

GUARDIAN



Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER



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



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THIS NEWSLETTER CONTAINS THE 2025 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 6-7 WHICH IS EFFECTIVE APRIL 1, 2026.

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

Spring's Impact On Health: What To Watch For And How To Stay Well

Spring's arrival brings more fresh air and sunshine, but it also brings pollen, immune health risks and sleep disruption.

As the seasons change and spring arrives, so do shifts in our health. From the effects of daylight savings time to seasonal allergies and mental well-being, spring presents a unique set of challenges and benefits. Functional gut practitioner Hannah Aylward explains how the season can impact our health—and what we can do to stay ahead of it.

Allergy Annoyances

Spring brings the return of seasonal allergies, as pollen from trees, grasses, and weeds becomes more prevalent. When someone with allergies inhales pollen, their immune system mistakenly identifies it as a harmful substance, leading to an allergic reaction. To naturally support the body during allergy season, Aylward recommends consuming quercetin, a natural antioxidant found in foods like apples and onions, as well as increasing intake of vitamin C. Local honey may also help the body adapt, Aylward explains, "because it contains a little bit of the local allergens in a really small amount, and over time that can help your body get used to mounting that response."

Daylight Disruptions

The transition into daylight savings time may feel like a minor inconvenience, but it can have measurable effects on health. According to Aylward, the abrupt shift in time can disrupt our circadian rhythms, which are the body's natural sleep-wake cycle. This disruption can lead to sleep disturbances, making it harder for people to fall asleep or wake up at their usual times. Mood changes are another common effect of the time shift. The loss of an hour of sleep in the spring can negatively affect mood and increase stress levels.

"Now that it's already taken place, we can really just try to get to bed earlier and reconnect with the natural rhythm that's taking place," Aylward suggests. "Getting sunshine exposure first thing in the morning is going to be super supportive for your cortisol awakening response, and it's gonna help to raise cortisol levels in a healthy way."

Spring Sunshine

With longer days and more sunlight, spring offers an opportunity to boost vitamin D levels. Aylward emphasizes that vitamin D is crucial for maintaining immune function because it helps regulate the production of immune cells and their response to pathogens. Increased sunlight exposure can strengthen the immune system, help fight off seasonal affective disorder, and boost serotonin levels, which promote a positive mood and increased energy. However, it is important to balance sun exposure. Aylward suggests aiming for ten to thirty minutes of sunlight on the face, arms, and legs a few times a week to meet vitamin D needs.

Seasonal Staples

As temperatures rise, the body naturally craves fresher, lighter foods, explains Aylward. She suggests incorporating seasonal produce such as strawberries and apricots, which provide a boost of antioxidants, while spring vegetables like spinach, radishes, lettuce, and carrots offer essential vitamins and minerals. Spring brings fresh air, sunshine, and new energy, but it also comes with challenges like allergies, sleep disruptions, and seasonal health risks. By staying mindful of these changes and making small adjustments, individuals can make the most of the season while keeping their health in check.

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 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 of 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.

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.

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 |



Insurance Coverage for certain prescribed medications often require a diagnosis code to verify medical necessity and to ensure the prescribed medication is appropriate for the condition being treated. Without the diagnosis code, the medication prescribed may result in being delayed or denied. The diagnosis aids the pharmacist and the Fund's Pharmacy Benefit Manager cross-reference the medication with your condition to ensure it is appropriate and identify any drug interactions or dosage errors. In the event of a question about your prescription, having the diagnosis readily available facilitates smooth communication between the pharmacy and your healthcare provider's office, resolving issues more quickly.

What Can you Do:

Always confirm with your doctor that the prescription includes the necessary diagnosis information before they send it to the pharmacy.

* 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: CVS and Walgreens are not participating pharmacies.

We're here for every sneeze, cough, and sore throat.



Talk to a doctor by phone or video 24/7.

When seasons and weather change, Teladoc Health is ready to help. Their doctors are licensed in your state to provide relief when you're not feeling well.



Teladoc Health treats conditions

like allergies, sore throats, asthma, and more



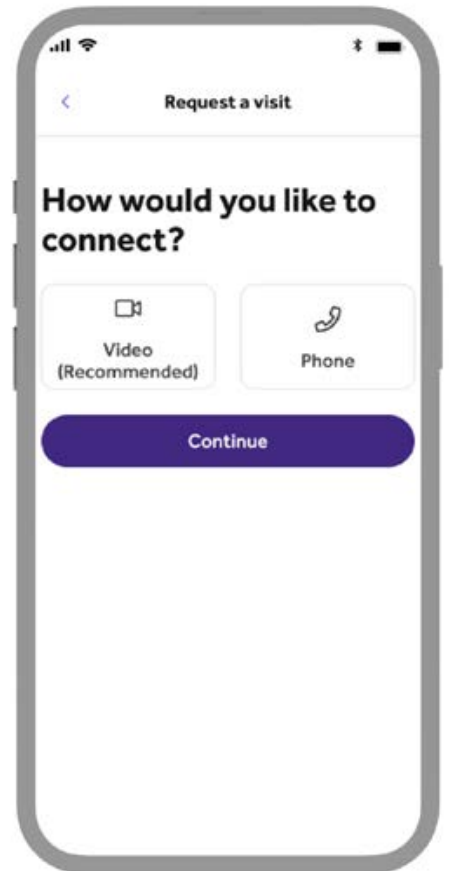
Licensed providers are available

by phone or video 24/7 from wherever you are



They can diagnose

symptoms and send a prescription if needed



Get relief today for free/visit.

Visit [TeladocHealth.com](https://www.TeladocHealth.com)
Call 1-800-835-2362 | Download the app  | 

*Teladoc Health is not available internationally.

PREFERRED BRAND NAME DRUG LIST

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

EFFECTIVE DATE: April 1, 2026

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

AUTONOMIC

Auvi-Q

CARDIOVASCULAR

Anti-arrhythmics

Multaq

Anti-hyperlipidemics

Nexletol
Nexlizet

Miscellaneous Cardiovascular

Corlanor 5MG/5ML Oral Sol
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 FFlexTouch, 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
Kultophy

PREFERRED BRAND NAME DRUG LIST

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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

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.**



Say hello to our mobile app



Download the Davis Vision mobile app



Find an eye care professional

Easily find an eye care professional based on your current location, city / ZIP code or search by name.



Check your eligibility & benefits

Quickly check your current or future eligibility status. Need a little more detail? You can also review your benefit.



Request an ID card

Need your member information? Find it and personalize it with your photo (optional).



Review your claims & status

Check out your current claims and history. Plus, upload a photo of your receipt to easily submit an out-of-network claim.



Other tools & resources

Be sight-savvy with these calculators, a frame try-on tool, a vision blog and more.

For more information, visit davisvision.com/app

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 will not pay Benefits if the injury or illness is caused by or results from the patient's commission of or attempt to commit a felony. If the patient is subsequently acquit-

ted or their plea to a lesser crime is accepted, the Fund shall provide reimbursement, consistent with all Plan provisions, on a retroactive basis.

- 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. Non-Spouse Dependent Pregnancy** – The Fund will not pay Benefits if the Service is for the pregnancy of an Eligible Dependent Child, except those preventive pre-natal services required by applicable federal law.
- 8. Address Change** – Please remember to contact the Fund office if your address changes.
- 9. Out-of-Country Claims** – Covered only for Bona Fide Medical Emergencies: If you are traveling outside the United States, the Fund will provide Benefits only for bona fide Emergencies for which a Participant or Dependent receives Medically Necessary Services, subject to all Plan provisions. The Fund will not provide any other Benefits for Services received outside the United States of America. Benefits will be provided only upon timely submission of documentation acceptable to the Fund.



The Health Reimbursement Arrangement (“HRA”) feature is a negotiated benefit that could be as part of your Collective Bargaining Agreement. If you're enrolled in a Health Reimbursement Arrangement (HRA) through the Fund, it's important to keep track of your account balance. You can check your balance anytime on the MemberXG portal located on www.centralpateamsters.com. Remember, reimbursement requests must include proper documentation of eligible expenses and should be submitted within one year of the service or purchase date. Don't let your balance go unused.



If you have questions about your Central Pennsylvania Teamsters Health and Welfare Fund benefits or about using the website, please call the Fund Office at **(800) 331-0420**. The Fund Office staff are available to help you Monday through Friday from 7:30 a.m. to 3:30 p.m. Eastern Time.

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.

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 for up to 24 months. Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions, except for service-connected illnesses or injuries. For assistance in filing a complaint, or for any other information on USERRA, contact VETS at **1-866-4-USA-DOL** or visit its website at <http://www.dol.gov/vets>. An interactive online USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>.

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 2026 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 2026. 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 1-800-331-0420 or by fax at 610-320-9209.

Retirees Approved for Pensions November 2025 through February 2026

| Name | Local | Employer | Name | Local | Employer |
|------------------------------|-------|--------------------------------|--------------------------|-------|--------------------------------|
| November 2025 | | | November 2025 | | |
| ADAMS, EUGENE J | 401 | VESTIS | EDELMAN, DENNIS L | 429 | CARL R BIEBER INC |
| ALVAREZ, ADOLFO | 776 | ARKANSAS BEST FREIGHT SYS INC | FAUST, NINA S | 429 | E.S. SAVAGE INC |
| BLIMLINE, BRIAN G | 429 | GOODMAN VENDING SERVICE | FEES III, CHARLES W | 429 | KANE STEEL COMPANY |
| BOMBERGER, ROBERT M | 771 | UNITED PARCEL SERVICE INC | GOBA, JOHN T | 429 | SAVOR STREET FOODS INC |
| BOYD, STEPHEN M | 401 | YRC FREIGHT | GREEN, MARK A | 401 | GLEN SUMMIT SPRINGS WATER CO |
| BOYER, MICHAEL S | 776 | NEW PENN MOTOR EXPRESS INC | GRIFFITHS JR, EUGENE J | 776 | UNITED PARCEL SERVICE INC |
| BRENEMAN, BRIAN | 773 | UNITED PARCEL SERVICE INC | GRUBE, MICHAEL | 773 | YRC FREIGHT |
| BURKE, PATRICK T | 229 | CONSOLIDATED FREIGHTWAYS | HAINES II, WILLIAM W | 773 | YRC FREIGHT |
| CHAPMAN, CHARLOTTE | 776 | HESS TRUCKING COMPANY CODER | HASSEL JR, HARRY I | 776 | W & L SALES COMPANY INC |
| CODER JR, HARRY E | 776 | YRC FREIGHT | HEATON, DONALD L | 776 | CONSOLIDATED FREIGHTWAYS |
| COTTO, IRIS | 773 | ONE SOURCE | IRVINE, MICHAEL L | 776 | ARKANSAS BEST FREIGHT SYS INC |
| CRAWN JR, ROBERT H | 229 | DEFAZIO EXPRESS INC | KARSNITZ, BRIAN D | 771 | YELLOW FREIGHT SYSTEM INC |
| DENES, FRANK C | 773 | UNITED PARCEL SERVICE INC | KLINE, WAYNE L | 776 | ARKANSAS BEST FREIGHT SYS INC |
| DUNN, LASCELLES A | 999 | ALLIED SYSTEMS LTD | KLINGER, MARLIN D | 429 | COTT BEVERAGES WYOMISSING INC |
| ELLIS JR, GEORGE | 776 | ROADWAY EXPRESS INC | KOZLOFF, JOHN W | 773 | PRAXAIR DIST. MID-ATLANTIC LLC |
| ERDMAN, DAVID | 776 | UNITED PARCEL SERVICE INC | KUHNS, NATHAN R | 776 | ARKANSAS BEST FREIGHT SYS INC |
| FOREMAN, STEVEN A | 429 | COTT BEVERAGES WYOMISSING INC | KULP, KEITH A | 429 | BOYERTOWN AUTO BODY WORKS INC |
| FULLER, ANN MARIE | 776 | YRC FREIGHT | LONG, HAROLD A | 429 | QUAKER MAID KITCHENS |
| FULLMER, STEVEN T | 764 | YRC FREIGHT | MACK, WILLIAM J | 776 | ROADWAY EXPRESS INC |
| GONZALEZ ENCARNACION, NEYBAA | 773 | ABM INDUSTRY GROUPS LLC | MADAYA, BRYAN M | 773 | UNITED PARCEL SERVICE INC |
| HOPKINS, NANCY J | 229 | C&S WHOLESALE GROCERS | MAKOS, STEVEN M | 401 | ACME MARKETS INC |
| JASON, PAUL J | 229 | CRYSTAL SODA WATER CO | MARTINELLI, MICHAEL F | 401 | COON INDUSTRIES INC. |
| JENNINGS, TERRY L | 771 | UNITED PARCEL SERVICE INC | MASSINO, JOANN P | 229 | SUPER MARKET SERVICE CORP |
| KAPP, KIRK | 776 | UNITED PARCEL SERVICE INC | MAY, RANDALL A | 776 | ARKANSAS BEST FREIGHT SYS INC |
| KINNEY, MICHAEL | 776 | YRC FREIGHT | MOORE III, WILLIAM A | 429 | ASSOCIATED WHOLESALERS INC |
| KINT, ROGER D | 776 | ANDERSON LOGISTICS | MORIARITY, ALLAN L | 764 | CENTRE CONCRETE COMPANY |
| MAYER, SAMUEL R | 776 | CAROLINA FREIGHT CARRIERS CORP | ROBERTSON JR, SYDLEY B | 773 | UNITED PARCEL SERVICE INC |
| MELENDEZ, HECTOR A | 429 | BRENNTAG SOLUTIONS & SERV | ROBINSON, RICHARD D | 771 | HERMAN R EWELL INC |
| METZGER, DENNIS H | 764 | KEPLER BROTHERS | RUTH, MICHAEL T | 776 | PRESTON TRUCKING CO INC |
| MITCHELL, MICHAEL D | 776 | ROADWAY EXPRESS INC | SHAFFER, ALAN W | 776 | FLEMING COMPANIES INC |
| MONSALVE, GABRIEL | 773 | GENERAL SUPPLY COMPANY | SNYDER, KEITH A | 776 | FLEMING COMPANIES INC |
| NAUGHTON, JOSEPH J | 773 | UNITED PARCEL SERVICE INC | STATUTO JR, ANTHONY G | 229 | C&S WHOLESALE GROCERS |
| NEWMAN, ROBERT | 773 | UNITED PARCEL SERVICE INC | SWARTZ, WILLIAM D | 229 | AFFILIATED FOOD DISTR INC |
| NOLAN, KORY L | 429 | WINDSOR SERVICE INC | TEMPLIN, WILLIAM L | 429 | STROEHMANN BAKERIES INC. |
| PORSI, DAVID M | 773 | INTERSTATE BRANDS CORP D/B/A | TIGUE, THOMAS T | 229 | UNITED PARCEL SERVICE INC |
| ROSARIO, JOSEPH | 429 | UNITED PARCEL SERVICE INC | WALBERT, RICKY R | 773 | BERKS PRODUCTS CORPORATION |
| SCHELL, JODIE M | 429 | POWER PACKAGING AN EXEL CO | WALTER, JODI | 429 | POWER PACKAGING AN EXEL CO |
| SIMS, REGINALD | 776 | UNITED PARCEL SERVICE INC | WEIT, DAVID K | 429 | ASSOCIATED WHOLESALERS INC |
| SMALLACOMBE, DAVID A | 229 | CONSOLIDATED FREIGHTWAYS | WELLER, GLENN A | 401 | USF HOLLAND INC |
| SMELTZER, WILLIAM F | 776 | LEVINSON STEEL COMPANY | WENGER, JEFFREY S | 429 | SUPERVALU INC |
| SMITH, TERRY R | 773 | ASHLAND CHEMICAL COMPANY | ZAZZERA, MICHAEL | 229 | THE BAZOOKA CO INC |
| SMITH JR, ROBERT A | 429 | CLOVER FARMS DAIRY LLC | | | |
| SNYDER, LYNN E | 776 | FLEMING COMPANIES INC | January 2026 | | |
| SPATZ, HAROLD L | 429 | BRENNTAG SOLUTIONS & SERV | ANSON, GARY | 776 | UNITED PARCEL SERVICE INC |
| STEIRER, RICHARD J | 773 | P I E NATIONWIDE INC | BAKER, GARY C | 771 | KEREK AIR FREIGHT CORP |
| STEVENS JR, JAMES | 429 | UNITED PARCEL SERVICE INC | BOGART, RANDOLPH S | 773 | BOROUGH OF WIND GAP |
| STUMBAUGH, KEVIN | 776 | YRC FREIGHT | BUESO, RENE O | 429 | LENTZ MILLING CO LLC |
| TANNER, WILLIAM D | 776 | YRC FREIGHT | DAUGHERTY, THOMAS A | 776 | ARKANSAS BEST FREIGHT SYS INC |
| TROUTMAN, CLINT G | 776 | ARKANSAS BEST FREIGHT SYS INC | DELNERO, CARMINO J | 429 | SUPERVALU INC |
| WAGNER, JAMES E | 771 | CPC TANKER LLC | DOLAN, BERNARD H | 429 | PETRO OIL |
| WETZEL, CURTIS A | 429 | ASSOCIATED WHOLESALERS INC | DUKE, DOUGLAS | 771 | UNITED PARCEL SERVICE INC |
| WHITMAN, KEITH L | 429 | ASSOCIATED WHOLESALERS INC | DUNKLE, CHRIS D | 776 | UNITED PARCEL SERVICE INC |
| YOUSE, PATRICIA | 429 | CARL R BIEBER INC | FEGELY, HEATH R | 429 | BERKS PRODUCTS CORP |
| ZIMMERMAN, MICHAEL D | 429 | SUPERVALU INC | GAYDOS III, GEORGE | 429 | SUPERVALU INC |
| ZOOK, KEVIN H | 771 | YRC FREIGHT | HELLER, LISA M | 429 | WINDSOR SERVICE TRUCKING |
| | | | HERSHEY, CARL E | 771 | UNITED PARCEL SERVICE INC |
| | | | JACKSON, PHILIP D | 429 | POWER PACKAGING AN EXEL CO |
| | | | KOONS, DALE A | 776 | METALS USA |
| | | | KOPPENHAVER, MICHAEL E | 776 | UNITED PARCEL SERVICE INC |
| | | | LANTZ, WILLIAM THOMAS | 429 | WINDSOR SERVICE TRUCKING |
| | | | MATTHEW, CRAIG A | 429 | CLOVER FARMS DAIRY |
| | | | MILLS JR, JAMES A | 429 | ASSOCIATED WHOLESALERS INC |
| | | | MOLKENTHIN JR, RAYMOND F | 776 | FLEMING COMPANIES INC |
| | | | PHILLIPS, SUSAN E | 773 | PEOPLE FIRST |
| | | | ROBINSON, RHODES C | 764 | CENTRE CONCRETE COMPANY |
| | | | ROYER, DANIEL L | 771 | MILLER & HARTMAN INC |
| | | | RUSSELL JR, RUBEN D | 776 | ARKANSAS BEST FREIGHT SYS INC |
| | | | SEARFOSS, MICHAEL S | 401 | FOSTER TOWNSHIP |

Retirees Approved for Pensions November 2025 through February 2026

| Name | Local | Employer | Name | Local | Employer |
|-----------------------|-------|--------------------------------|------------------------|-------|-------------------------------|
| SHAUB, JOSEPH | 771 | UNITED PARCEL SERVICE INC | GODLOVE JR, DORMAN L | 776 | ARKANSAS BEST FREIGHT SYS INC |
| SHINGLE, BRIAN S | 429 | LENTZ MILLING CO LLC | GRAHAM JR, ROBERT L | 776 | HIGHWAY FILM DELIVERY INC |
| SHULLER, MICHAEL L | 776 | CAROLINA FREIGHT CARRIERS CORP | GROVE, ANDREW B | 776 | YRC FREIGHT |
| SPIKER, RYAN J | 773 | UNITED PARCEL SERVICE INC | HEINEMAN, WILLIAM T | 773 | UNITED PARCEL SERVICE INC |
| STEVENS, JILL L | 776 | YORKTOWNE BEVERAGE DISTR INC | HERZOG JR, ROBERT G | 773 | HARRY E ORKIN INC |
| STYER, STEVEN | 429 | UNITED PARCEL SERVICE INC | HORN, THOMAS J | 229 | PEPSI COLA BTLG OF SCRANTON |
| SUDOSKY, MICHAEL C | 401 | AIRPORT SAND & GRAVEL CO INC | HUGHES, KEVIN J | 229 | BURSCHEL DAIRY COMPANY |
| SUTTON, DOUGLAS | 776 | ARKANSAS BEST FREIGHT SYS INC | JANDERCHICK, KELLY M | 429 | APEX EQUIPMENT COMPANY |
| SWARNER, RONALD L | 776 | ANDERSON LOGISTICS | JONES, PETER S | 771 | UNITED PARCEL SERVICE INC |
| TISSERA, BEN S | 429 | CARL R BIEBER INC | LANE, RICHARD | 401 | COON INDUSTRIES INC. |
| VETTORI, RYAN L | 776 | ARKANSAS BEST FREIGHT SYS INC | LASHUA, STEVEN | 401 | UNITED PARCEL SERVICE INC |
| WARD, BRIAN | 771 | UNITED PARCEL SERVICE INC | LOMISON, THOMAS F | 776 | ARKANSAS BEST FREIGHT SYS INC |
| WERTZ, MICHAEL S | 429 | SAVOR STREET FOODS INC | MARTIN, MICHAEL S | 764 | CPC LOGISTICS INC |
| WITTMAN JR, RICHARD A | 773 | OROGRAIN BAKERIES SALES | MILLS, JOEY A | 429 | CLOVER FARMS DAIRY |
| WOLF, TERRY | 776 | CONSOLIDATED FREIGHTWAYS | MONK, JOEL | 229 | HARPER COLLINS PUBLISHERS INC |
| WOODS, CHARLES | 771 | UNITED PARCEL SERVICE INC | NICE, WINN R | 429 | LEHIGH VALLEY DAIRIES INC |
| February 2026 | | | PETRO, ROBERT R | 401 | NORTHEAST EAGLE DISTRIBUTOR |
| AHEARN, THOMAS | 229 | DEFAZIO EXPRESS INC | POTTS, WILLIAM | 771 | UNITED PARCEL SERVICE INC |
| ANGSTADT, STEVEN P | 429 | ASSOCIATED WHOLESALERS INC | ROWE, RONALD J | 229 | ROADWAY EXPRESS INC |
| BARR, LEE C | 776 | ARKANSAS BEST FREIGHT SYS INC | SALIBY, SIMON I | 773 | BIMBO BAKERIES USA INC |
| BAUM, BERND L | 776 | BORGER STEEL COMPANY | SCHWEERS, RUSSELL W | 771 | YELLOW FREIGHT SYSTEM INC |
| BERNOTAS, RALPH | 429 | DEAN DAIRY FLUID LLC | SEIFRIT, CHRISTOPHER C | 771 | YRC FREIGHT |
| BIDELSPACH, GREGORY A | 764 | WOOD-MODE INCORPORATED | SHADE, GLENN A | 429 | DAIRY FARMERS OF AMERICA INC |
| BROWN JR, DONALD | 776 | KEYSTONE DISTRIBUTION CTR INC | SHAFFER, BRIAN | 776 | UNITED PARCEL SERVICE INC |
| BUCH, DOUGLAS M | 771 | HERMAN R EWELL INC | SHENK JR, LARRY | 776 | UNITED PARCEL SERVICE INC |
| CHESLOCK, RICHARD M | 429 | NEW ENTERPRISE STONE & LIME CO | SHEPPARD, CORTTLAND | 773 | UNITED PARCEL SERVICE INC |
| COMBS, ANDREW J | 771 | UNITED PARCEL SERVICE INC | SHERMAN, GEORGE H | 776 | UNITED PARCEL SERVICE INC |
| CONLEY, DALE R | 776 | UNITED PARCEL SERVICE INC | SMITH, KEVIN E | 771 | THE SICO COMPANY |
| COONEY, GARY | 776 | UNITED PARCEL SERVICE INC | SZIVES, HARVEY | 776 | UNITED PARCEL SERVICE INC |
| CURMACI, JOSEPH D | 229 | SCRANTON SEWER AUTHORITY | TANANA, MICHAEL R | 229 | C&S WHOLESALE GROCERS |
| CURRY, STEVEN | 429 | CARL R BIEBER INC | VOJTASEK, MATTHEW | 429 | UNITED PARCEL SERVICE INC |
| DEHAVEN, GARY R | 229 | CONSOLIDATED FREIGHTWAYS | WALKER, DARRYL A | 776 | UNITED PARCEL SERVICE INC |
| DILL, PAUL M | 429 | PETRO OIL | WALTER, DANIEL | 429 | UNITED PARCEL SERVICE INC |
| FARNACK JR, RUDOLPH F | 773 | USF RED STAR | WALTERS, GUY | 429 | CLOVER FARMS DAIRY |
| FELICE, THOMAS C | 776 | PA CONFERENCE OF TEAMSTERS | WARD, SCOTT R | 771 | UNITED PARCEL SERVICE INC |
| GAUKER, MICHAEL A | 776 | UNITED PARCEL SERVICE INC | WICKARD, THOMAS C | 776 | ANDERSON LOGISTICS |

DECEMBER 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 12-month period ending December 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 | 9.6% 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."

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.



Form 1099-Rs were mailed January 22, 2026. Form 1099-Rs can now be found on the Pension Calculator-My Retirement site or requested by contacting the Pension Department.

If you are providing the Central Pennsylvania Teamsters Pension Fund with a Power of Attorney, 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.



Central Pennsylvania Teamsters Pension Fund

JOSEPH J. SAMOLEWICZ, Administrator

KYLE L. WELLER, Assistant Administrator

Board of Trustees:

WILLIAM M. SHAPPELL, Chairman and Trustee
DANIEL W. SCHMIDT, Secretary and Trustee
MARK CICAk, Trustee
DILLON A. CIRULLI, Trustee
ADAM CROSSEN, Trustee
JIM GEISE, Trustee
MARK GLADFELTER, Trustee
ASHLYNNE HART, Trustee
KENNETH A. ROSS, Trustee
BRYAN A. SWAIM, Trustee



MAILING ADDRESS: P.O. Box 15223
Reading, PA 19612-5223
1055 Spring Street, Wyomissing, PA 19610
www.CentralPATeamsters.com
Phone: 610-320-5500
TOLL FREE: 1-800-331-0420
FAX: 610-320-9239

April, 2026

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 2025 because the Plan’s PPA funded percentage was 95.06%. For 2026, 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, 2025 and does not reflect the Plan's 2025 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 USA 1-800-331-0420

**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, 2025 and ending December 31, 2025 (“Plan Year”). However, it relates to the Plan’s funded status as of January 1, 2025 and does not reflect the Plan’s preliminary return on assets of 10.7% for the Plan Year ending December 31, 2025. *It also does not reflect the Plan’s funded status as of January 1, 2026 (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 | | | |
|--------------------------|---------------------------|---------------------------|---------------------------|
| | 2025 Plan Year | 2024 Plan Year | 2023 Plan Year |
| Valuation Date | January 1, 2025 | January 1, 2024 | January 1, 2023 |
| Funded Percentage | 95.06% | 98.01% | 92.20% |
| Value of Assets | \$ 1,525,865,213 | \$ 1,460,239,045 | \$ 1,344,510,168 |
| Value of Liabilities | \$ 1,605,103,293 | \$ 1,489,753,697 | \$ 1,458,101,965 |

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, 2025 | December 31, 2024 | December 31, 2023 |
|-----------------------------|--------------------------------|-------------------|-------------------|
| Fair Market Value of Assets | \$1,591,866,121 (unaudited) | \$1,487,406,324 | \$1,386,099,834 |

The December 31, 2025 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 2025 Plan Year. In addition, the Plan’s actuary has certified the Plan is not in Endangered, Critical, or Critical and Declining Status for the 2026 Plan Year, nor is the Plan projected to enter Critical Status in any of the succeeding 5 plan years.

Participant Information

Details on the total number of participants in the Plan as of the end of the 2025 Plan Year and the prior two Plan Years are set forth below. The December 31, 2025 participant counts are estimated.

| Participant Counts | | | |
|---|--------------------------|--------------------------|--------------------------|
| Measurement Date | December 31, 2025 | December 31, 2024 | December 31, 2023 |
| Actives | 5,124 | 5,287 | 5,424 |
| Retired or Separated from Service and Receiving Benefits | 15,912 | 16,164 | 16,372 |
| Retired or Separated from Service and Entitled to Future Benefits | 3,950 | 4,151 | 4,425 |
| Total | 24,986 | 25,602 | 26,221 |

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> | <u>Percentage</u> |
|---------------------------------|--------------------------|
| Investment grade debt | 7.03% |
| Public Equity | 43.89% |
| Private Equity | 8.57% |
| High-Yield Debt Instruments | 5.49% |
| Real Assets | 17.67% |
| Other | 17.35% |
| Cash | 0.00% |

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 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 cannot 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 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.



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

Trustees:

William M. Shappell
Chairman & Union Trustee
Daniel W. Schmidt
Secretary & Employer Trustee
Mark Cicak
Union Trustee
Dillon Cirulli
Union Trustee
Adam Crossen
Union Trustee
Jim Geise
Union Trustee
Mark Gladfelder
Employer Trustee
Ashlynn Hart
Employer Trustee
Kenneth A. Ross
Employer Trustee
Bryan A. Swaim
Employer 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.
MacKay Shields, LLC
Mesirov 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