



Central Pennsylvania Teamsters GUARDIAN



December 2006

Health and Welfare/Pension Guardian Newsletter

Reading, PA

Introducing the Healthy Living Wellness Program

...start living a healthier lifestyle today!

Central PA Teamsters is pleased to introduce **Healthy Living**, the Central Pennsylvania Teamsters Wellness Program. **Healthy Living** is designed to provide participants and their families with tools to help improve their health through lifestyle changes. Adopting a healthy lifestyle and monitoring diseases such as asthma and diabetes can help people live longer, more satisfying lives. Studies have also shown that healthy employees are more productive and experience less absenteeism and health care claims.

Healthy Living gives members the following benefits and much more:

- information on diseases and health issues for children and adults on the Wellness Link of

the Central Pennsylvania Teamsters Health and Welfare Fund website, www.centralpateamsters.com

- discounts on fitness and weight management programs
- a disease management program for members and their families who qualify for the Diabetes or Asthma Care Management program
- Davis Vision Value Advantage Program, a discounted vision care program for retirees and their families covered under the Central Pennsylvania Teamsters Health and Welfare Fund.

These programs are provided to you and your eligible dependents at no cost. Take advantage of the benefits offered by **Healthy Living** and start living a healthier lifestyle today!

Read on to learn about these programs in greater detail.



Visit Our Wellness Website

Click on the Wellness link of our website www.centralpateamsters.com to access the Central PA Teamsters Wellness Program for health information, discounts on fitness clubs and weight management programs, and wellness reminders.

The **Globalfit Fitness Program**, offered through the HealthAssurance network, is an exciting way to jumpstart your exercise routine. Members of the Central

Pennsylvania Teamsters Health and Welfare Fund can join premier fitness clubs at substantially discounted rates. Save up to 60% on membership rates at over 1,500 participating fitness clubs nationwide. For more information, visit our website Wellness Link and click on "GlobalFit Fitness Program" or call GlobalFit's fitness line at 1-800-294-1500. You must mention

(Continued on Page 2)

Retirees with Central PA Teamsters Health & Welfare Coverage Can Participate in a Vision Discount Program

Effective January 1, 2007, retired Central PA Teamsters and their dependents covered under retiree health plans R2, R4 and R5 will be offered a discount program for vision care. The Central Pennsylvania Teamsters Vision Value Option, through Davis Vision, will allow retirees and their dependents to pre-pay for services and receive significant discounts off professional eye care services and the regular retail price of eyewear.

What does the plan cover?

The plan provides discounts on:

- Eye examinations
- Frames: approximately 22 plan frames to choose from
- Spectacle lenses: includes any eyeglass prescriptions; glass or plastic; single vision, bifocal or trifocal lenses; standard lenses; clear lenses.

Schedule of Charges:

Eye Examination	\$55.00
Complete pair of eyeglasses	\$135.00
Davis Vision supplied contact lenses*	\$135.00

*Includes many brands of standard soft, daily-wear; disposable or planned replacement contact lenses.

Who is eligible?

Retired Central PA Teamsters and their dependents covered under retiree health plans R2, R4 and R5.

How does the plan work?

Important: You must pre-pay for these services.

To purchase services, call Davis Vision at 1-800-999-5431. Member service representatives are available Monday through Friday 8 a.m. to 11 p.m.; Saturday 9 a.m. to 4 p.m. and Sunday 12:00 p.m. to 4 p.m. Provide your Central PA Teamsters Health & Welfare Fund ID number to the member representatives.

How do I pay for services?

All charges are the responsibility of the member and must be paid in advance through Davis Vision using the payment option of your choice. You may pay by credit card, money order or personal check.

Is there a limit on the eyewear I can purchase?

There is no limit on the number of examinations or eyewear you may purchase.

The Central Pennsylvania Teamsters Vision Value Option is available at participating provider offices throughout the country. To locate providers in your area, visit www.davisvision.com or call 1-800-999-5431. ●



Visit Our Wellness Website

(Continued from page 1)

HealthAssurance to receive the discount.

KidsHealth offers practical parenting information for parents, homework help for children and answers and advice for teens about a variety of health topics.

Healthy Living and Wellness offers information on complementary and alternative medicine; diet, nutrition, drug, alcohol and substance abuse; exercise and fitness; weight loss and obesity; and smoking and tobacco. Have a health question? The Healthy Living and Wellness section probably has the answer!

Weight Watchers Discounts for Weight Watchers Meetings and Online programs can save you money on registration for this popular weight management program. Check out the Weight Watchers link or call 1-800-710-4663. Please mention HealthAssurance to receive a discount.

Wellness Reminders help you stay healthy by reminding you to schedule your regular screening tests for cancer and other diseases. Choose a specific date of your choice and you will receive a reminder e-mail to schedule your next screening test.

Start taking steps right away to improve your health! Check out this valuable information today! ●

Protect Yourself Against the Flu

It's time to get vaccinated against the flu. The flu changes every year. So do flu vaccines. Don't expect a past flu vaccine to protect you this year. The flu can be serious or even deadly. The young, old, and ill are most vulnerable. Vaccination is the single-best method of flu protection, says the Center for Disease Control. Schedule your flu vaccine soon!

Central Pennsylvania Teamsters Health and Welfare Fund Prescription Drug Benefits

PRESCRIPTION PLAN BENEFITS UNDER PLANS 13, R4 AND R5

If you are covered under Plan 13, R4 or R5 your prescription information is listed below.

Negative Formulary List*

Aciphex	Celebrex	Effexor	Paxil	Relenza	Vioxx
Advicor	Celexa	Lamisil	Pepcid***	Rozerem	Vytorin
Allegra	Clarinox	Lexapro	Pravachol	Sarafem	Zantac***
Altoprev	Crestor	Lipitor	Prevacid	Sonata**	Zegerid
Ambien**	Cymbalta	Lunesta	Prilosec***	Sporanox	Zetia
Axid	Daypro	Mevacor	Protonix	Tagamet	Zocor
Bextra	Diffucan	Nexium	Prozac	Tamiflu	Zoloft
					Zyrtec

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

*Please note that this listing is subject to change. Participants will receive notification (via newsletter, mailings, etc.) of additions and/or deletions.

By law, controlled substances cannot be mail ordered. *Over the counter dosages are not covered.

MAIL ORDER COPAYMENTS

\$15 Generic for up to a 90 day supply

\$30 Brand for up to a 90 day supply

\$60 Negative Formulary for up to a 90 day supply

RETAIL PHARMACY COPAYMENTS

\$5 Generic for up to a 34 day supply

\$15 Brand for up to a 34 day supply

\$30 Negative Formulary for up to a 34 day supply

PRESCRIPTION PLAN BENEFITS UNDER PLAN 14

If you are covered under Plan 14 your prescription information is listed below.

PLAN 14 – Option Levels A, B & C

Negative Formulary List*

Aciphex	Celebrex	Effexor	Paxil	Relenza	Vioxx
Advicor	Celexa	Lamisil	Pepcid***	Rozerem	Vytorin
Allegra	Clarinox	Lexapro	Pravachol	Sarafem	Zantac***
Altoprev	Crestor	Lipitor	Prevacid	Sonata**	Zegerid
Ambien**	Cymbalta	Lunesta	Prilosec***	Sporanox	Zetia
Axid	Daypro	Mevacor	Protonix	Tagamet	Zocor
Bextra	Diffucan	Nexium	Prozac	Tamiflu	Zoloft
					Zyrtec

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

*Please note that this listing is subject to change. Participants will receive notification (via newsletter, mailings, etc.) of additions and/or deletions.

By law, controlled substances cannot be mail ordered. *Over the counter dosages are not covered.

MAIL ORDER COPAYMENTS

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
Generic for up to a 90 day supply	\$15.00	\$30.00	\$30.00
Brand for up to a 90 day supply	\$30.00	\$40.00	\$60.00
Negative Formulary up to a 90 day supply	\$60.00	\$80.00	\$100.00

RETAIL PHARMACY COPAYMENTS

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
Generic for up to a 34 day supply	\$5.00	\$10.00	\$10.00
Brand for up to a 34 day supply	\$15.00	\$20.00	\$30.00
Negative Formulary up to a 34 day supply	\$30.00	\$40.00	\$50.00

Central PA Teamsters Health & Welfare Fund Launches Disease Management Program

Central PA Teamsters Health & Welfare Fund, in partnership with its network provider, HealthAssurance, recently launched a Disease Management Program. The goal of the program is to improve the health outcomes of members with or at risk for specific chronic diseases such as asthma and diabetes. Participation in this program is optional.

If you or a family member is identified as a candidate for the program, you may have already received or will receive information by mail directly from HealthAssurance. Through this program, you or your family member will receive educational materials, individualized support and resources to live life to the fullest.

Benefits Covered Under Major Medical

Most covered services under the Health & Welfare Fund are payable under the Basic Benefits provisions of each Plan when you utilize a participating network provider. There are certain items, however, such as visiting nursing charges and the rental or purchase of medical equipment or supplies that are payable under the Major Medical provisions of each Plan, regardless of whether the provider is participating or non-participating. Unlike Basic Benefits, benefits payable under Major Medical are subject to a deductible and co-insurance.

Under Plan 13, Major Medical Benefits are subject to an annual deductible of \$150. Plans 14, R4, and R5 have an annual deductible of \$200. This means that before any Major Medical benefits are paid, you are responsible for the first \$150 or \$200 of Major Medical expenses. The Plan would then pay 90% of the contracted rate if you utilized a participating provider, or 90% of the Fund's Usual and Customary Rate (UCR) if you utilized

a non-participating provider. You would be responsible for the deductible plus the 10% coinsurance amount up to an out-of-pocket maximum of \$2,000 for Plan 13 or \$2,500 for Plans 14, R4, and R5. Please note that no more than three Major Medical deductibles are applied in any benefit year per family. Each participant or eligible dependent has a \$1,000,000 lifetime Major Medical limit under Plans 13 and 14 and a \$175,000 Major Medical limit under Plans R4 and R5.

If you utilized a non-participating provider, the plan would pay for services according to the UCR established by the Fund. The UCR amount would then be subject to the deductible and co-insurance.

Please note that services by a non-participating provider for hospital, inpatient, surgery, and transplant benefits (if you meet the requirements for transplant coverage) are also payable under the Major Medical provisions of the Plan. ●

Coverage of Diabetic Supplies under the Health & Welfare Fund

Diabetic supplies such as insulin syringes and needles are covered under the General Prescription Program (GPP). Purchase of insulin syringes and needles through GPP is subject to a \$15 co-payment under Plans 13, R4, R5, and Plan 14 Option A. The co-payment under Plan 14 Option B is \$20 and under Plan 14 Option C, the co-payment is \$30. You may also purchase insulin syringes or needles through the General Prescription mail order program. Under the mail order program, you may purchase a 90 day supply, subject to a \$30 co-payment under Plans 13, R4, R5 and Plan 14 Option A. The mail order co-payment under Plan 14 Option B is \$40 and \$60 under Option C.

Diabetic equipment and supplies such as a

glucometer, lancets and test strips needed to operate the glucometer are payable under the Major Medical provisions of the Plan, subject to a yearly deductible and coinsurance. You must purchase these items and submit the itemized pharmacy receipt showing patient name, date, and item purchased to the Fund Office for reimbursement. Please note that cash register receipts are not itemized receipts and will not be considered for reimbursement. The Major Medical deductible for Plan 13 is \$150, with payment at 90% of the UCR after the applicable yearly deductible has been met. Plans 14, R4, and R5 have a \$200 Major Medical deductible, with payment at 90% of the UCR fee after the deductible has been met.



Living Well

The following articles are for informational purposes only. Be sure to consult with your physician for complete medical information and diagnoses.

Put Out The Fire

Smoking-related diseases are the leading cause of preventable death in the United States. An estimated 438,000 Americans, both smokers and non-smokers, die each year from smoking-related effects. Most smokers and non-smokers alike know the harmful effects of smoking, yet many smokers find it difficult to quit smoking.

Why is quitting so hard? It is because of nicotine addiction. Nicotine is found in all tobacco products and makes the user feel calm and satisfied while at the same time more alert and focused. The more tobacco you use, the more nicotine you will need to create those same feelings of satisfaction.

Men Who Improve Health Habits Improve Hearts

US researchers reported that middle-aged men taking medications for high blood pressure or high cholesterol can decrease their risk of developing

heart disease by also adopting a healthier lifestyle. By eating right, not smoking, drinking in moderation, and exercising regularly, these men can cut their chances of heart problems by as much as 57%. Moreover, men who do not need medicines for these conditions can improve their chances by 87% by adopting healthier lifestyle habits. The study followed 42,847 men between the ages of 40 and 75 who did not have diabetes, heart disease, or other chronic conditions at the study start in 1986. They completed questionnaires on their health and lifestyle habits twice a year. Researchers found that the benefits of adopting healthier habits were apparent even if taken up later in life. Men with the lowest risk of heart disease were the ones who practiced all of the healthy habits, but not smoking alone reduced the risk of heart problems by 50%, researchers said.

—Source: General Prescription Programs, Inc.
Pharmaceutical Update July/August 2006

Did You Know?

The Central PA Teamsters Health & Welfare Fund Provides Coverage for Smoking Cessation Prescription Medication.

Coverage for certain prescription smoking cessation treatments is covered under the General Prescription Programs (GPP). The Plan will cover one 6 month supply of the prescription per member per lifetime. Some brands of smoking cessation medication also provide access to support programs as part of the cost of the prescription medication.

Ask your doctor if you are a candidate for smoking cessation prescription medication and ask about any support programs which may be offered when purchasing the medication.

**HAPPY HOLIDAYS FROM THE
CENTRAL PA TEAMSTERS HEALTH AND
WELFARE AND PENSION FUNDS!**

Preventing Breast Cancer

Breast cancer is the second most common cancer in women, and, according to the National Cancer Institute (NCI), 13.2 percent of women will receive that diagnosis over their lifetimes. When breast cancer is detected and treated in its early stages, the suffering and loss of life can be reduced or eliminated altogether.



What are breast cancer risk factors?

Women who have two or more of the following risks should talk to their doctor:

- Age – risk increases for women over the age of 60.
- Personal History – past history of breast cancer or breast disease can increase your risk.
- Family History – if two or more close female relatives have had the disease or if you carry the BRCA1 or BRCA2 gene, you may be at higher risk.
- Early Menstruation – if your first period began before age 12 your risk is greater.
- First Pregnancy after Age 35 – the hormonal changes related to pregnancy after age 35 may contribute to greater risk.
- Having No Children – women who experience continual menstrual cycles over their lifetimes are more likely to develop cancer.
- Use of HRT – based on the recent Women’s Health Initiative Study (2002), there seems to be a higher occurrence of breast cancer among women on hormone replacement therapy and recent use of hormone replacement therapy versus women who never had HRT.

What can you do to lower your risk and increase early detection?

- Perform Monthly Self Breast Exams – every month check your breasts for any changes: lumps, indentations, and loss of symmetry can all be early signs of tumor presence.

- Get Your Mammogram – women should have a baseline mammogram at 35 and annuals beginning at age 40 and every one to two years thereafter according to your doctor’s treatment plan.
- Decrease Your Daily Fat Intake – eat leaner meats and limit red meat.
- Eat Fresh Fruits and Vegetables – antioxidant-rich fruits and vegetables have properties that may help prevent cancer.
- Limit Alcohol Consumption – studies show there is a slight increase in breast cancer rates in women who consume on average more than two drinks per day.
- Stay Active – the U.S. Surgeon General has reported that many health problems can be avoided by moderate exercise.
- Manage Your Weight – strive to maintain your ideal body weight; excess body fat can stimulate estrogen production which leads to higher risk.

Early prevention through self-exams and regular mammograms is the best hope for quick recovery and improved prognosis for survival. Talk to your doctor about your risks and prevention today.

Also see www.nbcam.com or www.cancer.gov for more information.

Motor Vehicle Accidents

There is a misconception regarding coverage provided by the Fund when a 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. The Fund will **not** provide coverage for short-term disability benefits (except for the first 5 days of missed work). The only time the Fund will pay more than 5 days of short-term disability 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. You should 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. 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.

Winter Health and Safety Tips for Cold Months Ahead



As Old Man Winter begins to bear down on communities across the U.S., fight the frigid conditions by following basic winter health and safety tips.

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. Avoid drinking caffeine or alcohol if you expect you or someone you are trying to help has hypothermia or frostbite.

- 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 car. 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!

Source: American Red Cross

Concerned About Delayed Pension Checks?

Monthly pension checks are mailed out on the last business day of each month for the following month. For example, December 1, 2006 pension checks will be mailed on November 30, 2006. If your check is delayed, the Fund Office requires that you wait until the 10th of the month before requesting a stop payment and reissue of the check.

Please be aware that if you have a forwarding order on file with the Fund, delivery of your check may be delayed by the Post Office.

The safest, fastest way to receive your pension check is to have it directly deposited into your bank account. Pension checks are credited to your bank account on the first business day of each month. To obtain a direct deposit form, visit our website www.centralpateamsters.com, go to Pension Forms, and click on the link "Authorization Agreement for Automatic Deposits." You can also contact the Pension Department directly to receive the form. ●

June 30, 2006 Retirement Income Plan Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the 6 month period ending June 30, 2006. The net returns equal gross investment returns 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 Return	Plan	Approximate Net Return
RIP 1987	4.9%	RIP 2000	4.2%

RETIRES APPROVED FOR PENSIONS

July, 2006 through October, 2006

For the month of July, 2006			For the month of July, 2006			For the month of August, 2006		
Name	Local	Employer	Name	Local	Employer	Name	Local	Employer
ALHOUSE, DAVID	429	DIETRICH'S MILK PRODUCTS, INC.	MACKOWSKI, NORMAN P.	229	CON-WAY EASTERN EXPRESS, INC.	ABONYI JR, PAUL	429	SWANN OIL, INC.
BAIR JR, DANIEL RICHARD	776	I M L	MARCH, ROBERT L.	312	MATLACK, INC. TERMINAL 9	ADAMS, TERRY L.	764	INTERSTATE MTR. FREIGHT SYS., INC.
BENZEL, HERBERT W.	429	SUPERVALU, INC.	MARTIN, PAUL	776	YORK COUNTY TRANSP. AUTHORITY	AHNER, GLENN A.	773	FRIEDMANS EXPRESS, INC.
BORGER, HAL B.	773	HAMILTON LEASING	MATINGHECK, THOMAS E.	776	ROADWAY EXPRESS, INC.	ANDERSON, ROBERT D.	764	P I E NATIONWIDE, INC.
BOROWSKI, WILLIAM	401	KEYSTONE COCA-COLA BOTTLING CO.	MCLAIN, RICHARD C.	771	TRANS-MATERIALS CO.	ARNER, CHARLES W.	429	COTT BEVERAGES WYOMISSING, INC.
BOWMAN, ROBERT	229	ROADWAY EXPRESS, INC.	MORGAN, CATHERINE	229	TOPPS CHEWING GUM, INC.	ASH, WILLIAM D.	229	BURSCHER DAIRY COMPANY
BRESSLER, TIMOTHY ROBERT	776	ST JOHNSBURY TRUCKING CO., INC.	MOSTELLER, DARRYL LEE	771	PENNCAST CORPORATION	BACHMAN JR, HOWARD R.	773	MATERIALS TRANSPORT SERVICE
BRYAN, FREDERICK R.	312	MATLACK, INC. TERMINAL 5	MYERS II, WILLIAM T.	771	YELLOW FREIGHT SYSTEM, INC.	BAKER, DENNIS L.	764	KEPLER BROTHERS
BUTZ, RONALD D.	773	MATERIALS TRANSPORT SERVICE	NAIR, DONALD R.	429	INTERNATIONAL DISTR. CENTER, INC.	BANKS, LAWRENCE E.	776	TRANSCON LINES
CASCARINO, PATRICK P.	773	SCHWERMAN TRUCKING CO.	NAVE, GLENN E.	776	ARKANSAS BEST FREIGHT SYS., INC.	BANZHOF, JOHN D.	771	KEREK AIR FREIGHT CORP.
CASSEL, WESLEY L.	429	UNITED PARCEL SERVICE INC.	NELSON, GERALD	773	UNITED PARCEL SERVICE, INC.	BARRETT, ROBERT L.	229	M & G CONVOY, INC.
CHIKEY, ROBERT	401	PREFERRED DEVELOPMENT CORP.	NUGENT, JOHN E.	429	SUPERVALU, INC.	BASARAB, THOMAS M.	401	PLYMOUTH ROCK TRANS. CORP.
COOK, PAUL E.	229	DEDICATED DELIVERY SERVICE INC.	OPRENDICK JR, THOMAS J.	229	TOPPS CHEWING GUM, INC.	BENKOVIC, MICHAEL J.	776	CONSOLIDATED FREIGHTWAYS
COULSON, RICHARD A.	773	EASTERN INDUSTRIES, INC.	ORRIS, JAMES E.	776	PRESTON TRUCKING CO., INC.	BENZ JR, JOSEPH E.	429	PLYMOUTH ROCK TRANS. CORP.
COWHER, JAMES L.	776	HALLS MOTOR TRANSIT CO.	PAFF, HAROLD E.	773	THE JOURNAL OF COMMERCE	BERGMAN, DOUGLAS LOUIS	771	YELLOW FREIGHT SYSTEM, INC.
CRAYTON, RONALD W.	764	PILOT FREIGHT CARRIERS, INC.	PAUL, LARRY LEE	429	BERKS PACKING COMPANY, INC.	BILHEIMER, RODELL C.	773	AAA TRUCKING CORPORATION
CROUSE, GERALD C.	773	STECKEL CONCRETE CO., INC.	PETRUSKA, ROBERT M.	773	COCA-COLA BTNG CO. LEHIGH VLLY	BLOSS, KENNETH R.	773	MAISLIN TRANSPORT, INC.
DAVIS, DWIGHT D.	776	DRIVERS, INC.	PHIPPS, ALBERT R.	776	ROADWAY EXPRESS, INC.	BOONIE JR, WAYNE E.	764	CENTRE CONCRETE COMPANY
DAVIS, ROBERT	401	ROYAL SWAN FOODS	REDMOND, CHARLES S.	401	J & H CONCRETE	BOSLEY SR, CLEMENT W.	771	YELLOW FREIGHT SYSTEM, INC.
DODGE, NANCY	764	INTERSTATE MTR. FREIGHT SYS., INC.	REESE, KENNETH E.	771	FINKS FAST FREIGHT, INC.	BUSCEMI, DOMINICK S.	773	STROEHMANN BAKERIES, L. C.
DOLOGITE JR, NICHOLAS M.	773	WELCO/CGI	RIEGL, GUY H.	429	GKN POWDERMET, INC. BOUND BROOK	CAMERON, GARY W.	764	VALLEY FARMS TRANSPORT, INC.
ELLIS, EDWARD	229	TOPPS CHEWING GUM, INC.	ROCKMORE, ROXANNE	773	ST JOHNSBURY TRUCKING CO., INC.	CARSON, ROBERT G.	776	CONSOLIDATED FREIGHTWAYS
FATZINGER, ROBERT G.	773	P I E NATIONWIDE, INC.	SHEAFFER, GARY K.	764	CENTRAL BUILDERS SUPPLY CO.	CASE, JOHN	773	BOROUGH OF WIND GAP
FERNBAUGH, JOSEPH G.	771	KEREK AIR FREIGHT CORP.	SHOMO, DAVID T.	764	INTERSTATE MTR. FREIGHT SYS., INC.	CASEY, JAMES D.	773	JONES MOTOR CO., INC.
FITTRY, CLAYTON G.	776	TRANSCON LINES	SMILEY, ROGER L.	312	MATLACK, INC. TERMINAL 9	DEHOFF, GERALD EUGENE	776	YORK CONCRETE SEPTIC TANKS CO.
FLICKINGER, DARVIN E.	776	UNITED PARCEL SERVICE, INC.	SPRAGUE, RAY E.	776	ARKANSAS BEST FREIGHT SYS., INC.	DIEHL, RONALD L.	771	TRAILMOBILE, INC.
FREES, JAMES E.	429	PRESTON TRUCKING CO., INC.	STABLEY, HOWARD	776	YORK COUNTY TRANSP. AUTHORITY	DIEM, CARL R.	429	HERMAN R. EWELL, INC.
GARDNER, JAMES J.	773	INTERSTATE MTR. FREIGHT SYS., INC.	STARK, ROBERT C.	771	KEREK AIR FREIGHT CORP.	DOYLE, SHERRY	771	INTERNATIONAL PAPER
GROFF SR, DONALD	429	ASSOCIATED WHOLESALERS, INC.	STARNER, STEVEN T.	776	ROADWAY EXPRESS, INC.	DUERR, RICHARD L.	776	CARMAN TRUCKING COMPANY
HAINES JR, RICHARD W.	429	SUPERVALU, INC.	STRUSS, CARL A.	229	UNITED PARCEL SERVICE, INC.	ECKMAN JR, CHESTER H.	771	HARRISBURG NEWS COMPANY
HARPEL, DENNIS	429	SUPERVALU, INC.	TAYLOR, JOHN E.	764	H H FOLLMER CONTRACT	EDMONDS, MARGARET	429	KANE STEEL CO. OF PA
HEPBURN, CHARLES S.	764	SCHNEIDER-VALLEY FARMS, INC.	TOMPKINS, DANIEL D.	771	KUNZLER & COMPANY, INC.	FARST, CARL D.	771	YELLOW FREIGHT SYSTEM, INC.
HETRICH, FORREST W.	429	BIG A AUTO PARTS, INC.	TROY SR, THOMAS R.	764	EAZOR EXPRESS, INC.	FETZER, TAYLOR R.	764	I A CONSTRUCTION CORPORATION
HOCK, PAUL E.	776	ADAM WHOLESALERS, INC.	ULMER, RANDALL W.	776	USF RED STAR	FLORYAN, LEONARD	401	ACME MARKETS, INC.
HOHL JR, GEORGE H.	773	MAKOVSKY BROTHERS, INC.	UMBENHAUER, THOMAS F.	776	PRESTON TRUCKING CO., INC.	FOGELMAN, DAVID L.	776	ARKANSAS BEST FREIGHT SYS., INC.
HOOPER, GALEN H.	771	WEYERHAEUSER COMPANY	VALLS, RAFAEL	773	ONE SOURCE	FOLK, ROBERT J.	429	BRANCH MOTOR EXPRESS CO.
HUBER, JOHN C.	776	PRESTON TRUCKING CO., INC.	VANLUVENDER, ELLEN	229	TOPPS CHEWING GUM, INC.	FORD, ROBERT J.	773	ONE SOURCE
HUYETT JR, HARRY R.	771	YELLOW FREIGHT SYSTEM, INC.	VAUGHN, EDWARD L.	776	MOTOR FREIGHT EXPRESS, INC.	FREED, GARY L.	429	BOYERTOWN AUTO BODY WORKS, INC.
JABLONSKI, HENRY J.	401	DALLAS DAIRY, INC.	VENTURA JR, BERNARD L.	401	WYOMING QUALITY BEVERAGE	FREY, JERRY M.	776	NATIONS WAY TRANSPORT SERVICES
JACKSON, THOMAS W.	764	UNITED PARCEL SERVICE, INC.	WAGNER, MAHLON	429	MORRIS KREITZ & SONS, INC.	FRITZ, JAMES V.	773	MYERS MEN, INC.
JENNINGS SR, BARRY WADE	776	MAIERS BAKERY	WEAVER, MICHAEL R.	764	INTERSTATE MTR. FREIGHT SYS., INC.	GAINER JR, CHARLES I.	771	KEREK AIR FREIGHT CORP.
JONES, ROBERT E.	429	COTT BEVERAGES WYOMISSING, INC.	WELDON, CHARLES J.	312	MATLACK, INC. TERMINAL 5	GAMBLE SR, RONALD C.	764	BRANCH MOTOR EXPRESS CO.
KEEHN JR, JOSEPH F.	429	READING HEATER & SUPPLY CO.	WILLIAMS, KATHLEEN	401	YAH INC T/JA ESJAY DIST. CO.	GERY, TAMMY	429	UNITED PARCEL SERVICE, INC.
KEREK, JAMES JEFFREY	771	SYSTEM FREIGHT, INC.	WILSON, SALLIE	776	ARKANSAS BEST FREIGHT SYS., INC.	GETZ, RICHARD J.	773	HOLMES TRANSPORTATION, INC.
KIRKHOFF, LINDA L.	429	LENTZ MILLING COMPANY	WISE, DENLEY L.	776	CONSOLIDATED FREIGHTWAYS	GOSS, ROBERT E.	776	ARKANSAS BEST FREIGHT SYS., INC.
KOCHER, KENNETH A.	773	SILVER LINES, INC.	WOLF JR, GEORGE B.	776	CARNATION CO./NESTLE USA, INC.	GREEN, ALTON L.	773	EASTERN INDUSTRIES, INC.
LAUBACH, HORACE HESS	764	ROADWAY EXPRESS, INC.	ZAPACH, THOMAS	773	USF RED STAR	GROCE, WAYNE A.	764	BRANCH MOTOR EXPRESS CO.
LEEDY, G. VICTOR	776	ROADWAY EXPRESS, INC.				HAUPT, RANDOLPH S.	429	ARAMARK REFRESHMENT SERV., INC.
LEHMAN, RONALD L.	776	NEW PENN MOTOR EXPRESS, INC.						

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

Trustees:

William M. Shappell – Chairman & Union Trustee
Tom J. Ventura – Secretary and Employer Trustee
Kevin M. Cicak – Union Trustee
Tomm Forrest – Employer Trustee
Peter G. Hassler – Employer Trustee
Mike Jones – Employer Trustee
Keith L. Noll – Union Trustee
Howard W. Rhinier – Union Trustee
Michael P. Rys – Union Trustee
Thomas K. Wotring – Employer Trustee
Joseph J. Samolewicz, Administrator
Martin L. Cullen, Assistant Administrator

Professional Advisors:

Beyer-Barber, Health and Welfare Fund Actuary & Consultant
Novak Francella, LLC, Certified Public Accountants
Summit Strategies, Investment Consultant
Stevens & Lee, Legal Co-Counsel
The Savitz Organization, Pension Fund Actuary & Consultant
Willig, Williams and Davidson, Legal Co-Counsel

Investment Managers for the

Central Pennsylvania Teamsters Health and Welfare Fund:

Aronson+Johnson+Ortiz, LP
Causeway Capital Management, LLC
INTECH – Enhanced Investment Technologies, LLC
Rothschild Asset Mgt., Inc.
SEI Investments
Walter Scott & Partners, Ltd.

Investment Managers for the

Central Pennsylvania Teamsters Pension Fund:

Aberdeen Asset Management, Inc.
Aronson+Johnson+Ortiz, LP
The Boston Company Asset Management, LLC
Causeway Capital Management, LLC
DSI International Management, Inc.
INTECH – Enhanced Investment Technologies, LLC
LSV Asset Management
Mesirow Financial, Inc.
Post Advisory Group, LLC
Principal Financial Group
Prudential Insurance Company of America
Rothschild Asset Mgt., Inc.
State Street Global Advisors
Walter Scott & Partners, Ltd.
Western Asset
Westfield Capital Management 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 7:30 a.m. to 4:00 p.m.

Telephone Numbers:

<i>Health & Welfare</i>	<i>Pension</i>
(610) 320-5500	(610) 320-5505
Toll free in PA 1-800-422-8330	Toll free in PA 1-800-343-0136
Nationwide: 1-800-331-0420	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 offices or visit www.CentralPATeamsters.com to obtain beneficiary change forms to complete and send in to the Fund office.

Direct Deposit: It's Convenient, Safe and Easy!

Would you like to be sure that your pension check is available to you on the first business day of each month? You can be certain if you use direct deposit! Eliminate the worries of delayed mail delivery, postponed trips to the bank because of bad weather or when you are out of town, lost or stolen checks, waiting in long lines at the bank, or waiting for your check to clear at the bank.

It's easy to sign up! Just call the Fund Office or visit www.CentralPATeamsters.com (click on "Forms") to get the form. Fill it out and return it to the Fund Office. It takes about 30 days to complete the process. Then relax and enjoy the comfort of knowing that your pension check is available to you each month without delay.

Important: If you are currently using direct deposit and your bank name and/or account number changes, please notify the Fund immediately. If you change banks and need to complete a new form, simply call the Fund Office or visit www.CentralPATeamsters.com (click on "Forms") to get a new form. Please note that direct deposit changes usually take 30 days to become effective after you notify the Fund. After you request a change, your first check will be mailed to your home. Thereafter, your check will be directly deposited to your bank account.

Central PA Teamsters

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

Return Service Requested



Non-Profit Org.
U.S. POSTAGE
PAID
Reading, PA
Permit No. 144

Visit Our Website at:
www.CentralPATeamsters.com