

GUARDIAN

Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



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



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IMPORTANT NOTICE

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUGS LIST
FOUND ON PAGES 6-7 WHICH IS EFFECTIVE OCTOBER 1, 2025.

FALL-ING INTO HEALTHY HABITS

The change in temperature, vibrant leaves on trees, and the wind down to the end of the year – it must be fall. It's the perfect opportunity to pause and reflect on what you've accomplished this year and what healthy habits you'd like to create for the rest of the year. Let's explore five easy ways to "fall" into wellness this season.

Scan the Aisles for Seasonal Foods

This fall, nourish your body from the inside out with nutritious foods that are in season – particularly produce options. Fall is often associated with harvest for good reason! From hearty squash, bright beets, and broccoli to crisp apple varieties, fresh figs, and cranberries, this season offers a variety of delicious options. Make it fun and incorporate seasonal fruits and vegetables into your fall recipes for a burst of flavor and essential nutrients.

Get Outdoors

Mild temperatures beg for time spent in the beauty of nature. Take yourself and your family or friends outside with walks, hikes, reading, dining, or local community-organized festivals and events. Outdoor activities can boost your mood, relieve stress, increase your physical activity, and provide a refreshing change of scenery.

Don't Sleep on Sleep

You can always work on improving your sleep habits. Bedtime is important so you can stay healthy, maintain energy and focus, and obtain adequate rest. With daylight savings hitting mid-fall for most, it's a great time to focus on improving your sleep habits aiming to get eight hours nightly. Create a calming bedtime routine during cooler evenings that lead into the winter months – dim the lights, reduce screen time, and prepare for a restful sleep.

Set New Goals

Take some time to think of goals you'd like to set or achieve before the year closes out. Reassess your health goals and reflect on what is most important to you. Want to exercise more and be less sedentary, maintain a healthier weight, practice mindfulness? Whatever it might be, use fall to set realistic goals and act. Progress, not product!

Practice Mindfulness and Gratitude

Winding down towards the end of the year is an opportune time for reflection and gratitude. Take the pressure off to perfect your health and wellness, instead just take a few minutes each day to settle into the moment. Notice where you are, take in your senses, and take some deep breaths while feeling thankful for the season and where you are in your health journey. This simple practice can enhance your mental health, reduce stress, and promote a more positive outlook as the days grow shorter.

Take advantage of the season to encourage healthy habits. Fall into healthy habits like eating seasonal foods, getting outside, and expressing gratitude. Just as the leaves change, your healthy habits can too!

Source: www.wellbeing.place

If a Participant passes away, the Pension Fund Office must be notified as soon as possible to avoid an overpayment of their pension benefits. It is illegal to accept, deposit or cash a check that is issued under the deceased member's name and Social Security Number.

The Pension Fund will also require a copy of their death certificate mailed to the Pension Fund Office. An electronic copy is not acceptable.

Please Note: Even if the member has selected a survivor benefit for their spouse, the death still needs to be reported as soon as possible to the Pension Fund and a copy of the death certificate will be required.

Flu Shots 101: Who Needs a Flu Shot and When Should I Get One?



There's no question that flu season is coming – every year, starting in the fall, there are notices everywhere about getting vaccinated and washing your hands regularly. But year after year, people still have the same questions about the flu vaccine.

We want to answer all your basic flu questions so you feel more confident heading into flu season. In this flu shots 101 guide, learn who needs a flu shot and when to get one.

When is flu season?

We recommend getting a flu vaccine at the start of the flu season in September. However, getting a flu shot later in the season can still provide benefits, as the Centers for Disease Control and Prevention (CDC) states that the flu season in the U.S. typically peaks between late December and early March. In some years, significant flu activity can last until May.

Who should get a flu shot?

The CDC recommends that anyone six months of age or older should get an annual flu shot, including pregnant women. With a flu shot, pregnant women can protect themselves and their developing babies, even in the first few months after birth.

The exceptions are people who have severe allergies to eggs or vaccine ingredients, or those who have had Guillain-Barré syndrome, a rare disorder in which the immune system attacks nerve cells. In these cases, the CDC asks you to talk to a doctor before getting a flu shot.

How long does a flu shot last?

This question is a little tricky. Because the flu season is unpredictable and everyone's immune system may respond differently to a flu shot, there's no way to put a specific timestamp on how long the effects of your flu shot will last. On average, a flu shot provides protection against the specific flu strains it was designed to treat for up to nine months. The CDC notes that while "delaying vaccination might permit greater immunity later in the season, deferral could result in missed opportunities to vaccinate." Vaccination in the fall ensures that the impact of the vaccine will last through the flu's most active months.

Regardless of what part of the season you get your flu shot, the CDC does say that you need to get a new one every year. This is for two reasons:

1. The vaccine's immunity declines over time, so it needs a refresher every year.
2. The flu virus is constantly changing, so the strain your shot protected you against last year may not be the strain that physicians are concerned about this year.

How long does it take for a flu shot to work?

It takes about two weeks for the flu shot to take effect. The antibodies that protect you against infection need that time to develop in your body. After you get your flu shot, make sure to continue taking precautions against the flu: wash your hands regularly, cover your mouth when you cough and sneeze, and avoid touching your eyes, nose, or mouth.

Flu shots are covered in full with your benefits provided through the Central PA Teamsters.

Source: <https://www.concentra.com/resource-center>

Don't let sickness slow you down.

Get care by
phone or video 24/7.



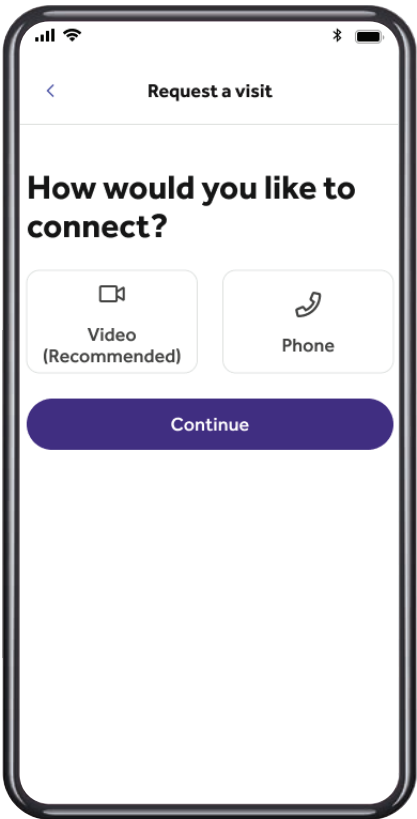
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- Rashes
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- And more



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*Teladoc Health is not available internationally.

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

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

The Central Pennsylvania Teamsters Health & Welfare Fund:

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

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

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

- Qualified interpreters
- Information written in other languages

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

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

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

1-610-320-5500. لكل رفوت، ان اجم، ةي وغلل اءءءاس مل اءاءء ةي بءرءا ةغلل اءءءءء تنك اذا ةي بءنء.

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 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
Specialty	Retail up to a 30 day supply	\$150

Plans
14 and 16

RETAIL*	Generic for up to a 90 day supply	Option A	Option B	Option C
	Brand Preferred for up to a 34 day supply	\$0	\$0	\$0
	Brand Non-Preferred for up to a 34 day supply	\$15	\$20	\$30
Specialty	Retail up to a 30 day supply	\$30	\$40	\$50
		\$150	\$150	\$150



RX News

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

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

\$0 copay for eligible brand name prescribed through Alliance under the 340B program.

*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 copayments for all Zohydro prescriptions will be \$150 per script.

*NOTE: CVS and Walgreens are not participating pharmacies.

PREFERRED BRAND NAME DRUG LIST

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

EFFECTIVE DATE: October 1, 2025

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-bacterial

Difcid 200 MG Tab/40 MG Susp

Anti-Virals

Lagevrio Caps
Paxlovid

AUTONOMIC

Auvi-Q

CARDIOVASCULAR

Angiotensin Receptor Blockers & Combinations

Entresto Sprinkle

Anti-arrhythmics

Multaq

Anti-hyperlipidemics

Nexletol
Nexlizet

Nitrates

Nitro-Bid 2% Ointment

Miscellaneous Cardiovascular

Corlanor
Verquvo

CNS AGENTS

Anti-anxiety/Sedative- Hypnotics

Belsomra

Anti-parkinson Agents

Inbrija

Anti-psychotic Agents

Rexulti
Vraylar

Attention Deficit Disorder Treatment

Azstarys Cap

Miscellaneous CNS Agents

Sunosi Tab

DENTAL

Fluoridex Sensitivity Relief
Fluorimax 5000 1.1% Paste
Prevident 5000 Enamel Protect
Prevident 5000 Sensitive Paste

EAR, NOSE, & THROAT

Otics

Cipro HC Otic Suspension

ENDOCRINE

Hyperglycemics Dipeptidyl Peptidase-4 & Combos

Janumet
Janumet XR
Januvia

GLP-1 Recep. Agonist

Ozempic
Rybelsus Tab
Trulicity

Insulins

Fiasp Flextouch, Vial, Penfill
Humalog cart, Kwikpen, vial
Humalog jr Kwikpen
Humalog mix Kwikpen, vial
Humalog tempo pen
Humulin 70/30 Kwikpen, vial
Humulin N Kwikpen, vial
Humulin R Kwikpen, vial
Lyumjev Kwikpen, vial
Lyumjev tempo pen
Novolin 70/30 flexpen, vial
Novolin N flexpen, vial
Novolin R flexpen, vial
Novolog flexpen, vial, penfill
Novolog mix flexpen, vial

Relion novolin 70/30 flexpen, vial
Relion novolin N flexpen, vial
Relion novolin R flexpen, vial
Relion novolog flexpen, vial
Relion novolog mix flexpen, vial
Soliqua
Toujeo Solostar
Toujeo Max Solostar
Tresiba Vial, Flextouch
Xultophy

PREFERRED BRAND NAME DRUG LIST

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

EFFECTIVE DATE: October 1, 2025

VERY IMPORTANT

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

Sodium-Glucose Co Transporter 2 Inhib

Glyxambi
Jardiance
Synjardy
Synjardy XR
Trijardy XR
Xigduo XR

Miscellaneous

Baqsimi Spray
Kerendia
Mounjaro
Zegalogue

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

IMMUNE SYSTEM

Myhibbin 200MG/ML Suspension

NUTRITION

Electrolyte Modifiers

K-Phos #2 Tab
Lokelma 5 & 10 GM Pow Pkts
Veltassa Pow Pkts

OB/GYN

Estrogenics

Climara Pro Patch
Duavee
Premarin Tab
Premphase
Prempro

Miscellaneous

Myfembree Tabs
OriaHnn Caps
Orilissa Tab

OPHTHALMIC AGENTS

Anti-infectives

Ciloxan 0.3% Ointment
Zylet Eye Drops

Glaucoma Agents:

Lumigan
Simbrinza

Miscellaneous

Natacyn 5% Eye Drops

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Atrovent 17 MCG HFA Inhaler
Incruse Ellipta
Spiriva Respimat

BetaAdrenergic & Combos

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

Glucocorticoids, Inhalation

Arnuity Ellipta
Asmanex HFA & Twisthaler
QVAR redihaler

WEIGHT MANAGEMENT

Saxenda
Wegovy
Zepbound

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

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



Open Enrollment – If you are eligible to enroll in Central Pennsylvania Teamster's Health and Welfare Fund coverage and previously elected not to do so, you may enroll yourself and/or your eligible dependents during the Open Enrollment period, November 1, 2025 to December 31, 2025 for coverage effective January 1, 2026. Please remember that, if you enroll yourself, you must also enroll all of your eligible dependents, unless your collective bargaining agreement allows for "dependent opt-out". If eligible you will receive a mailing from the Fund office in the next few weeks with more information.

Enrollment forms and plan descriptions are available by calling the Central Pennsylvania Teamsters Contributions and Eligibility Department at 1-800-331-0420.

2026 SBC's ARE NOW LISTED ON WWW.CENTRALPATEAMSTERS.COM



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.

Motor Vehicle Accidents: How Are Medical and Wage Loss Benefits Paid by the Fund?

The Fund Office receives many questions regarding coverage provided by the Fund when the claim is the result of an injury due to a motor vehicle accident. In accordance with Plan provisions, the Fund will **only** cover medical expenses on a subrogated basis once the maximum liability has been paid by the motor vehicle insurance carrier. In other words, the Fund will consider the payment of medical expenses only after benefits from the automobile 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) for injuries sustained in a motor vehicle accident. The only time the Fund will pay more than 5 days of short-term disability benefits is when written proof is submitted verifying that the state in which you reside does not allow you to purchase wage loss protection from your motor vehicle insurance carrier. The state of Pennsylvania allows residents to purchase wage loss protection. It is recommended that you contact your motor vehicle insurance carrier to evaluate the extent to which you are covered for wage loss benefits as a result of a motor vehicle accident. Check with your motor vehicle insurance carrier to ensure that your policy carries at least the minimum coverage required by the state in which you reside.

Do not wait until you have an accident to find out you have no wage loss coverage under your policy.

Payment for the first 5 days of short-term disability benefits **does not** apply to motorcycle accidents. There are **no** short-term disability benefits payable for injuries sustained as a result of a motorcycle accident.

Special Rules for Dental Implants:

If the Fund's dental advisor determines that an implant is necessary to maintain a Patient's dental health and function, the Plan will pay for the cost of the implant under the Medical Provisions of the Plan. Services related to implants, including but not limited to extractions and abutments, will remain subject to the rules for Dental Benefits.

IMPORTANT NOTE: A Provider, Participant, or Patient should submit a claim for implants to the Plan's dental advisor for determination of eligibility before installation of the implants. Failure to do so could leave the Provider and Patient with no source of payment for the implants if the plan's dental advisor subsequently determines that the implants do not qualify for coverage as a Medical Benefit. Please note that Delta Dental will administer the payment of the dental implants as a medical claim and pay the claim outside of the annual maximum in order to utilize the Delta Dental network discounts.

The key points of the Fund's dental implant policy are as follows:

- 1) ALL requests for dental implants must be submitted for pre-determination. If you or your provider do not submit the procedure for predetermination, the Fund will only pay up to your annual dental limit for the implant, and all related dental implant services, and will not consider the claim for payment under the medical provisions of the plan.
 - 2) If the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that the only mode of treatment available to maintain dental health and function is an implant-supported crown, bridge, partial or full denture, the implant claim will be paid under the medical provisions of the plan, and not under the dental provision of the plan.
 - 3) On the other hand, if the Fund and its dental advisor determine that the documentation submitted by your dentist demonstrates that a regular bridge, partial or full denture can adequately maintain your dental health and function, the implant and all related expenses will be paid under the annual dental maximum set forth in your plan.
 - 4) Finally, if the implant is sought for cosmetic or aesthetic purposes, payment for the implant will only be made under the annual dental maximum set forth in your plan
-

Short-Term Disability Benefits

(only applies if included in your benefit package)

The Plan Does Not Pay Short-Term Disability Benefits Under the Following Circumstances, even if you otherwise meet the Plan's definition of Disabled:

1. You are receiving workers compensation payments and are away from work for more than 14 days; or
 2. Your injury was caused by, or is the result of an Accident in which you are sky-diving, operating or otherwise riding, a motorcycle, a motorized land vehicle (*other than an automobile, a farm tractor, a lawn mower, or golf cart, all four of which are covered only if in regular use*), a motorized or non-motorized air vehicle (that is, an airplane not operated by a commercial airline, a helicopter, a hang glider, a parachute, or a balloon) or a personal watercraft (*such as a jet ski, not including boats*).
 3. Your injury or illness was the result of a condition for which Benefits are generally excluded (**for example**, you are recovering from a drunk driving accident);
 4. You are on strike, layoff, or leave of absence (unless your Disability began prior to the strike, layoff, or leave). If you became Disabled prior to the strike, layoff or leave of absence, the Fund will pay short-term Disability Benefits if you are recalled to work for your Employer but remain Disabled after the date of the recall. Benefits will be paid for up to twenty-six (26) weeks beginning on the date of the recall to work. The Fund will not pay short-term Disability Benefits if you are not recalled to work due to lack of seniority or comparable reasons.
 5. You are enrolled in the Plan under COBRA continuation coverage;
 6. Your injury was caused by, or is the result of a motor vehicle accident. If you live in a state (**for example**, Pennsylvania) in which you can purchase wage loss protection from your motor vehicle insurance carrier, the Fund will pay short-term Disability Benefits for the first five days of missed work caused by the motor vehicle accident Disability. If you live in a state in which you cannot purchase wage loss protection from your motor vehicle insurance carrier, the Fund will pay short-term Disability Benefits so long as you provide documentation required by the Fund to prove that you cannot purchase such protection in your state;
 7. You are self-employed and have not obtained liability insurance to provide the same coverage that an employee would receive from worker's compensation coverage for the same Disability.
 8. You have received Disability Benefits for less than twenty-six (26) weeks and return to work for a period of less than 30 days and then return to "Disabled" status. At that time, you will be entitled only to the remaining weeks of Disability Coverage, up to the original twenty six (26) weeks.
- NOTE:** For the purposes of this subsection 8 and subsection 9.b below, "return(ed) to work" means that you are physically at work, and not taking vacation, personal time/PTO, or other non-disability leave.
9. Multiple Disabling Events:
 - a) If you are receiving worker's compensation or other occupational disability benefits and, during that time, become Disabled and Eligible for non-occupational Short-Term Disability Benefits due to a second, unrelated Disability, the Fund will not begin paying Short Term Disability Benefits until the date that you would have returned to work after your first Disability was resolved.
 - b) If you are subsequently Disabled after you have returned to work for one day due to an injury or illness unrelated to an initial Disability, the Fund will pay Benefits for the second Disability as a new claim. However, if you received Short Term Disability but are again Disabled by the same injury or illness, the second Disability will be treated as the same as the first Disability unless you have returned to work for at least 30 calendar days.



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 information when retiring” 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 is provided. The Pension Fund also requires, the Power of Attorney’s to contact the Pension Fund Office and provide their mailing address and your physical address. As Power of Attorney, you must sign the Participant’s name first and your name as Power of Attorney. For example – John J. Smith, Jane J. Smith, POA.

5. Pension Checks – Your checks from the Defined Benefit Plan (or monthly installments from the Retirement Income Plan 1987 if elected) are dated the first of each month. If you elect direct deposit, your check will be deposited on the first business day of the month. For example, if the first of the month falls on Sunday, your check will be deposited on Monday. All new Retirees are required to have their checks directly deposited.

6. Website – Please visit the website for Summary Plan Descriptions, Forms and Notices 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. The RIP 1987 account balances are updated by the 25th of each month.

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.



Don’t forget to review your beneficiary designation. If you need to change your beneficiary you can obtain a new beneficiary form on our website, www.centralpateamsters.com, or by calling the Pension Fund Office. You can also check your designated beneficiaries through the Pension Calculator located on our website.

Please remember to keep your address with the Pension Fund updated if you have moved or if you have a temporary address at different times throughout the year.



Retirement 101

Ready to retire?

When you are ready to retire or have questions about retiring, contact the Central Pennsylvania Teamsters Pension Fund at **1-800-331-0420**. Pension Fund representatives can help you get started with the Pension Application process.

Your final benefit amounts cannot be determined until you declare your date of retirement. Your date of retirement for pension benefit purposes is always the 1st day of the month.

Request for Application Packet (sometimes referred to as the “1st Set of Papers”)

Once you have chosen a retirement date, call the Pension Fund three months (six months if you have accrued credit in another Teamsters Pension Fund) before your anticipated retirement date. A Fund representative will check your eligibility, answer your questions, and arrange to have your Request for Application Packet (or “1st set of papers”) mailed to you. You must declare your retirement date (always the 1st day of the month) as well as provide your birth certificate and your spouse’s birth certificate, marriage certificate, divorce decree, or spouse’s death certificate, if applicable. Only clean and readable copies are acceptable.

Application (2nd Set of Papers)

After you have sent in the above information, the Fund will calculate your final retirement benefits, based on your declared retirement date. This process can take approximately six to eight weeks. Your Retirement Application (sometimes referred to as the “2nd set of

papers”) will then be mailed to you. These papers will provide your benefit amounts and options for receiving your benefits.

After you have reviewed your application, you can contact the Pension Fund to arrange for assistance in completing your paperwork. You can schedule an appointment at the Fund Office or arrange to complete your application over the phone. All appointments should be arranged through the Pension Fund at **1-800-331-0420**.

Your completed application must be received by the 15th of the month to be approved for payment. A letter may be sent by the Fund Office to your employer to confirm your final day of work and termination date. This letter must also be returned by the 15th of the month for your final application to be approved for payment.

You will then receive a letter stating that your pension has been approved.

When Will I Receive My First Monthly Pension Check after my Application has been approved?

Your checks from the Defined Benefit Plan (or monthly payments from the Retirement Income Plan 1987 if elected) will begin on the first of the month following approval of your Retirement application by the Board of Trustees. Retirement checks are issued on the first day of the month and represent benefits for the previous month. For example, if your retirement date is October 1, you will receive your first check dated November 1, representing benefits for the month of October. If your retirement date is retroactive, your retroactive payment will be paid in a separate check on the first day of the month after your application is approved.

Direct deposit is required for all new Retirees.

IMPORTANT THINGS TO REMEMBER

- ✓ If you are a family member of a Participant and he/she passes away, please make sure to contact the Pension Department as soon as possible to avoid a possibility of an overpayment.
- ✓ If your bank is purchased and changes names, account numbers, or routing numbers please contact the Pension Department to complete a new Direct Deposit form, or visit our website.
- ✓ If you made an appointment with the Pension Department for assistance filling out your Pension Application and decide you no longer need the appointment or have to cancel for any reason, please make sure that you contact the Pension Department to cancel the appointment.
- ✓ **Please remember to keep your address with the Pension Fund updated if you have moved or if you have a temporary address at different times throughout the year.**

Retirees Approved for Pensions June 2025 through August 2025

Name Local Employer

June 2025

ANGSTADT, DANIEL L	429	SUPERVALU INC
BANGE, JEFFREY	771	YRC FREIGHT
BENNETT, RUSSELL	776	YORK COUNTY TRANSP AUTHORITY
BOKSAN, GREGORY J	773	UNITED PARCEL SERVICE INC
BRAGG, REX	776	ARKANSAS BEST FREIGHT SYS INC
BREZA, LAURIE A	229	TOPPS CHEWING GUM INC
CAWLEY, WAYNE A	773	FRANK CASILIO & SONS INC
CONRAD, KEITH A	429	BERKS PRODUCTS CORP
COSTEA, JOHN G	776	UNITED PARCEL SERVICE INC
CULLEN, MARTIN LEO	429	CENTRAL PENNSYLVANIA TEAMSTERS
DANKOVITCH, JAMES	429	ASSOCIATED WHOLESALERS INC
DUFFY, KEVIN F	401	GLEN SUMMIT SPRINGS WATER CO
EHRET, GREGORY	773	UNITED PARCEL SERVICE INC
FAIRCHILD, SCOTT	773	UNITED PARCEL SERVICE INC
FELICIANO, ROBERTO	429	VICTUS LTD
HAMMOND, ARDEN EDGAR	229	ROADWAY EXPRESS INC
HANLEY, RICHARD J	429	PETRO OIL
HARTMAN, PATRICK J	229	AFFILIATED FOOD DISTR INC
HASSINGER, MARK A	776	ARKANSAS BEST FREIGHT SYS INC
KANAGY, MARVIN	764	UNITED PARCEL SERVICE INC
LAGERMAN, FRANCIS H	764	UNITED PARCEL SERVICE INC
LANDIS, DALE A	429	WINDSOR SERVICE TRUCKING
LESEK, WILLIAM J	229	UNITED PARCEL SERVICE INC
MATHEWS, HAROLD	771	YRC FREIGHT
MAYESKI, JOSEPH R	229	AKZO NOBEL SALT INC
MCCLOUD, MICHAEL R	773	STROEHMANN BAKERIES
MCCLUNG, DONALD M	776	CONSOLIDATED FREIGHTWAYS
MILLER, RANDALL	429	COTT BEVERAGES WYOMISSING INC
PAYNE, CURT A	429	CLOVER FARMS DAIRY LLC
PENTZ, MICHAEL	776	YRC FREIGHT
PRICE, ROBERT ALLEN	429	ST CLAIR BOROUGH COUNCIL
REIGLE JR, WILLIAM A	776	CAROLINA FREIGHT CARRIERS CORP
ROGERS, SAMUEL	776	YRC FREIGHT
SAUERS, DANNY D	764	SCHNEIDER-VALLEY FARMS INC
SCHNECK, TERRY R	229	CONSOLIDATED FREIGHTWAYS
SIPLING, HOLLY A	776	YRC FREIGHT
SIPOS, JOSEPH M	773	UNITED PARCEL SERVICE INC
SMITH, ALEX	776	UNITED PARCEL SERVICE INC
SNYDER, KEITH K	429	POWER PACKAGING
SPANGLER, ERIC L	776	FLEMING COMPANIES INC
STROEBELE, TIMOTHY K	429	E J BRENNEMAN
VILLANOVA, DONALD	429	READING FOUNDRY & SUPPLY CO
WEIS, BONITA LEE	773	ONE SOURCE
WERT, ALAN K	776	CAROLINA FREIGHT CARRIERS CORP
WISNIEWSKI, DAVID	771	UNITED PARCEL SERVICE INC
WOLF, JOHN D	776	UNITED PARCEL SERVICE INC
WOLFE, RANDY S	764	PORTION PACK FOOD SERVICES INC
WOLTZ, DIRK E	776	ANDERSON LOGISTICS
YETTER, DAVID T	773	J C EHRLICH CO INC

July 2025

ADAMS JR, ALBERT L	776	PRESTON TRUCKING CO INC
AYALA, JOSEPH	229	ROADWAY EXPRESS INC
BAILOR, JOEY LEE	776	ANDERSON LOGISTICS
BATISTA, LUIS O	776	UNITED PARCEL SERVICE INC
BEATTY, JAMES	771	YRC FREIGHT
BECK, GARY L	773	PENSKE TRUCK LEASING CO LP
BECKEY, LARRY D	429	ASSOCIATED WHOLESALERS INC
BISCIAIO, ERIN A	229	C&S WHOLESALE GROCERS

Name Local Employer

BOHN, RANDY S	429	CLOVER FARMS DAIRY LLC
BONITZ, PATRICIA L	229	SUPER MARKET SERVICE CORP
BOYKO, THOMAS	229	ROADWAY EXPRESS INC
BROWN, RICHARD	771	UNITED PARCEL SERVICE INC
CHARLESWORTH, DAVID L	429	ASSOCIATED WHOLESALERS INC
CHAVERS, KALEVELYN D	773	UNITED PARCEL SERVICE INC
CONRAD, KEVIN K	429	BERKS PRODUCTS CORP
CURLEY, DAVID	764	UNITED PARCEL SERVICE INC
DELARSO, ALAN	776	UNITED PARCEL SERVICE INC
DEVITT, MICHAEL	771	YRC FREIGHT
DUNCAN, LINDA	229	TOPPS CHEWING GUM INC
FLACK, DARRELL L	429	LEHIGH VALLEY DAIRIES INC
GARDNER, PAUL M	776	ANDERSON LOGISTICS
HARRIS, ARTHUR W	776	CENTRAL STORAGE & TRANSFER CO
HARTER, ROBERT A	764	CENTRE CONCRETE COMPANY
HEINTZELMAN, LUCAS A	773	PRAXAIR DIST. MID-ATLANTIC LLC
HEISEY JR, BARRY L	771	MILLER & HARTMAN INC
HERMANY, MICHAEL D	429	UNITED PARCEL SERVICE INC
HOFFMAN, DOUGLAS	771	YRC FREIGHT
JOHNSON, H CLAY	429	ASSOCIATED WHOLESALERS INC
KINDT, DANNY LEE	429	NEW ENTERPRISE STONE & LIME CO
KLEINTOP, WAYNE P	229	CONSOLIDATED FREIGHTWAYS
KOESTNER, JOSEPH H	229	ROADWAY EXPRESS INC
KOZUBAL, CHRISTOPHER	229	THE BAZOOKA CO INC
LANIUS, TODD	776	CONSOLIDATED FREIGHTWAYS
LEFEVER, WAYNE M	771	MILLER & HARTMAN INC
LOOSE, JAMES	429	ASSOCIATED WHOLESALERS INC
LUKACHEK, BART	773	UNIFIED DOOR & HARDWARE GROUP
MAULICK, ROBERT S	429	SINGER EQUIPMENT CO INC
MILLER, RANDALL	429	COTT BEVERAGES WYOMISSING INC
MOHR, GUY N	429	LENTZ MILLING CO LLC
MONTES, CHRISTOPHER R	429	SINGER EQUIPMENT CO INC
NAPPA, FRANK S	229	DARLING INTERNATIONAL
NARO, ROBERT R	229	TOPPS CHEWING GUM INC
ONUFRAX, JAMES D	229	ROADWAY EXPRESS INC
PENNEBAKER, EUGENE D	401	WISE FOODS
PERRY, AARON W	776	UNITED PARCEL SERVICE INC
ROSENCRANS, JACQUELINE	229	TOPPS CHEWING GUM INC
RUMBEL, RANDY K	429	E.S. SAVAGE INC
SANTANA, MARISOL A	773	ABM INDUSTRIES
SATTIZAHN, RANDY	429	DEAN DAIRY TRANSPORTATION LLC
SCRIPKUNAS, CASIMIR	229	TOPPS CHEWING GUM INC
SHUGHART, LEROY W	776	ANDERSON LOGISTICS
STRYKER, RICK A	776	YRC FREIGHT
WALSH, JAMES	229	HARPER COLLINS PUBLISHERS INC
WARFIELD, KENNETH	429	NEW PENN MOTOR EXPRESS INC
WEDDIGEN, MARK A	773	PRAXAIR DISTRIBUTION
WINES, DOUGLAS B	429	NEW PENN MOTOR EXPRESS INC
WOLFE, RICKI L	429	ASSOCIATED WHOLESALERS INC
WOLFE, THOMAS E	429	ASSOCIATED WHOLESALERS INC
WOMER, DOUGLAS	764	UNITED PARCEL SERVICE INC
YEAGER, DAVID B	776	ARKANSAS BEST FREIGHT SYS INC

August 2025

ALLEN, STUART	229	HARPER COLLINS PUBLISHERS INC
AULENBACH, KAREN	429	NEW ENTERPRISE STONE & LIME CO
BAKER, TROY	764	UNITED PARCEL SERVICE INC
BAKER JR, TERRY L	776	UNITED PARCEL SERVICE INC
BERGER, SHIRLEY IRENE	429	SCHROCK CABINET COMPANY
BERTOLET, MAYNARD F	776	ARKANSAS BEST FREIGHT SYS INC

Retirees Approved for Pensions June 2025 through August 2025

Name	Local	Employer	Name	Local	Employer
BROTHERS, MELISSA A	401	WISE FOODS	ORSATO, FREDERICK R	773	UNITED PARCEL SERVICE INC
CARL II, DANIEL E	776	WALTER W ZEIGLERS SONS INC	PAINLEY, JOSEPH	776	YRC FREIGHT
COLON JR, VINCENT	773	PENSKE TRUCK LEASING CO LP	PALMER, MARK	764	UNITED PARCEL SERVICE INC
COPENHAVER, BRYAN C	776	ARKANSAS BEST FREIGHT SYS INC	PEACHEY, BRENT	764	UNITED PARCEL SERVICE INC
CRAIG III, HOWARD	776	ARKANSAS BEST FREIGHT SYS INC	POWANDA, JOHN	229	ROADWAY EXPRESS INC
DASHLER SR, JOSEPH T	776	BOARD OF COMMISSIONERS	ROTH, GEORGE N	773	EASTERN INDUSTRIES INC DIV OF
DETWEILER, DEAN A	776	YRC FREIGHT	ROTHERMEL, SARA L	429	LENTZ MILLING CO LLC
DY, THOUK	429	ASSOCIATED WHOLESALERS INC	ROWE, ROSA	429	COTT BEVERAGES WYOMISSING INC
FINAN JR, JOSEPH D	764	TLI INC	SANTORO, RAFFAELE	776	ROADWAY EXPRESS INC
FISHER JR, NATHAN E	764	INTERSTATE MTR FREIGHT SYS INC	SCHWANGER, WILLIAM J	776	YRC FREIGHT
FIX, ERIC E	429	ASSOCIATED WHOLESALERS INC	SHAAK, SHELLEY	429	ASSOCIATED WHOLESALERS INC
HALKER, DONALD J	229	YRC FREIGHT	SHAMNOSKI, WILLIAM	401	PITTSTON LUMBER COMPANY
HENNINGER, DAVID C	429	ASSOCIATED WHOLESALERS INC	SIPE, RICKY L	776	PRESTON TRUCKING CO INC
HEPBURN, JAMES A	764	D/B/A VALLEY FARMS DAIRY	SMITH JR, ROBERT H	773	MAIERS BAKERY
HOKE, DAVID E	429	WETTERAU FOOD SERVICES INC	SNYDER, PETRINA	429	SUPERVALU INC
HUNT JR, ROBERT J	429	YEAGER SUPPLY INC	SNYDER, RICKY L	429	COTT BEVERAGES WYOMISSING INC
IRWIN, DAVID	776	YRC FREIGHT	SWEITZER, SCOTT E	776	CONSOLIDATED FREIGHTWAYS
JOHNSON, DAVID	429	QUAKER MAID KITCHENS	SWEITZER, SIDNEY S	429	D J WITMAN OIL COMPANY
JOHNSON, KEVIN P	401	FRIEDMANS EXPRESS INC	TAYLOR, JOHN	229	TOPPS CHEWING GUM INC
KARLONIS, ALBERT R	429	SCHROCK CABINET COMPANY	TEMPLIN, GREG A	429	CLOVER FARMS DAIRY LLC
KUNISH, DANIEL R	776	ARKANSAS BEST FREIGHT SYS INC	THAMES, ERVEN L	776	ROADWAY EXPRESS INC
MARTIN, JAMES A	429	SUPERVALU INC	VAGASKY, STEPHEN	429	NEW PENN MOTOR EXPRESS INC
MEITZLER, GLENN R	429	ASSOCIATED WHOLESALERS INC	VARELA, MANUEL A	229	ROADWAY EXPRESS INC
MURPHY, MICHAEL G	764	MCCORMICK DRAY LINE INC	WAGNER, TAMMY L	776	UNITED PARCEL SERVICE INC
MUSSER, DALE E	776	WALTER W ZEIGLERS SONS INC	WENTZEL, MELISSA A	429	SINGER EQUIPMENT CO INC
MYERS, BRADLEY K	771	YRC FREIGHT	WHELCHER JR, CHARLES L	764	NEW PENN MOTOR EXPRESS INC
NEARHOOD, SCOTT D	776	YRC FREIGHT	ZIELINSKI, JOSEPH	229	COON INDUSTRIES
NEARHOOF, WILLIAM J	999	ARKANSAS BEST FREIGHT SYS INC			

AUGUST 2025 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 8 month period ending August 31, 2025. 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	5.8% 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."



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

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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
Kyle Weller
Assistant Administrator

Professional Advisors:

Foster & Foster
*Health & Welfare Fund Actuary
& Consultant*
Keystone 74 Benefits & Admin., LLC
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
Wotring Law, LLC
Legal Co-Council
**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

American Realty Advisors
Boyd Watterson Asset Mgmt., LLC
Causeway Capital Mgmt., LLC
Corbin Capital Partners, LP
Entrust Global
Glouston Capital Partners
Golden Tree Asset Management
Great Lakes Advisors
Grosvenor Capital Management, L.P.
Hamilton Lane Advisors
Intercontinental Real Estate Corp.
Loomis, Sayles & Company
MacKay Shields, LLC
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 1-800-331-0420

Pension

(610) 320-5500

Toll Free 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