Fall 2026

Central Pennsylvania Teamsters

GUARDIAN

Reading, Pennsylvania

HEALTH AND WELFARE/PENSION GUARDIAN NEWSLETTER

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

In this edition

Prescription Benefit Plans 2
Reduce Seasonal Flu 3
Teladoc 5
Preferred Brand Drug List 6
Know Your H&W Plan 8
Motor Vehicle Accidents 10
Short Term Disability 11
Know your Pension Plan 12
Fall Financial Wellness 13
Retirees 14
RIP Investment Return 15

IMPORTANT NOTICE

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUGS LIST FOUND ON PAGES 6-7 WHICH IS EFFECTIVE OCTOBER 1, 2026.

IMPORTANT CHANGES FOR GLP-1 MEDICATION

$0 copayments for both your GLP-1 medication and the physician consultation with Alliance Community Healthcare.

Effective January 1, 2027, all GLP-1 medications must be filled exclusively through the Fund's 340B pharmacy, accessed through Alliance Community Healthcare.

If you are using or plan to use a GLP-1 and do not enroll in Alliance Community Healthcare by January 1, 2027, you will be responsible for the full cost of your GLP-1 medications.

This requirement applies to all covered GLP-1 medications, which are currently approved by the FDA to treat Type 2 Diabetes and for weight loss. Some examples are Mounjaro, Ozempic, Rybelsus, Trulicity, Wegovy & Zepbound.

Why is this change occuring?

GLP-1 medications continue to represent one of the fastest-growing areas of pharmacy costs for the Fund. This change is being made to help contain pharmacy costs, improve oversight of high-cost medications, and support the long-term sustainability of the prescription drug benefit for all covered participants and their families.

You may also contact the Fund Office with any questions regarding your pharmacy benefit or this new requirement.

What do I need to do?

As soon as possible, and no later than 1/1/2027, you must contact the Medical Concierge with Alliance Community Healthcare at 551-229-7617 to create a member profile and enroll in the program.

You must reside in PA or NJ to utilize the FQHC/340B program.

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

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

TIPS TO REDUCE THE RISK OF SEASONAL FLU

The single best way to reduce the risk of seasonal flu and its potentially serious complications is to get vaccinated each year, but preventive actions like avoiding people who are sick, covering your cough and washing your hands also can help stop the spread of germs and prevent respiratory illnesses like flu. This also can include taking steps for cleaner air and hygiene practices like cleaning frequently touched surfaces.

These tips will help you learn about actions you can take to protect yourself and others from flu and help stop the spread of germs.

Avoid close contact. Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick, too. Putting physical distance between yourself and others can help lower the risk of spreading a respiratory virus.

Stay home when you are sick. If possible, stay home from work, school, and errands when you're sick. You can go back to your normal activities when, for at least 24 hours, both are true:

Your symptoms are getting better overall, and you have not had a fever (and are not using fever-reducing medication). After these two criteria are met, there are some additional precautions that can be taken to protect others from respiratory illness.

Cover your mouth and nose. Cover your mouth and nose when coughing or sneezing. It may prevent those around you from getting sick. Influenza viruses are thought to spread mainly by droplets made when people with flu cough, sneeze or talk. Wearing a mask is an additional prevention strategy that you can choose to do to further protect yourself and others. When worn by a person with an infection, masks reduce the spread of the virus to others. Masks can also protect wearers from breathing in infectious particles from people around them.

Clean your hands.

Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.

Handwashing: Clean Hands Save Lives Tips on hand washing and using alcohol-based hand sanitizers

Avoid touching your eyes, nose or mouth. Germs can be spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

Take steps for cleaner air. You can improve air quality by bringing in fresh outside air, purifying indoor air or gathering outdoors. Cleaner air can reduce the risk of exposure to viruses.

Practice good hygiene and other healthy habits. Cleaning frequently touched surfaces, such as countertops, handrails, and doorknobs regularly can help prevent the spread of some illnesses. Also, get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Preventing Flu at School. Find out about plans your child's school, childcare program, and/or college has if an outbreak of flu or another illness occurs and whether flu vaccinations are offered on-site.

Ask your child's school, childcare program, and/or college about whether they routinely clean frequently touched objects and surfaces, and whether they have a good supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes on-site.

Also ask your child's school, childcare program, and/or college about whether they take steps for cleaner air. Ask how sick students and staff are separated from others and who will care for them until they can go home, and about the absentee policy for sick students and staff.

Preventing Flu at Work

Find out about your employer's plans if an outbreak of flu or another illness occurs and whether flu vaccinations are offered on-site. Routinely clean frequently touched objects and surfaces, including doorknobs, keyboards, and phones, to help remove germs. Make sure your workplace has an adequate supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes. Train others on how to do your job so they can cover for you in case you or a family member gets sick and you have to stay home. If you begin to feel sick while at work, go home as soon as possible.

Source: www.cdc.gov

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.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية، المجانية، تتوفر لك. اتصل 1-610-320-5500.

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

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

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

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

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

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

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 [Deitsch (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.

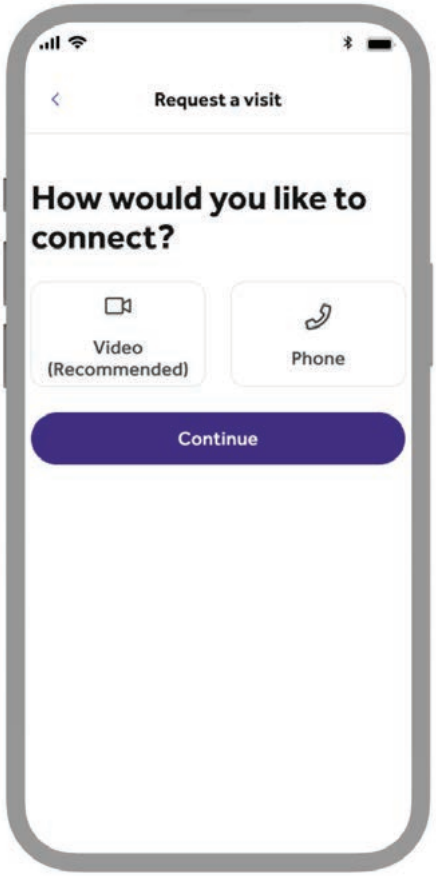
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-610-320-5500.

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

Teladoc® HEALTH

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/care-anytime
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: October 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
Ubrelvy

Opioid Agonist

Xtampza ER

ANTI-INFECTIVES

AUTONOMIC

Auvi-Q 0.1 MG Auto Inj

CARDIOVASCULAR

Anti-arrhythmics

Multaq

Anti-hyperlipidemics

Nexletol
Nexlizet

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

ENDOCRINE

Hyperglycemics Dipeptidyl Peptidose-4 & Combos

Janumet XR

GLP-1 Recep. Agonist

Ozempic
Trulicity

Insulins

Fiasp Flextouch, Vial, Penfill
Humalog Cartridge
Humalog 200 U Kwikpen
Humalog Mix 50/50 Kwikpen
Humalog 75/25 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
Tresiba Vial, Flextouch
Xultophy

Sodium-Glucose Co Transporter 2 Inhib

Glyxambi
Jardiance
Synjardy
Synjardy XR
Trijardy XR
Xigduo XR 2.5 mg

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Miscellaneous
Baqsimi Spray
Kerendia
Mounjaro
Omnipod 5

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 10.5 & 20 MG Tab

NUTRITION

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

OB/GYN

Estrogenics
Climara Pro Patch
Duavee
Premphase
Prempro

Miscellaneous
Myfembree Tabs
Oriahnn Caps
Orilissa Tab

OPHTHALMIC AGENTS

Anti-infectives
Ciloxan 0.3% Ointment

Glaucoma Agents:
Simbrinza

Miscellaneous
Natacyn 5% Eye Drops

RESPIRATORY AGENTS

Anti-muscarinic and Combos
Atrovent 17 MCG HFA Inhaler
Spiriva Respimat

BetaAdrenergic & Combos
Airsupra
Breztri
Combivent
Dulera
Serevent Diskus
Stiolto Respimat
Trelegy Ellipta 100-62.5-25

Glucocorticoids, Inhalation
Asmanex HFA & Twisthaler
QVAR redihaler

WEIGHT MANAGEMENT

Foundayo
Wegovy
Wegovy Tab
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 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 acquitted 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.

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, 2026 to December 31, 2026 for coverage effective January 1, 2027. 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".

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

2027 SBC's ARE NOW LISTED ON WWW.CENTRALPATEAMSTERS.COM

DELTA DENTAL®

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.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

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EF80 #36221 (rev. 07/23)

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.

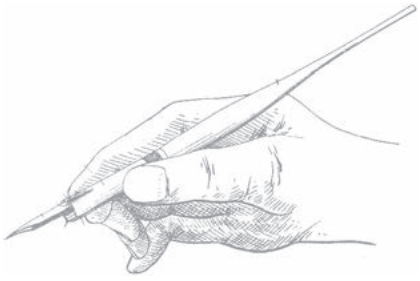
Know Your Pension Plan

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. Beneficiary Forms will only be accepted if all the information for that individual is provided.
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 after the 25th of each month.
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.
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 information, 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.



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.

Financial Wellness for Fall

Planning ahead after summer spending

Summer is a time for fun, travel, and making memories. But all those activities like vacations, camps, dining out, and back-to-school shopping can add up fast. This time of year is a great time to pause, take a breath, and check in on your finances.

If your finances feel off track after summer spending, you're not alone. Many people overspend a little during the summer months. The good news is that there are simple steps you can take now to get back on track before life starts getting even busier.

Start with a money check-in:

The first step to better financial wellness is knowing where you stand. Look at your most recent bank statements and credit card balances. Ask yourself:

- Did I spend more than I planned this summer?
- Are there any subscriptions or services I no longer use?
- Do I have any unexpected charges or fees?

Understanding your current spending habits helps you make better choices moving forward.

Set new goals for the fall:

Now is a good time to set one or two simple money goals for the fall. These can be as small as skipping takeout once a week, finding one subscription to cut, or putting $20 a week into savings. The key is to make your goals realistic and specific. That way, you are more likely to stick with them.

Also, remember that the holidays are coming sooner than you think. Consider setting a goal of socking away money for the holidays. Even a small amount each week can add up quickly.

Create a fresh budget:

A budget is simply a plan for your money. Think about your needs for the fall. Will you have new school expenses? Are there birthday gifts or other events to plan for?

Try writing out what you expect to earn and spend in a typical month. Then, look for one or two areas where you can cut back. Maybe it's streaming services you no longer use, or snacks you grab on the go. These small changes can make a big difference.

Use the tools and resources available to you:

If your workplace offers an Employee Assistance Program (EAP), check to see if financial support is part of it. Through these types of programs, you may have access to helpful tools like budgeting worksheets, savings calculators, online webinars about money management, or consultations with financial experts.

Fall into good habits now:

By taking small steps today, you can feel more in control of your money tomorrow. Making a few smart choices now can help you enjoy the fall season with less stress and more peace of mind.

Remember, financial wellness is part of your overall well-being. Taking care of your money is another way to take care of yourself.

Source: www.healthadvocate.com

Retirees Approved for Pensions June 2026 through August 2026

June 2026

Name	Local	Employer
ANDERSON, JOSEPH F	429	SINGER EQUIPMENT CO INC
BAKER JR, TERRY L	776	UNITED PARCEL SERVICE INC
BAMFORD, MATTHEW	776	UNITED PARCEL SERVICE INC
BEECHER, JOHN	776	ARKANSAS BEST FREIGHT SYS INC
BELACK, RICHARD	776	UNITED PARCEL SERVICE INC
BENNETT, JAMES C	771	ARKANSAS BEST FREIGHT SYS INC
BITLER, RICHARD T	764	PROFESSIONAL DRIVERS SERVICE
BOYD, TRACY LYNN	776	CONSOLIDATED FREIGHTWAYS
BRANTNER, JAMES A	776	CHEMICAL LEAMAN TANK LINES INC
BREIDIGAN, ALAN R	429	DEAN DAIRY FLUID LLC
BROWN, JOYCE E	776	TEAMSTERS LOCAL UNION 776
BUOHL, JEFFREY W	429	BIMBO BAKERIES USA
CAMPBELL, ROCK R	229	CONSOLIDATED FREIGHTWAYS
CASE, TIMOTHY L	429	NEW PENN MOTOR EXPRESS INC
CHILSON, MAX D	764	UNITED PARCEL SERVICE INC
COLE, STEVEN T	776	CONSOLIDATED FREIGHTWAYS
DREIBELBIS, KIRK D	429	BERKS PRODUCTS CORP
DURAIN, JOHN J	776	ANDERSON LOGISTICS
FIRESTONE, DOUGLAS M	771	YELLOW FREIGHT SYSTEM INC
GALLI, DONALD A	773	BERKS PRODUCTS CORPORATION
GALLOWAY, CHRISTOPHER J	429	APEX EQUIPMENT COMPANY
HARROW, TERRY W	764	SCHNEIDER-VALLEY FARMS INC
HESS JR, WARREN E	776	CONSOLIDATED FREIGHTWAYS
HOLDEN, GEORGE J	229	AFFILIATED FOOD DISTR INC
JENKINS, ANTHONY	771	UNITED PARCEL SERVICE INC
KAUFFMAN, DAVID S	429	DEAN DAIRY TRANSPORTATION LLC
KELCHNER, SHAWN M	429	UNITED PARCEL SERVICE INC
KINEK, THOMAS	429	UNITED PARCEL SERVICE INC
KOPPENHOFER, PAUL S	429	YEAGER SUPPLY INC
KROH, THOMAS E	429	LEHIGH VALLEY DAIRIES INC
KUMLER, MICHAEL O	776	CONSOLIDATED FREIGHTWAYS
MADDALONI, JOSEPH M	429	SINGER EQUIPMENT CO INC
MADER, DAVID B	773	MACINTOSH LINEN & UNIFORM
MARPOE III, CHARLES W	776	ADAM WHOLESALERS INC
MILLER, ROBERT ALLEN	773	J D M MATERIALS CO INC
MORGAN, JENNIFER R	776	ASSOCIATED WHOLESALERS INC
NEWSWANGER, DIANE L	771	YRC FREIGHT
OFAK, GEORGE	776	UNITED PARCEL SERVICE INC
PAZAMICKAS, MARY T	776	ARKANSAS BEST FREIGHT SYS INC
PERRINE, GLENN C	429	PETRO OIL
PFENNIG, DEBRA L	429	CENTRAL PENNSYLVANIA TEAMSTERS
PHOENIX, WANDA	764	UNITED PARCEL SERVICE INC
RIMSHAW, ROBERT J	401	WISE FOODS
ROSSI, DAPHNE L	429	CENTRAL PENNSYLVANIA TEAMSTERS
RUSSELL, FRANK J	429	UNITED PARCEL SERVICE INC
SANCHEZ RODRIGUEZ GLADYS E	773	ABM INDUSTRY GROUPS LLC
SCHAPPELL, CRAIG D	429	NEW PENN MOTOR EXPRESS INC
STEIER, JOHN F	773	P I E NATIONWIDE INC
SWANGER, KERRY A	429	COTT BEVERAGES WYOMISSING INC
THOMPSON, EDGAR H	776	TEAMSTERS LOCAL UNION 776
TREASTER, BRYAN K	764	UNITED PARCEL SERVICE INC
VARGAS, RAFAEL S	773	ABM INDUSTRIES
WENDT, DAVID A	764	UNITED PARCEL SERVICE INC
ZOMBRO, THOMAS E	429	ASSOCIATED WHOLESALERS INC

July 2026

Name	Local	Employer
AHLBERG, ERIC W	764	UNITED PARCEL SERVICE INC
ALMONEY, MELVIN R	776	PRESTON TRUCKING CO INC
ANDERSON, TROY E	776	YRC FREIGHT
BAKER, J KEVIN	771	YRC FREIGHT
BROWN, KARL W	764	UNITED PARCEL SERVICE INC
BROWN JR, WALTER F	429	ARKANSAS BEST FREIGHT SYS INC
BURRUSS, ERIC L	429	SINGER EQUIPMENT CO INC
CIESZKOWSKI, JOSEPH A	229	AKZO NOBEL SALT INC
CUSHMAN III, RAYMOND C	429	JOHN PFROMMER INC
DURAN JR, MICHAEL L	429	UNITED PARCEL SERVICE INC
EINSIG, TIMOTHY D	776	UNITED PARCEL SERVICE INC
ESTERLY, BENJAMIN A	773	BIMBO BAKERIES USA
FITZSIMMONS, DANIEL J	229	UNITED PARCEL SERVICE INC
FORD, MARTIN R	773	P I E NATIONWIDE INC
FRESHCORN JR, LARRY B	401	YRC FREIGHT
GEORGE, CHARLES B	764	HANSON READY MIX INC
GRAZIUL, DEBRA C	229	C&S WHOLESALE GROCERS
GREENLEY, JOHN R	401	UNITED PARCEL SERVICE INC
HALBROOK, DENISE D	429	BRENNTAG NORTHEAST LLC
HALLICK JR, MICHAEL	429	ASSOCIATED WHOLESALERS INC
HART, THOMAS E	771	YRC FREIGHT
HUMMEL, MARK H	429	ASSOCIATED WHOLESALERS INC
JAWORSKI JR, JOSEPH J	401	ACME MARKETS INC
KEIP, MICHAEL C	401	UNITED PARCEL SERVICE INC
KLINE JR, JOHN BRUCE	429	NEW PENN MOTOR EXPRESS INC
LAUDENSLAGER, TROY A	771	UNITED PARCEL SERVICE INC
LEAYMAN, RANDY R	773	MAIERS BAKERY
MACHEMER, TERRY L	429	BERKS PACKING COMPANY INC
MAZERO, TWILA R	776	UNITED PARCEL SERVICE INC
MCMANUS, BRIAN S	773	UNITED PARCEL SERVICE INC
MEDLEY, WILLIAM J	429	LEHIGH VALLEY DAIRIES INC
MILLER, CHERYL	429	ASSOCIATED WHOLESALERS INC
MILLER, MICHAEL J	764	D/B/A VALLEY FARMS DAIRY
MOGEL, CHARLES H	429	CLOVER FARMS DAIRY LLC
MULL, MARK S	771	UNITED PARCEL SERVICE INC
MYERS, MICHELLE	776	UNITED PARCEL SERVICE INC
MYERS, VIRGINIA	229	AFFILIATED FOOD DISTR INC
NEUFER, TERRY D	764	UNITED PARCEL SERVICE INC
ORNER, JAMES R	776	ARKANSAS BEST FREIGHT SYS INC
PETSCH, SCOTT A	429	GOODMAN VENDING SERVICE
PIMENTEL MORAN SR, DANIEL B	776	UNITED PARCEL SERVICE INC
POMRANING, RONALD T	776	ASSOCIATED WHOLESALERS INC
PRICE, RICHARD A	429	ASSOCIATED WHOLESALERS INC
RAIHL, JEFFREY A	429	WINDSOR SERVICE TRUCKING
REINHART JR, GLENN A	429	UNITED PARCEL SERVICE INC
ROTH, JUDSON	229	HARPER COLLINS PUBLISHERS INC
RUMMEL, DAVID S	401	UNITED PARCEL SERVICE INC
SCHNEE, BRETT A	429	ASSOCIATED WHOLESALERS INC
SHAFFNER, BRIAN KEITH	771	PENNCAST CORPORATION
SHOTWELL, SHARON M	229	TOPPS CHEWING GUM INC
STAPLETON, MICHAEL B	776	FLEMING COMPANIES INC
STICHLER, EDWARD A	776	NATIONS WAY TRANSPORT SERVICES
SULEMAN, FATIMA	773	PEOPLE FIRST
SWEENEY, GREGORY E	764	UNITED PARCEL SERVICE INC
THOMAS JR, JAMES	401	FALCONE BEVERAGE

Retirees Approved for Pensions June 2026 through August 2026

Name	Local	Employer
TRENT, JOHN	401	WISE FOODS
VILLA JR, GERALD J	773	W S REICHENBACH & SON INC
WEIL JR, RAYMOND F	429	SUPERVALU INC
WENRICH, WALLACE M	429	ASSOCIATED WHOLESALERS INC
WILSON, ROBERT W	776	UNITED PARCEL SERVICE INC
WOLFE, SHAWN R	764	UNITED PARCEL SERVICE INC
WOYTKO JR, JOSEPH	771	YRC FREIGHT

August 2026

Name	Local	Employer
ALTLAND, DRUE N	776	CONSOLIDATED FREIGHTWAYS
ANDERSON, MICHAEL J	773	MACINTOSH LINEN & UNIFORM
BADMAN, TODD E	401	WISE FOODS
BASEHORE, TIMOTHY C	429	QUINLAN PRETZEL
BRIELING, KAREN M	229	THE BAZOOKA CO INC
BRUNGARD SR, EDWARD J	764	CENTRE CONCRETE COMPANY
BUBBENMOYER, JEFFREY	429	SINGER EQUIPMENT CO INC
BURDYN, STANLEY	229	HARPER COLLINS PUBLISHERS INC
CARPENTER, SCOTT J	229	CONSOLIDATED FREIGHTWAYS
COOK, NEAL G	776	UNITED PARCEL SERVICE INC
DENLINGER JR, THOMAS A	771	THE SICO COMPANY
DUKE, GREGORY L	771	LEROY E DUKE DISTRIBUTOR
EVANS, MICHAEL G	229	AFFILIATED FOOD DISTR INC
FAITH, JAMES A	429	CLOVER FARMS DAIRY LLC
FINN, JAMES M	764	VALLEY FARMS TRANSPORT INC
GOMBITA, STEVEN	771	YRC FREIGHT
HARIG, WILLIAM R	429	POWER PACKAGING AN EXEL CO
HARTMAN, GARY J	429	COTT BEVERAGES WYOMISSING INC
HOHL, TERRY L	776	ARKANSAS BEST FREIGHT SYS INC
HOWSARE, JOHN T	776	YRC FREIGHT
HURST, FLOYD D	776	PRESTON TRUCKING CO INC
JACOBS, M WALTER	776	W & L SALES COMPANY INC
KNEPP, JODY L	776	UNITED PARCEL SERVICE INC
KRICHTEN, THOMAS F	776	ASSOCIATED WHOLESALERS INC
MCANDREW, BRADFORD J	229	AFFILIATED FOOD DISTR INC
MILLER, MICHAEL L	776	NATIONS WAY TRANSPORT SERVICES
MILLETS III, JOHN J	773	UNITED PARCEL SERVICE INC
MOYER JR, DONALD I	429	BERKS PRODUCTS CORP
NEILSON, THOMAS P	771	YRC FREIGHT
OLWEILER, CURTIS R	771	YELLOW FREIGHT SYSTEM INC
PAREDES, PATRICIO	776	UNITED PARCEL SERVICE INC
PYLES, JEFFERY P	429	BERKS PACKING COMPANY INC
QUICK, WAYNE D	229	HARPER COLLINS PUBLISHERS INC
SCHMIEDEL, BRIAN E	776	CAROLINA FREIGHT CARRIERS CORP
SENNETT, SHAWN LEE	776	KELLOGG'S SALES COMPANY
SHOPE, MARK A	771	PENNCAST CORPORATION
SNARE, JAMES R	229	KEYSTONE COCA-COLA BTLG CO INC
SOUBIK, MICHAEL J	429	DEAN DAIRY FLUID LLC
STARLIPER, WILLIAM C	776	ROADWAY EXPRESS INC
TAYLOR, ELMER M	776	ARDENT MILLS LLC
VITACCO, DAMON M	401	UNITED PARCEL SERVICE INC
WAGNER, CRAIG G	773	ST JOHNSBURY TRUCKING CO INC
WATT SR, GERALD W	776	CARNATION CO/NESTLE USA INC.
WEIDNER JR, DAVID W	429	GOODMAN VENDING SERVICE
WERNER, JOANNE M	771	TRAILMOBILE INC

AUGUST 2026 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, 2026. 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	5.1% 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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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

Edgar H. Thompson
Alternate Union Trustee

Mark Gladfelter
Employer Trustee

Kenneth A. Ross
Employer Trustee

Brian Speller
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
IFM Investors
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
IFM Investors
Intercontinental Real Estate Corp.
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

Visit Our Website at: www.CentralPATeamsters.com

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.