

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 2023 because the Plan’s PPA funded percentage was 92.20%. For 2024, the Trustees are once again pleased to inform you the Plan is certified in the “green” or “safe zone”.

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, 2023 and does not reflect the Plan's 2023 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, 2023 and ending December 31, 2023 (“Plan Year”). However, it relates to the Plan’s funded status as of January 1, 2023. *It does not reflect the Plan’s investment return for the 2023 Plan Year, nor does it reflect the Plan’s funded status as of January 1, 2024 (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			
	2023 Plan Year	2022 Plan Year	2021 Plan Year
Valuation Date	January 1, 2023	January 1, 2022	January 1, 2021
Funded Percentage	92.20%	94.31%	88.57%
Value of Assets	\$ 1,344,510,168	\$ 1,287,263,142	\$ 1,191,341,101
Value of Liabilities	\$ 1,458,101,965	\$ 1,364,799,580	\$ 1,345,069,668

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, 2023	December 31, 2022	December 31, 2021
Fair Market Value of Assets	\$1,333,192,048 (unaudited)	\$1,256,565,553	\$1,390,068,876

The December 31, 2023 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 2023 Plan Year. In addition, the Plan’s actuary has certified the Plan is not in Endangered, Critical, or Critical and Declining Status for the 2024 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 27,168. Of this number, 6,206 were active participants, 16,761 were retired or separated from service and receiving benefits, and 4,201 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 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:

<u>Asset Allocations</u>	Percentage
Stocks	45.21%
Investment grade debt instruments	5.79%
High-yield debt instruments	5.11%
Real Estate	21.98%
Other	21.91%

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.

**Please be on the lookout for
future postcards from the
Central Pennsylvania Teamsters
for important information.**



**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
Ashlynn Hart
Employer Trustee
Adam Crossen
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
Willig, Williams and Davidson
Legal Co-Counsel
Novak Francella, LLC
Certified Public Accountants
Investment Performance Services
Investment Consultant
**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 to obtain beneficiary change forms to complete and send in to the Fund Office.

Visit Our Website at: www.CentralPATeamsters.com