



Central Pennsylvania Teamsters

GUARDIAN

Health and Welfare/Pension Guardian Newsletter



Reading, Pennsylvania



December, 2017

Happy Holidays

FROM THE CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE AND PENSION FUNDS!

IMPORTANT NEWS

PLEASE BE SURE TO REVIEW THE UPDATED PREFERRED BRAND NAME DRUG LIST FOUND ON PAGES 12 & 13 WHICH IS EFFECTIVE APRIL 1, 2018.

Winter Health and Safety Tips for Cold Months Ahead

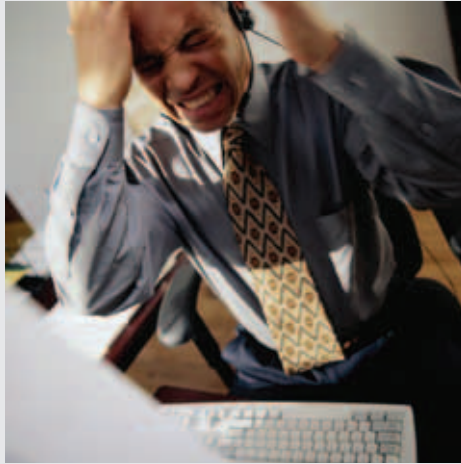
Exposure to cold can cause injury or serious illness such as frostbite or hypothermia. The likelihood of injury or illness depends on factors such as physical activity, clothing, wind, humidity, working and living conditions and a person's age and state of health. Follow these tips to stay safe in cold weather:

- Dress appropriately before going outdoors. The air temperature does not have to be below freezing for someone to experience cold emergencies such as hypothermia and frostbite. Wind speed can create dangerously cold conditions even when the temperature is not that low.
- Dress in layers so you can adjust to changing conditions. Avoid overdressing or overexertion that can lead to heat illness.
- Most of your body heat is lost through your head so wear a hat, preferably one that covers your ears.
- Mittens provide more warmth to your hands than gloves.
- Wear waterproof, insulated boots to help avoid hypothermia or frostbite by keeping your feet warm and dry and to maintain your footing in ice and snow.
- Get out of wet clothes immediately and warm the core body temperature with a blanket or warm fluids like hot cider or soup.
- Recognize the symptoms of hypothermia that can be a serious medical condition: confusion, dizziness, exhaustion and severe shivering. Seek medical attention immediately if you have these symptoms.

- Recognize frostbite warning signs: gray, white or yellow skin discoloration, numbness, waxy feeling skin. Seek medical attention immediately if you have these symptoms.
- Holiday traveling and winter can also be a dangerous combination. Allow extra time when traveling. Monitor weather conditions carefully and adhere to travel advisories.
- Keep a winter storm survival kit in your care. This should include blankets, food, flares, chains, gloves and first aid supplies.

Additionally, weather-related illnesses also afflict millions during the winter months. From the common cold to influenza, many sicknesses spread from person to person when an infected individual coughs or sneezes, and simple precautions can help stop the spread of those germs.

- Cover your mouth and nose when you sneeze or cough.
- Clean your hands often.
- Avoid touching your eyes, nose or mouth.
- Stay home from work when you are sick and check with a health care provider when needed.
- Practice other good health habits, such as getting plenty of rest, managing your stress level and drinking plenty of fluids.
- Get a flu shot! ■



MANAGING STRESS

Most people have stress in their lives on some level. The thing about stress is that it isn't always bad, and a certain amount of it is necessary. Acute, short-term stress causes our bodies to go into the "fight or flight" reaction, and prompts us to take action to deal with a pressing situation. Without a little stress, we would lack motivation and the stamina to get things done. Some stress, such as playing a sport or getting married, is positive stress. It shakes us up, but we still feel good.

Its long-term, chronic stress that starts to wear us down, weakens our immune systems and even makes us sick.

Identifying the things that cause you stress can help you take the first step in learning to manage those things. In some cases, the right steps can help you reduce or even eliminate the situations that are getting you down. Of course, many stressors can't be completely removed, but by learning good management techniques, you can learn to deal with them, head on.

Reduce stress, regain focus

Stress-reduction strategies are little techniques you can try during or right after a stressful situation, to help you calm down and regain your focus. You may find the following helpful:

- **Walk it out.** Taking a short walk can help you calm down and breathe easier. Just 10 minutes can do the trick. If you can, walk outside for a change of sounds and surroundings.
- **Work it out.** It doesn't matter what you choose: Any kind of exercise helps you calm down and makes you better equipped to deal with daily stress. Take a class at the gym, ride a bike (stationary or regular), go for a run, go bowling or golfing, play a sport or lift weights.
- **Stretch.** When you get stressed out, your muscles tighten. Stretch regularly throughout the day to help yourself relax.

- **Breathe.** Pause, close your eyes and take 10 long slow, deep breaths. Hold each one for a few seconds before letting it out.
- **Drink water.** Sipping water through the day helps you stay hydrated and energized and can also help you handle stress better.
- **Laugh it off.** A good sense of humor goes a long way towards a positive outlook on life because it helps your body release feel-good hormones called endorphins. Read a funny book or see a funny movie. Call up a friend who makes you laugh.
- **Have fun.** Do something you enjoy to help yourself slow down for a little while and counterbalance stress. Take some time out for your favorite hobby or do something active like a class at the gym, rollerblading or bowling. Join a club or a team sport for a regularly occurring stress reliever. ■

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

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

The Central Pennsylvania Teamsters Health & Welfare Fund:

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

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

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

- Qualified interpreters
- Information written in other languages

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

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

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

1-610-320-5500. لكل رفوتت، أن اجم، ةي وغلل اددع اسمل اتام دخ، ةي بر عل ا ةغلل ا ش دحتت تنك اذا: ةي بن ت

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 हद्दल बोलते, भाषा सहायता सेवाओं, नः शुल्क, आप के लऱे 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 [Deutsch (Pennsylvania German / Dutch)] schwetzsch, 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.

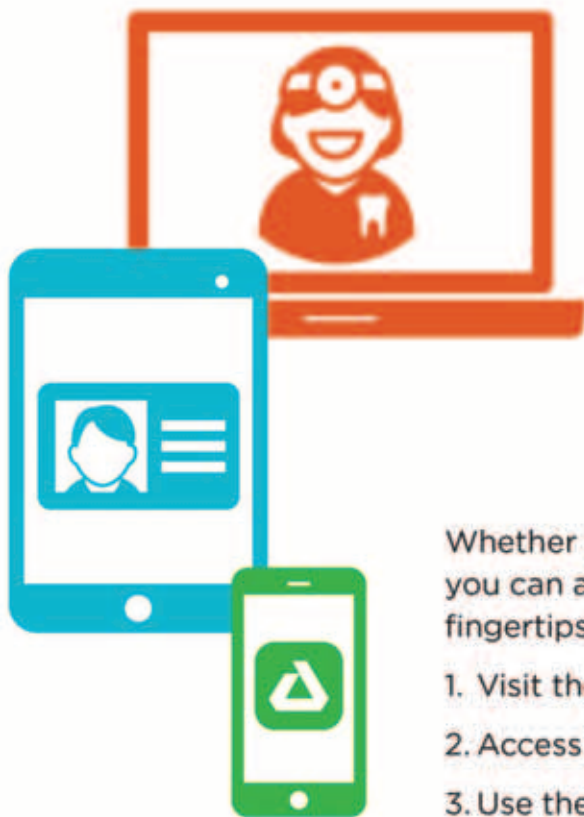
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-610-320-5500.

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.

Stay Connected



Want information about your dental plan? Take advantage of our web and mobile resources to:

- check your eligibility
- look up coverage details
- check claims
- find a network dentist
- improve your oral wellness
- and more

Whether you're on a computer, tablet or smartphone, you can access all the information you need at your fingertips.

1. Visit the **website**
2. Access the **mobile-optimized site**
3. Use the **free app**



We keep you smiling®
deltadentalins.com/enrollees

Check the site

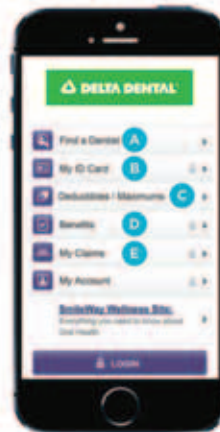


1. Enter **deltadentalins.com/enrollees** on your computer's browser.
2. Browse the features listed below. If you haven't already done so, register for Online Services. Already got an account? Log in!

Features:

- A. **Online Services** (register or log in): See benefits, eligibility, deductibles and maximums; check claims; view or print an ID card
- B. **Find a dentist**
- C. **Dental Plan Support Guide**
- D. **SmileWay® Wellness site**

Go mobile

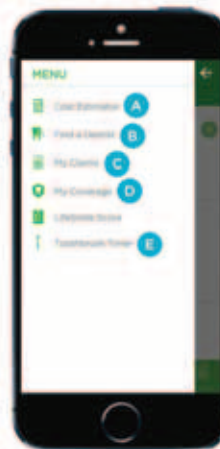


1. Enter **deltadentalins.com** on your smartphone's browser.
2. Click the **Visit Mobile Site** button.

Features:

- A. **Find a dentist**
- B. **View your electronic ID card¹**
- C. **Check deductibles and maximums¹**
- D. **See your benefits and eligibility¹**
- E. **Check claims¹**

Get the app



1. Open the **App Store** or **Google Play**.
2. Search for "**Delta Dental**."
3. Download the free app titled **Delta Dental** by Delta Dental Plans Association.

Features:

- A. **Get a cost estimate¹**
- B. **Find a dentist²**
- C. **Check claims¹**
- D. **See your benefits, eligibility, deductibles and maximums¹**
- E. **Use a musical timer to brush for 2 minutes**

¹ Available to Delta Dental PPOSM and Delta Dental PremierSM enrollees only.

² PPO and Premier enrollees can also book an appointment online.

Delta Dental Premier and Delta Dental PPO are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York; DE - Delta Dental of Delaware; WV - Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

These enterprise companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 75 million people in the U.S. The website deltadentalins.com is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Benefit Plans

Plans 13, 14P, R7 and R7/65

RETAIL*	Generic for up to a 34 day supply	\$ 5
	Brand Preferred for up to a 34 day supply	\$ 15
	Brand Non-Preferred for up to a 34 day supply	\$ 30
MAIL ORDER	Generic for up to a 90 day supply	\$ 15
	Brand Preferred for up to a 90 day supply	\$ 30
	Brand Non-Preferred for up to a 90 day supply	\$ 60
SPECIALTY	RETAIL up to a 30 day supply	\$150
	MAIL ORDER up to a 90 day supply	\$300

Plan 13Y

RETAIL*	Generic for up to a 34 day supply	\$ 10
	Brand Preferred for up to a 34 day supply	\$ 30
	Brand Non-Preferred for up to a 34 day supply	\$ 50
MAIL ORDER	Generic for up to a 90 day supply	\$ 30
	Brand Preferred for up to a 90 day supply	\$ 60
	Brand Non-Preferred for up to a 90 day supply	\$100
SPECIALTY	RETAIL up to a 30 day supply	\$150
	MAIL ORDER up to a 90 day supply	\$300

Plans 14 and 16

	Option A	Option B	Option C	
RETAIL*	Generic for up to a 34 day supply	\$ 5	\$ 10	\$ 10
	Brand Preferred for up to a 34 day supply	\$ 15	\$ 20	\$ 30
	Brand Non-Preferred for up to a 34 day supply	\$ 30	\$ 40	\$ 50
MAIL ORDER	Generic for up to a 90 day supply	\$ 15	\$ 30	\$ 30
	Brand Preferred for up to a 90 day supply	\$ 30	\$ 40	\$ 60
	Brand Non-Preferred for up to a 90 day supply	\$ 60	\$ 80	\$100
SPECIALTY	RETAIL up to a 30 day supply	\$150	\$150	\$150
	MAIL ORDER up to a 90 day supply	\$300	\$300	\$300

*Effective January 1, 2016, any drug that costs \$3,000 or more per script will be classified as a "Specialty or High Cost Drug."

*NOTE: These copayments are applicable to 15-day scripts for drugs classified as "Class II" Pain Medications by the FDA. Also, effective January 1, 2016, the copayment for all Zohydro prescriptions will be \$150 per script.

STEP THERAPY

NOTE: The medications in each category are subject to change. Please make sure to check with the Fund (Phone: Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420) or on the Fund's website (www.CentralPATeamsters.com) for updates to this chart before beginning a course of medication.

Please note: all brand contraceptives are covered under Step II medications and are not subject to grandfathering. Effective March 8, 2016, the following generic drugs were added to the Step I Rheumatoid Arthritis step therapy: high dose ibuprofen and naproxen (requiring a prescription), celecoxib, nabumetone, piroxicam, diclofenac, diflunisal, indomethacin, ketoprofen, etodolac, prednisone, cyclophosphamide, cyclosporine, azathioprine, and methotrexate.

STEP THERAPY CATEGORIES NOT SUBJECT TO GRANDFATHERING:

Effective January 1, 2016, the Fund will NOT provide benefits for medications in Step II unless you have documented that you have tried and failed on a Step I medication and your physician has submitted documentation demonstrating that the Step II medications are "medically necessary" under the Fund's criteria.

CATEGORY	STEP I	STEP II
ALZHEIMER'S DISEASE	DONEPEZIL GALANTAMINE RIVASTIGMINE	ARICEPT EXELON NAMENDA RAZADYNE
ANGIOTENSIN RECEPTOR BLOCKERS (ANTIHYPERTENSIVES)	CANDESARTAN EPROSARTAN IRBESARTAN LOSARTAN TELMISARTAN VALSARTAN	ATACAND AVAPRO BENICAR COZAAR DIOVAN EDARBI MICARDIS TEVETEN
ANTI-DEPRESSANTS	BUPROPION HCL DESVENLAFAXINE DULOXETINE ESCITALOPRAM FLUOXETINE NEFAZODONE SERTRALINE TRAZODONE VENLAFAXINE	APLENZIN BRINTELLIX CYMBALTA EFFEXOR FETZIMA FORFIVO XL KHEDEZLA LEXAPRO OLEPTRO PRISTIQ PROZAC VIIBRYD WELLBUTRIN ZOLOFT
ANTI-GLAUCOMA EYE PREPARATIONS	APRACLONIDINE HCL BETAXOLOL BRIMONIDINE CARTEOLOL DORZOLAMIDE LATANOPROST LEVOBUNOLOL METIPRANOLOL PILOCARPINE TIMOLOL TRAVOPROST	ALPHAGAN AZOPT BETIMOL BETOPTIC COMBIGAN COSOPT IOPIDINE ISTALOL LUMIGAN PHOSPHOLINE RESCULA SIMBRINZA

ANTI-GLAUCOMA EYE PREPARATIONS (con't)		TIMOPTIC TRAVATAN TRUSOPT XALATAN ZIOPTAN
ANTIPSYCHOTICS	CLOZAPINE OLANZAPINE QUETIAPINE RISPERIDONE ZIPRASIDONE	ABILIFY - Evidence of "medical necessity" must include documentation of failure of all other therapies, including non-drug intervention
BETA-ADRENERGIC BLOCKERS (ANTIHYPERTENSIVES)	ACEBUTOLOL ATENOLOL BETAXOLOL BISOPROLOL METOPROLOL NADOLOL PINDOLOL PROPRANONOL SOTALOL TIMOLOL	BYSTOLIC
CALCIUM CHANNEL BLOCKERS (ANTIHYPERTENSIVES)	AMLODIPINE ATORVASTATIN AMLODIPINE BESYLATE AMLODIPINE VALSARTAN DILTIAZEM FELODIPINE ISRADIPINE NICARDIPINE NIFEDIPINE NISOLDIPINE VERPAMIL	ADALAT CADUET CALAN CARDENE CARDIZEM CARTIA XT EFIDITAB EXFORGE NORVASC PROCARDIA XL SULAR TIAZAC ER VERELAN
CONTRACEPTIVES	All Generic Contraceptives	All Brand Contraceptives
DIABETES	ACARBOSE GLIMEPIRIDE GLIPIZIDE GLYBURIDE JANUMET JANUVIA METFORMIN PIOGLITAZONE REPAGLINIDE	INVOKANA JARDIANCE JENTADUETO KAZANO TRADJENTA
NARCOTIC ANALGESICS NOTE: BENEFITS WILL BE PROVIDED ONLY FOR NARCOTIC ANALGESIC PRESCRIBED AT THE MANUFACTURERS RECOMMENDED SCRIPT LEVEL.	ACETAMINOPHEN-CODEINE HYDROCODONE-ACETAMINOPHEN HYDROMORPHONE MEPERIDINE METHADONE MORPHINE SULFATE OXYCODONE OXYCODONE-ACETAMINOPHEN OXYCODONE-ASPIRIN OXYMORPHONE	DEMEROL DOLOPHINE LORTAB NORCO NUCYNTA OPANA OXYCONTIN PERCOCET PERCODAN TYLENOL WITH CODEINE

NARCOTIC ANALGESICS (con't)	TRAMADOL	ULTRACET ULTRAM VICODIN VICOPROFEN
OSTEOPOROSIS	ALENDRONATE CALCITONIN-SALMON BANDRONATE RALOXIFENE RISEDRONATE	ACTONEL ATELVIA BINOSTO BONIVA EVISTA FORTICAL FOSAMAX MIACALCIN PROLIA
RHEUMATOID ARTHRITIS	HIGH DOSE IBUPROFEN AND NAPROXEN (PRESCRIPTION STRENGTH) CELECOXIB NABUMETONE PIROXICAM DICLOFENAC DIFLUNISAL INDOMETHACIN KETOPROFEN ETODOLAC PREDNISONE CYCLOPHOSPHAMIDE CYCLOSPORINE AZATHIOPRINE METHOTREXATE XELJANZ	ACTEMRA CIMZIA ENBREL HUMIRA KINERET ORENCIA SIMPONI STELARA
URINARY AGENTS	TOVIAZ FLAVOXATE OXYBUTYNIN TOLTERODINE TROSPIMUM	ENABLEX GELNIQUE MYRBETRIQ OXYTROL VESICARE
<p>GRANDFATHERED DRUGS: Effective January 1, 2016, any NEW prescriptions for the medications in the chart below are subject to the Step Therapy requirements set forth above. If, however, you began taking a medication in one of these categories prior to January 1, 2016, the Fund will continue to provide benefits for your medication.</p>		
CATEGORY	STEP I	STEP II
ADD & ADHD	AMPHETAMINE SALTS D-AMPHETAMINE ER DEXMETHYLPHENIDATE DEXTROAMPHETAMINE METHAMPHETAMINE METHYLPHENIDATE	ADDERALL CONCERTA DAYTRANA DESOXYN DEXEDRINE EVEKEO FOCALIN METADATE METHYLIN PROCENTRA QUILLIVANT

ADD & ADHD (con't)		RITALIN VYVANSE ZENZEDI
ANTI-MIGRAINE	DIHYDROERGOTAMINE ERGOTAMINE-CAFFEINE TABLET ISOMETHEPT-CAFF-APAP ISOMETHEPT-DICHLORALP-APAP NARATRIPTAN RIZATRIPTAN SUMATRIPTAN ZOLMITRIPTAN	ALSUMA AMERGE AXERT CAFERGOT D.H.E.45 ERGOMAR FROVA IMITREX MAXALT MIGERGOT MIGRANAL RELPAX SUMAVEL TREXIMET ZOMIG
ANTI-CONVULSANTS	CARBAMAZEPINE CLONAZEPAM DIVALPROEX ETHOSUXIMIDE FELBAMATE FOSPHENYTOIN GABAPENTIN LAMOTRIGINE LEVETIRACETAM OXCARBAZEPINE PHENYTOIN PRIMIDONE TIAGABINE TOPIRAMATE VALPROATE VALPROIC ACID ZONISAMIDE	APTIOM BANZEL CARBATROL CELONTIN CEREBYX DEPACON DEPAKENE DEPAKOTE DILANTIN FANATREX FELBATOL FYCOMPA GABITRIL KEPPRA KLONOPIN LAMICTAL MYSOLINE NEURONTIN ONFI OXTELLAR PEGANONE PHENYTEK POTIGA QUDEXY TEGRETOL TOPAMAX TRILEPTAL TROKENDI VIMPAT ZARONTIN ZONEGRAN

PROTON PUMP INHIBITORS	OVER THE COUNTER ("OTC"): LANSOPRAZOLE DR OTC NEXIUM OTC OMEPRAZOLE OTC OMEPRAZOLE-BICARB OTC PREVACID OTC PRILOSEC OTC ZEGERID OTC	ACIPHEX DEXILANT ESOMEPRAZOLE LANSOPRAZOLE OMEPRAZOLE LANSOPRAZOLE NEXIUM OMEPRAZOLE OMEPRAZOLE-BICARB PANTOPRAZOLE PREVACID PRILOSEC PROTONIX ZEGERID
ULCERATIVE COLITIS	AZULFIDINE BALSALAZIDE SULFASALAZINE SULFAZINE	APRISO ASACOL COLAZAL DELZICOL DIPENTUM GIAZO LIALDA PENTASA

“RX NEWS”

HEPATITIS C DRUGS

THE FUND WILL ONLY PROVIDE BENEFITS WHERE THE MEDICATION HAS BEEN PRE-AUTHORIZED UNDER THE FUND’S CRITERIA AND DOCUMENTATION OF PATIENT SPECIFIC INFORMATION RELATED TO THEIR CONDITION HAS BEEN PROVIDED BY THE PATIENT’S PHYSICIAN.



PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: April 1, 2018

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

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

ANALGESICS

Anti-Rheumatic

Rasuvo Injection

Non-steroidal Anti-inflammatory agents

Indocin Supp 50 mg

Opioid Agonists

Embeda

Oxycontin

Misc

Depen

ANTI-ADDICTIVE AGENTS

Suboxone

Zubsolv

ANTI-INFECTIVES

Amebicides

Alinia

Hepatitis Agents

Epclusa

Harvoni

Sovaldi

Zepatier

HIV Agents

Aptivus

Atripla

Complera

Crixivan

Descovy

Edurant

Emtriva

Epivir Solution

Evotaz

Genvoya

Intelligence

Invirase

Isentress

Kaletra Tabs

Lexiva

Norvir

Odefsey

Prezcobix

Prezista

Rescriptor

Reyataz

Selzentry

Stribild

Sustiva

Tivicay

Triumeq

Truvada

Tybost

Videx Solution

Viracept

Viread

Zerit Solution

Ziagen Solution
Miscellaneous Anti-infectives
 Biltricide
 Nebupent INH Powder

ANTINEOPLASTIC

Caprelsa
 Emcyt Caps
 Erivedge
 Fareston
 Hexalen Caps
 Jakafi Tabs
 Leukeran Tabs
 Lysodren Tabs
 Matulane Caps
 Mekinist Tabs
 Myleran Tabs
 Nexavar Tabs
 Sprycel
 Tabloid Tabs
 Tafinlar Caps
 Thalamid Caps
 Tykerb Tabs
 Xalkori Caps
 Zolanza Caps

CARDIOVASCULAR

Angiotensin Receptor Blockers & Combinations
 Byvalson Tabs
Anti-adrenergic Agents
 Bystolic
Anti-Arrhythmics
 Lanoxin Tabs
 Norpace CR 100mg,
 150mg Caps
 Ranexa
Anti-hyperlipidemics,
Bile Acid Sequestrants
 Welchol
Fibric Acid Derivatives
 Lipofen
Miscellaneous Cardiac Drugs
 Vascepa
Beta Blockers & Combinations
 Bystolic
Pulmonary Hypertension Agents
 Adempas
 Letairis
 Opsumit
 Tracleer
Miscellaneous Anti-hypertensives
 Tekturna
 Tekturna HCT

CNS AGENTS

Anti-convulsants
 Lyrica Caps
Anti-depressants
 Forfivo XL Tabs
 Paxil Suspension
Anti-Psychotics
 Saphris
Attention Deficit Disorder Treatment
 Vyvanse
Cholinesterase Inhibitors
 Mestinon syrup
Multiple Sclerosis Agents
 Ampyra
 Tecfidera
Miscellaneous CNS agents
 Namenda XR Caps
 Namzaric Caps

DERMATOLOGICALS

Acne Agents
 Retin-A Micro 0.08% gel
Anti-bacterial Agents
 Mirvaso
 Soolantra 1% Cream
Anti-viral Agents
 Zovirax Cream 5%
Hemorrhoidal Preparations
 Proctofoam HC
Psoriasis & Eczema Agents
 Drithocrema HP
 Eucrisa 2% ointment
Other Dermatologicals
 Drysol Solution
 Elidel
 Eurax Cream/Lotion

EARS, NOSE & THROAT

Nasal Products, Antihistamines
 Dymista
 Nasonex
Otics
 Ciprodex OTIC
Throat & Mouth Products
 Prevident 5000 Enamel Protect
 Prevident 5000 Sensitive Paste

ENDOCRINE

Androgens/Estrogens
 Androderm Patch
 Androgel 1.62
Corticosteroids
 Medrol 2mg Tablet
 Millipred Tabs 5mg

Gout

Colcrys
 Uloric
Hyperglycemics Dipeptidyl Peptidase-4 & Combos
 Janumet
 Janumet XR
 Januvia
 Jentadueto
 Jentadueto XR
 Tradjenta
GLP-1 Recept. Agonist
 Bydureon
 Byetta
 Trulicity
 Victoza
Insulins
 Humalog
 Humulin
 Lantus
 Levemir
 Novolin
 Novolog
 Relion Novolin
 Soliqua
 Toujeo Solostar
Miscellaneous
 Welchol
Sodium-Glucose Co Transporter 2 Inhib
 Invokamet
 Invokamet XR
 Invokana
 Jardiance
 Synjardy
 Synjardy XR
Miscellaneous
 Glucagen Kit
 Glucagon Kit
 Proglycem Susp
 Samsca Tabs
 Synarel Nasal Spray

GASTROINTESTINAL AGENTS

Anti-spasmodic
 Symax Duotabs
Anti-ulcer
 Omeclamox
 Pylera
Digestants
 Creon
 Zenpep DR
Gastric Acid Secretion Reducers
 Dexilant

PREFERRED BRAND NAME DRUG LIST

EFFECTIVE DATE: April 1, 2018

PLEASE GIVE TO YOUR PHYSICIAN

VERY IMPORTANT

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

Miscellaneous Products,

Gastrointestinal

Amitiza
Apriso
Canasa Suppositories
Lialda
Linzess
Sfrowasa

HEMATOLOGY

Anti-Coagulants,

Direct Factor X

Xarelto

Miscellaneous

Pradaxa

Anti-Platelet

Brilinta

Effient

Miscellaneous Agents,

Hematology

Mephyton

IMMUNOSUPPRESSANTS

Oxsoralen-UL Caps 10mg
Sandimmune SOL 100 mg/ml

Nutrition

Vitamins/Minerals/Electrolyte

Modifiers

Escavite Tabs Chewable
Escavite D Tabs Chewable
Escavite LQ Drops
Floriva Drops
Floriva Plus Drops
Fluorabon Drops
Fluor-A-Day Tabs Chewable
Flura-Drops
Poly-Vi-Flor Tabs Chewable
Poly-Vi-Flor Tabs Chewable
with Iron
Poly-Vi-Flor Drops 0.25
Poly-Vi-Flor Drops with Iron
0.25
Quflora Tabs Chewable
Tri-Vi-Flor Drops

OB/GYN

Estrogenics

Climara Pro Patch
Duavee
Menest
Premarin
Premarin vaginal cream
Premphase
Prempro

Prenatal Products

Bal-Care DHA
Calcium-PNV Caps
Citranatal B-Calm
Citranatal RX Tabs
C-Nate DHA
Conept DHA Caps
Concept OB Caps
Dothelle DHA Caps
Duet DHA Balanced
Duet DHA 400
Elite-OB
Enbrace HR Caps
Folivane-OB Caps
Hemenatal OB + DHA
Hemenatal OB Tabs
Kosher Prenatal + Iron Tabs
Marnatal-F Caps
Mynatal Advance Tabs
Mynatal Caps
Mynatal Ultracaplets
Mynatal-Z Captabs
Natachew Tabs
Natelle One Caps
Neevo DHA
Nestabs Tabs
Nestabs DHA
Newgen Tabs
Niva-Plus Tabs
OB Complete One
OB Complete Petite
OB Complete Caplets
OB Complete Premier
OB Complete with DHA
Obstetrix DHA
Obstetrix EC
O-Cal Prenatal Tabs
O-Cal FA Tabs
PNV-Ferrous Fumarate
PNV Prenatal Plus Tabs
PNV 29-1 Tabs
PNV-Omega
PNV-VP-U Caps
Prefera OB Tabs
Prenal Tabs Chewable
Prenal Pearl
Prenata Tabs Chewable
Prenatal 19 Tabs Chewable
Prenatal 19 Tabs
Prenatal Plus Tabs
Prenatal Plus Iron
Prenatal-U Caps
Prenatal Vitamin plus low iron
Prenate AM Tabs
Prenate Elite Tabs
Prenate Essential
Prenate Star Tabs

Preplus CA-FE Tabs
Pretab Tabs
Primacare
Provida OB Caps
Purefe OB Plus Caps
Relnate DHA
Select-OB Caps Chewable
Taron-C DHA
Thrivite 19 Tabs
Thrivite RX Tabs
Tricare Tabs Chewable
Tricare Tabs
Tricare DHA One
Trinatal GT Tabs
Tri-Tabs DHA
Vena-Bal DHA
Vinate DHA
Virt-Advance Tabs
Virt-C DHA
Virt-Nate Tabs
Virt-Nate DHA
Virt-PN Tabs
Virt-PN Plus
Virt-Vite GT Tabs
Vitafof Gummies
Vitafof Nano Tabs
Vitafof OB Caplets
Vitamed MD Redichew Tabs
Vitapearl Softgels
Vol-Nate Tabs
Vol-Plus Tabs
Vol-Tab RX Tabs
VP-GGR-B6 Tabs
VP-HEME OB Tabs
VP-PNV-DHA Softgels
Zatean-PN Plus
Topical Anti-Infectives
Cleocin Vaginal Ovules

OPHTHALMIC AGENTS

Anti-histamines

Pazeo

Anti-infectives

Moxeza

Natacyn

Glaucoma Agents

Alphagan P 0.1%
Azopt
Betoptic-S
Combigan
Lumigan
Phospholine Iodide
Simbrinza
Timoptic Ocudose
Travatan Z

Steroids

FML Ointment
FML Forte
Pred Mild
Miscellaneous
Restasis
Xidra

PHOSPHATE BINDERS

Renvela

RESPIRATORY AGENTS

Anti-muscarinic and Combos

Increase Ellipta
Spiriva Handihaler
Spiriva Respimat

BetaAdrenergic & Combos

Anoro Ellipta
Combivent
Proair HFA
Proair Respiclick
Serevent Diskus
Stiolto Respimat

Symbicort

Ventolin HFA

Glucocorticoids, Inhalation

Arnuity Ellipta
Flovent Diskus
Flovent HFA
Pulmicort Flexhaler
QVAR 40, 80
Symbicort

Miscellaneous Agents,

Respiratory

Bethkis

UROLOGICAL AGENTS

Anesthetics

Elmiron

Antispasmodics

Myrbetriq

Vesicare

Benign Prostatic Hypertrophy

Agents

Rapaflo

* Please note, certain drugs contained in this list are subject to Step Therapy. Please refer to the Step Therapy List of drugs on page 5-9 of this newsletter.

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

Retirees Approved for Pensions September 2017 through October 2017

September 2017			October 2017		
Name	Local	Employer	Name	Local	Employer
ALLEN, DAVID J	429	PETRO OIL	BARDO SR, RICHARD D	764	NEW PENN MOTOR EXPRESS INC
ALLEN, RICHARD H	773	CONSOLIDATED FREIGHTWAYS	BARTHOLOMEW, TIMOTHY LEE	229	CONSOLIDATED FREIGHTWAYS
ATKINSON, PAMELA G	429	ARKEMA INC	BOND, STEPHEN	776	ARKANSAS BEST FREIGHT SYS INC
BARLET, KATY L	429	SCHROCK CABINET COMPANY	BREITIGAN, CHERYL	429	SCHROCK CABINET COMPANY
BISCONTINI, RUDOLPH J	401	PREFERRED DEVELOPMENT CORP	BYRON, MAUREEN	229	DIMARE FRESH INC
BLACK III, WILLIAM	771	YRC FREIGHT	CHMIELEWSKI, RICHARD	429	SAVOR STREET FOODS INC
CARR, LEO N	429	SCHROCK CABINET COMPANY	CROAK, SHERRY	764	UNITED PARCEL SERVICE INC
DREVICKI, DAVID M	429	EAGLE DISTRIBUTING COMPANY	DAY, PATRICK M	773	OBRIENS GLOSE MOVING AND STORAGE
ELLIS JR, DONALD C	429	BERKS PRODUCTS CORP	DORWART, MICHAEL	776	ROADWAY EXPRESS INC
FOMICH, RONNIE L	764	D/B/A VALLEY FARMS DAIRY	EMIG, ROBERT W	776	WALTER W ZEIGLERS SONS INC
GALLI, DAVID M	401	COON INDUSTRIES INC	FENSTERMAKER, LARRY R	773	SCHWERMAN TRUCKING CO
HASKO SR, DOUGLAS P	764	UNITED PARCEL SERVICE INC	FRABLE, KEVIN D	229	CONSOLIDATED FREIGHTWAYS
HELLER, LEON E	773	MARY MACINTOSH OF PA INC	FRYE, FARLEY J	776	UNITED PARCEL SERVICE INC
HENRY, SCOTT G	776	YRC FREIGHT	GINGRICH, YVONNE	776	UNITED PARCEL SERVICE INC
HUGHES, THOMAS	229	UNITED PARCEL SERVICE INC	GRAZER, PETER P	773	MARY MACINTOSH OF PA INC
JONES, WALTER J	401	FOSTER TOWNSHIP	HAAS, DAVID A	776	YORK COUNTY TRANSP AUTHORITY
KOMARA, DAVID J	776	YRC FREIGHT	HABERCHAK, PETER G	773	YRC FREIGHT
KOUGH, THOMAS L	776	ARKANSAS BEST FREIGHT SYS IN	HART, EUGENE F	429	ASSOCIATED WHOLESALERS INC
KOWALICK JR, PAUL B	429	SCHROCK CABINET COMPANY	HATTER, DONALD	429	KANE STEEL CO OF PA
KRYZNEWSKI SR, RALPH L	401	COON INDUSTRIES INC	HAVRAN, LINDA SUE	229	C&S WHOLESALE GROCERS
KRZYSZEWSKI, BARRY B	429	BRENNTAG NORTHEAST INC	HENSLEY, DANIEL	429	AIRCO GASES DIV OF BOC GRP INC
MALENDIA, CAROL E	229	NORTHEAST TRUCK CENTER	HOFFMASTER, GREGORY S	429	CENTRAL STORAGE & TRANSFER CO
MARTIN, ROBERT L	776	ARKANSAS BEST FREIGHT SYS INC	IANNUZZO, SUSAN J	229	SCRANTON SEWER AUTHORITY
MAYESKI, MICHAEL	771	YRC FREIGHT	IWANYSZYN, JOHN M	429	LEHIGH VALLEY DAIRIES DIV
MILLER, GREGORY	776	JONES MOTOR CO INC	JEREMIAH, BRIAN J	776	ARKANSAS BEST FREIGHT SYS INC
MILLER, THOMAS J	773	ST JOHNSBURY TRUCKING CO INC	KISSINGER, STEVEN M	773	STROEHMANN BAKERIES
MORRISON, STANLEY A	776	YRC FREIGHT	KITCHEN, LLOYD D	764	NEW PENN MOTOR EXPRESS INC
NELSON, DAVID P	776	ARKANSAS BEST FREIGHT SYS INC	LASCOSKIE, MICHAEL R	429	ALL-STAR DISTRIBUTING INC
OMALLEY, SHERRY	229	ROADWAY EXPRESS INC	LOVELL, JAMES R	764	USF RED STAR
OSWALD, DALE R	429	ASSOCIATED WHOLESALERS INC	LOWTHER, KURT E	429	COTT BEVERAGES WYOMISSING INC
PANAS, CHARLES A	401	PEPSI-COLA BOTTLING COMPANY	LUCKEY, EDWARD CURTIS	771	YRC FREIGHT
PAWLOWSKI, BERNARD J	401	WISE FOODS	LUTZ, ALAN	429	GENERAL COMMODITIES WAREHOUSE
RENNO, VITO M	776	ARKANSAS BEST FREIGHT SYS INC	MAY, LARRY G	764	CENTRE CONCRETE COMPANY
ROBITZER, JAMIE T	429	APPAR	MAY, STEPHEN L	771	APEX EQUIPMENT COMPANY
SCHATZEL, GEORGE J	401	UNITED PARCEL SERVICE INC	MORGAN, LAURIS	776	YRC FREIGHT
SCHIFFHAUER, JAMES F	776	UNITED PARCEL SERVICE INC	MUELLER, KENT E	771	KERMAN R EWELL INC
SHERIDAN, JOHN P	776	ARKANSAS BEST FREIGHT SYS INC	NEWMAN, SEVILLE R	776	HESS TRUCKING COMPANY
SKIPPER, DAVID A	429	J C EHRlich CO INC	NORTON, ROGER E	429	PLYMOUTH ROCK TRANSPORTATION
SNOVER, ALAN D	429	LENTZ MILLING COMPANY	NUSBAUM, DAVID	776	UNITED PARCEL SERVICE INC
SPRANKLE, PAUL	776	ARKANSAS BEST FREIGHT SYS INC	PALMER, STEPHEN E	776	R J C INDUSTRIES INC
STEVENS, JOANNE	229	C&S WHOLESALE GROCERS	PELLETIER, DUANE S	776	ST JOHNSBURY TRUCKING CO INC
SWARTZ, SCOTT A	429	EJB PAVING AND MATERIALS CO	PERUGINO, ANTHONY	401	KEYSTONE COCA-COLA BOTTLING CO
TITA, ANTHONY J	773	MATERIALS TRANSPORT SERVICE	PICARD, STEPHEN F	776	KELLOGG'S SALES COMPANY
VENNE, RICHARD P	229	PENN AUTO SERV & SUPPLY CO INC	PIZZO, MICHAEL A	429	READING EAGLE COMPANY
WALLACE, RICKEY L	771	YELLOW FREIGHT SYSTEM INC	PRINCE, ROBERT G	776	ROADWAY EXPRESS INC
WEAVER, KAREN	776	NEW PENN MOTOR EXPRESS INC	RILEY, KIRK D	776	UNITED PARCEL SERVICE INC
WENDLING, GARY L	773	MACK TRUCKS INC NVSSC	ROSS, CHERYL	229	TOPPS CHEWING GUM INC
WEPASNICK, JOHN R	771	HERMAN R EWELL INC	RUTH, RANDALL S	429	RACHLIN FURNITURE INC
ZEIGLER JR, RODNEY G	776	PRESTON TRUCKING CO INC	SALINGER, DAVID P	776	UNITED PARCEL SERVICE INC
ZIPAY, JOHN R	776	YRC FREIGHT	SHEPHERD SR, KENNETH L	773	PENN-ASSOC. LINEN & UNIFORM
			SMITH JR, WILLIAM F	776	ARKANSAS BEST FREIGHT SYS INC
			STERNER, JAMES E	771	UNITED PARCEL SERVICE INC
			STOUDT, KENNETH L	776	YRC FREIGHT
			STRAUB, STEPHEN D	771	YRC FREIGHT
			SWEIGART, LARRY LEE	429	MAIERS BAKERY
			TATE, BEVERLY A	776	ASSOCIATED WHOLESALERS INC
			WEISS, LAWRENCE K	776	YRC FREIGHT

Know Your Pension Plan

The Pension Fund frequently receives questions on the topics below. Additional information on these and other topics is available by visiting the Pension section of the website. *When you are ready to apply for your pension, please refer to the “Important Items to Remember” section of the website under Pension for additional information.*

1. **Beneficiary Updates/Change in Marital Status** - Please review your beneficiary designation if you change your marital status. Please notify the Fund if you get married, divorced, or become widowed. If you get divorced, please forward a copy of the divorce decree. You will need to complete a new beneficiary form for your Pension Benefits after your divorce is finalized. If you become widowed, you will need to forward a copy of the death certificate and also complete a new beneficiary form. Downloadable beneficiary forms are available on the Fund’s website. You cannot name your pet as a beneficiary.
2. **Retirement Applications** - Contact the Pension Fund three months prior to your retirement date to begin the application process (6 months if you have time in another Fund and are applying for a reciprocal pension). The Pension Fund offers appointments to assist you with completing your Application for Pension paperwork. Please be sure to review your benefit options on your paperwork so that you are familiar with them prior to your appointment.
3. **Your Retirement Income Plan (RIP) 1987** balance is updated by the 15th of each month and subject to net gains or losses through the last day of the month in which your application is approved for payment.
4. **Power of Attorney** - If you cannot handle your own affairs, you must provide the Fund with a Durable Power of Attorney before any information can be given to the person who you designate to handle your affairs.
5. **Pension Checks** - Your checks from the Defined Benefit Plan (or monthly installments from the Retirement Income Plan 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.
6. **Website** - Please visit the website for Summary Plan Descriptions, Forms and Notices, Important Items to Remember or to view your RIP 1987 balance.
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.

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 Summary Plan Description or by visiting the Fund website.

1. **Dental Implants** - All requests for dental implants must be submitted for pre-determination for review under the implant policy. Failure to do so could mean higher out of pocket expenses.
2. **Health Savings Accounts for Dependents** - If your spouse (or eligible dependent) is covered under a high-deductible health plan with a health savings account (HSA), this spouse or dependent may not be covered under the Central PA Teamsters Health and Welfare Plan. If your employer pays on a Component basis, the Employer will not be responsible for contributions for this spouse or dependent.
3. **Motor Vehicle Accidents** - The Fund will consider payment of medical expenses only after the benefits from the auto insurance carrier have been exhausted. In addition, the Fund will not provide coverage for Short Term Disability Benefits (except for the first 5 days of missed work). Contact your auto insurance carrier to make sure that your policy includes payment for missed work due to injuries sustained in an auto accident.
4. **Illegal Acts** - The Fund does not cover medical services rendered as a result of your committing an illegal act (misdemeanor or felony). This includes driving while intoxicated (DUI).
5. **Change in Family Status** - Please review your beneficiary designation if there is a change in your family status. Please notify the Fund if you get married, divorced, are widowed or have a child. The Fund does not allow divorced spouses to continue to be covered under the member’s coverage.
6. **Moonlighting** - The Fund does not cover participants or eligible dependents for illness or injuries that occur as a result of performing non-covered employment for wage or profit.
7. **Dependent Daughter Pregnancies** - The Fund does not cover medical expenses associated with a dependent’s pregnancy.
8. **Address Change** - Please remember to contact the Fund office if your address changes.



USING THE MEMBER PORTAL

1 LOG INTO YOUR ACCOUNT

Log into davisvision.com/member, and enter your username and password or your client code. If you are new to the site, you will need to register online before logging in.

When registering, you will need your:

- member ID number or
- Social Security number.



2 ACCESS YOUR BENEFIT

From the home screen of your member portal, you can access your plan information, copays and forms, as well as:

- our virtual frame collection;
- value-added features;
- satisfaction survey; and
- provider locator (see reverse).



Member menu options may change based on group plan.

3 LOCATE A PROVIDER

Click on "Find A Provider" from the home screen, then search by ZIP code, state, county, city or provider's name.

Find a Provider

Please enter a ZIP code and radius (defaults to 20 miles) or select a state with a city or county to search for vision providers.

Required:

ZIP code: 78205 - OR - State: Please choose a state

Radius (Miles): 20 County: City:

Optional:

Provider or Business Name:

Search Now Clear Form



SAMPLE PROVIDER LISTING

Name	Address	Phone Number	Services Offered	Handicap Accessibility	Map
BOWDEN EYE CARE & HEALTH CENTE BOWDEN EYE CARE & HEALTH CENTE	2547 E COMMERCE SAN ANTONIO, TX 78203	(210) 619-7020	Full Service		

Exclusive Collection*

Log on or create your account today at davisvision.com/member or call 1 (800) 283-9374.



1 (800) 283-9374
DAVISVISION.COM

*Contact your provider, as Exclusive Collection availability is subject to change.

OCTOBER 2017 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 10 month period ending October 31, 2017. 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	13.8%

You may also view your RIP 1987 balance on the Fund website through the Pension Fund Web Portal. Click on the Pension section and then "Pension Fund Web Portal." 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."



To locate a physician or facility for treatment participating with Aetna Meritain:

Please call Meritain at 1-800-343-3140 or visit www.CentralPATeamsters.com for help finding an in-network provider. Choose Aetna Choice POS II (Open Access) under Select a Plan. Please be aware that the providers are listed as address specific so be careful if you utilize that physician in another office. Providers should also contact Meritain at the same phone number if they have a dispute regarding the contracted fee.

Members' questions about benefits and providers questions about claims status should continue to be directed to the Health and Welfare Fund. Thank you.

Nurse Line Program Continues under Meritain Health

Improved Information and a New Phone Number

You can reach the Meritain Health Nurse Line 24 hours a day, seven days a week for your health-related questions.

Keep this number handy!
Meritain Health's 24x7 Nurse Line: 1.866.726.6529

IMPORTANT REMINDER

Please keep in mind that if you elect a Joint and Survivor Annuity at the time of your retirement and your spouse dies within 90 calendar days of your Annuity Starting Date, which is the first of the month following your retirement date with the Fund, please contact the Pension Fund Office. You may be eligible for a conversion of your benefit from the joint and survivor form of benefit to the higher Straight Life Annuity with a 3-year Certain Benefit as set forth in the Plan.

Payment of the converted Straight Life Annuity would be effective for the benefit month following the death of the spouse after the required documentation has been submitted to the Fund Office.

SUGGESTIONS?

If you have feedback about our newsletter please feel free to email Charlotte Houser at chouser@centralpateamsters.com.

VISIT OUR WEBSITE

Members and their families, as well as contributing employers, can access the Fund website, www.CentralPATeamsters.com for benefits information, announcements, reports, notices, investment reports and provider network links.



Finding Hidden Sugars

Eating too much sugar is bad for you

There's a good chance you're heard this before. Yet, if you're like most Americans, you're probably still overdoing it. According to the American Heart Associations (AHA), we average almost 20 teaspoons of added sugars per day. This is compared to the recommended six teaspoons for women and nine teaspoons for men (not including natural sugars like those found in fruits and milk).

The main culprits of added sugar are those you'd expect: sugary drinks, candy, baked goods and sweetened dairy. However, it's the ones you may not realize have added sugar like breads, tomato sauce and protein bars that can push your daily intake over the recommended levels. To make matters worse, added sugars can fly under the radar thanks to such sweet aliases as corn syrup, agave nectar, palm sugar, cane juice or sucrose.

Regardless of what you call it, sugar can negatively affect your body in a variety of ways. Consuming too much sugar impacts:

- **Your brain.** Eating sugar gives your brain a large dose of the feel-good chemical, dopamine. After a while your brain needs more and more sugar to get that feeling.
- **Your mood.** We're talking about more than just a sugar high. In fact, many studies have linked a high sugar intake to a greater risk of depression in adults.
- **Your joints.** If you have joint pain, it might be best to skip dessert. Because of the inflammation they cause, eating sweets has been shown to worsen joint pain.
- **Your skin.** Sugar can make your skin age faster. Sugar attaches to proteins in your bloodstream and creates harmful molecules, which have been shown to damage collagen and elastin in your skin.
- **Your liver.** Excess sugar can cause your liver to become resistant to insulin. The result? Your body isn't able to control blood sugar levels, which can lead to type 2 diabetes.
- **Your heart.** Added sugar means extra insulin, which can affect your arteries. It causes their walls to grow faster than normal and become tense. This adds stress to your heart and damages it over time. This can lead to heart disease, heart attacks and strokes.
- **Your pancreas.** If you're eating too much sugar, your body fails to respond properly to insulin. Your pancreas responds by pumping out even more insulin. Eventually, your pancreas stops working and your blood sugar levels rise. This can lead to type 2 diabetes and heart disease.
- **Your kidneys.** If you have diabetes, excess sugar can lead to kidney damage. If left uncontrolled, kidneys are unable to perform their duties and this can lead to kidney failure.
- **Your body weight.** This one is simple: the more sugar you eat, the more you'll weigh. According to research, those who drink beverages high in sugar tend to weigh more. They also have a higher risk for type 2 diabetes.

Spotting sugar

One trick for spotting sugar in the ingredient list is to look for the -ose suffix. When you see that, it's likely sugar. Here are some examples:

Sucrose	Galactose
Maltose	Lactose
Dextrose	High fructose corn syrup
Fructose	Glucose solids
Glucose	

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

ADDRESS SERVICE REQUESTED

NONPROFIT ORG.
U.S. POSTAGE
PAID
Lehigh Valley, PA
Permit No. 1

Coming in 2018



DID YOU KNOW the price of a medical procedure from one facility to another can be different by hundreds or even thousands of dollars? It's true. Now you have the power to see these price differences and choose where you go for your medical procedures – online and on your phone. PLUS, we'll show you quality ratings for inpatient procedures. In addition, visiting Fair Price facilities for certain procedures could earn you a reward! In just minutes you can search, find, and save on medical costs and find high-quality care. It doesn't have to be a mystery anymore.

Please visit www.centralpateamsters.com and locate **Healthcare Bluebook** via the **Health & Welfare Fund** tab.

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

Trustees:

William M. Shappell
Chairman & Union Trustee
Tom J. Ventura
Secretary & Employer Trustee
Kevin Bolig
Union Trustee
Eric Bucheit
Employer Trustee
Howard W. Rhinier
Union Trustee
Kenneth A. Ross
Employer Trustee
Daniel W. Schmidt
Employer Trustee
Charles Shafer
Union Trustee
Jeff Strause
Union Trustee
Joseph J. Samolewicz
Administrator
Martin L. Cullen
Assistant Administrator

Professional Advisors:

Beyer-Barber
*Health & Welfare Fund Actuary
& Consultant*
CBIZ Savitz
Pension Fund Actuary & Consultant
Morgan Lewis
Legal Co-Counsel
Novak Francella, LLC
Certified Public Accountants
Summit Strategies
Investment Consultant
Stevens & Lee
Legal Co-Counsel
Willig, Williams and Davidson
Legal Co-Counsel
**Investment Managers for the
Central Pennsylvania Teamsters
Health and Welfare Fund**
AJO, LP
Causeway Capital Management, LLC
SEI Investments
Tortoise Capital Advisors, LLC

Walter Scott & Partners, Ltd.
Westfield Capital Management, LLC
William Blair & Company, LLC
**Investment Managers for the Central
Pennsylvania Teamsters Pension Fund**
AJO, LP
Causeway Capital Management, LLC
Income Research & Management
Loomis, Sayles & Company
LSV Asset Management
Northern Trust Investments, Inc.
Oakbrook Investments
Parametric Portfolio Associates, LLC
Penn Capital Management
PGIM Real Estate
Pictet Asset Management, Ltd.
Principal Financial Group
Segall Bryant & Hamill
Tortoise Capital Advisors, LLC
Walter Scott & Partners, Ltd.
Westfield Capital Management
Company, LLC
William Blair & Company, 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 7:00 a.m. to 4:00 p.m.

Telephone Numbers:

Health & Welfare
(610) 320-5500

Toll free in PA 1-800-422-8330
Nationwide 1-800-331-0420

Pension

(610) 320-5505

Toll free in PA 1-800-343-0136
Nationwide 1-800-331-0420

REMINDER

Keep Your Information Current with the Fund Office

Please remember to keep your address, dependent and beneficiary information updated with the Funds. You can call or mail in address changes to the Fund. You can call the Fund office or visit www.CentralPATeamsters.com to obtain beneficiary change forms to complete and send in to the Fund Office.

Visit Our Website at: www.CentralPATeamsters.com