



Winter Greetings

From the Central Pennsylvania Teamsters Health & Welfare Pension Funds!

Summary of Material Modifications-Notice of Correction See Page 9

The Health and Welfare Fund's Network Provider to Change Effective January 1, 2017

The Trustees of the Central Pennsylvania Teamsters Health and Welfare Fund ("Fund") are pleased to announce that, effective January 1, 2017, the Fund has contracted with Meritain Health, an Aetna Company, to provide a more robust national network of providers that includes virtually all of the Pennsylvania-based providers in the current network, since HealthAmerica is also an Aetna Company. Participants and beneficiaries seeking treatment outside of the Fund's primary geographic area should also experience a greater choice of providers and minimal disruption through the First Health network of providers. The Fund expects this to be a seamless transition for you and your family.

Information about the new network and new ID cards were mailed to participants' homes in early December. Please present your new card when you are asked to provide insurance identification to your medical provider so the Aetna network is noted on your account. You can access the Aetna network of participating providers at the Fund website www.centralpateamsters.com under the Health and Welfare section, using the tab labeled "Providers" to find a network provider, or to check whether your current provider is in-network.

Other Network Changes. Effective with the network change to Aetna Meritain on January 1, 2017, the Fund's participation in the Devon, Multiplan and PHCS networks

will cease. In addition, the network for Mental Illness and Substance Abuse providers will change from MHNet to the Aetna network. Your prescription, dental, and vision provider networks will not change.

Precertification. The precertification process has not changed with the transition to Aetna Meritain. When you visit a provider within the Aetna Choice® POS II (Open Access) Network or First Health, a division of Aetna, your provider should precertify for you. When you visit a non-participating provider, you will be responsible for pre-certification.

It's important that you precertify certain healthcare services. This will help ensure you're getting the right care, in the right setting for the right length of time. When you call to precertify, a special management team will review your treatment plan. Your team wants to make sure you get the best, most cost-effective care. After their review, your team will contact you with their suggestion for your care.

- You should call to precertify for the following services:
- All non-emergency hospital stays including acute rehab and skilled nursing facilities.
 - Within 48 hours or two working days after an emergency or urgent hospital admission.
 - Before having certain elective diagnostic treatments, outpatient or ambulatory surgery services, as listed in your Summary Plan Description.



Second surgical opinion. Before elective surgery, you may wish to seek a second surgical opinion. If so, Meritain Health will help you find a doctor and the Central Pennsylvania Teamsters Health and Welfare Fund will pay all second opinion costs.

Your right to appeal. If you or your doctor is not pleased with the first precertification decision of the medical management team, you can appeal it. When you request an appeal, an outside doctor will review the facts and reach a decision.

Case management. In times of medical crises, it can be hard to understand your health, compare treatment options or even know what questions to ask. With your care management program, your assigned care manager will serve as a liaison between you, your family, your doctor and other care providers.

Your care manager will help you form a support network, providing your doctors and family with an understanding of your condition, special care needs and alternative treatments. This will provide the best treatment choices for a healthier lifestyle.

Case management can help conditions such as:

- Cancer
- Strokes
- Transplants
- High-risk pregnancies
- Premature births
- Other traumatic incidents

Disease management. If you have a health condition, you are far from alone. Did you know that nearly one in two Americans have a health condition? Almost one in every ten people in the U.S. has trouble with daily living due to health?

Get the help you need for good health. If you choose to participate in Meritain Health's Disease Management Program, you'll get help to control your condition, rather than letting the condition control you. You'll get the help you need to manage costs related to your condition, including the highest cost of all-the impact of your condition on your quality of life.

How to precertify

When your physician recommends one of these treatments, either you or your physician should immediately request precertification by calling the Central Pennsylvania Teamsters Health and Welfare Fund at 1-610-320-5500.

Please note: Precertification does not guarantee payment of benefit. You must be eligible for benefits at the time the services are performed and the treatment must be approved.

Disease Management can help with conditions such as:

- Asthma
- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)
- Chronic pain (caused by arthritis or lower back pain)
- Coronary Artery Disease (CAD)
- Diabetes
- High blood pressure
- High cholesterol
- Chronic kidney disease (CKD)

Work with your personal nurse health coach for support. As a program member, you will be assigned a nurse health coach. Your nurse coach is an experienced RN who will use motivational techniques to build your self-confidence in managing your condition. He or she will also show you ways to get and stay healthy.

Your nurse coach will:

- Help you set targets and goals, such as lowering your blood sugar, controlling your blood pressure and reducing your cholesterol.
- Educate you on warning signs and symptoms and what to do if they occur.
- Help you follow your doctor's plan of care.
- Give you learning resources, based on your needs.
- Direct you to local community resources. ■

Contact Meritain Health Disease Management. Enroll today by calling 1-888-610-0089.

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

*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.

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

*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.

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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 are now 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 are currently taking a medication in one of these categories, 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

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.

You and your family can get health information or medical advice. You can also talk directly with a Registered Nurse (RN) or listen to recorded health topics. The RN can help you choose the best care for you, or suggest self-care techniques or over-the-counter medication.

How does the 24x7 Nurse Line Work?
Speak with an RN.

The 24x7 Nurse Line is staffed by specifically trained RN's who can answer your questions about a current illness, discuss alternative treatments for health conditions, and help you make lifestyle choices.

Use the improved Health Information Library.

When you visit the recently enhanced Health In-

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

formation Library, you can find over 1,000 health and wellness topics using voice activation! Simply state the topic you'd like to learn about, and you'll hear a recorded message on the topic you have chosen.

When should I call?

You can call the 24x7 Nurse Line any time you have a question. The RNs can answer questions like:

- It's 2 a.m. and my son has a high fever and sore throat. Should I take him to the emergency room?
- I just sprained my wrist. Should I have an X-ray?
- I've heard about a new drug for weight loss. Could it help me?
- My doctor said I need to have surgery. What are my alternatives?

If you have any questions, just call Meritain Health's Nurse Line at 1.866.726.6529.

SUMMARY OF MATERIAL MODIFICATIONS – NOTICE OF CORRECTION

The October edition of the Guardian contained the Summary of Material Modifications (SMM) below. However, the dates in the first bullet point below were incorrect. The incorrect dates stated in the October SMM were “Beginning on August 1, 2014 and ending on July 31, 2015...” “The paragraph should have read **“Beginning on August 1, 2015 and ending on July 31, 2016**, for the portion of any contributions made at a rate above \$10.145 per hour (or its \$1,758.47 monthly equivalent), the Future Service benefit shall include an accrual at the rate of 1.25% without regard to the application of any Cap in effect for the applicable Plan Year.” The rest of the SMM was correct.

The following is the corrected Summary of Modifications in its entirety:

TO ELIGIBLE PARTICIPANTS COVERED UNDER THE CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND’S DEFINED BENEFIT PLAN

Summary of Material Modifications

October 2016

We are pleased to present you with this Summary of Material Modifications (“SMM”), which provides a descriptive summary of a recent change to the Central Pennsylvania Teamsters Defined Benefit Plan (“Plan”).

On June 15, 2016, the Board of Trustees unanimously adopted an amendment to the Plan, summarized here as follows:

- Beginning on August 1, 2015 and ending on July 31, 2016, for the portion of any contributions made at a rate above \$10.145 per hour (or its \$1,758.47 monthly equivalent), the Future Service benefit shall include an accrual at the rate of 1.25% without regard to the application of any Cap in effect for the applicable Plan Year.
- This amendment is effective on the **later date of:** August 1, 2015 **or** the effective date of the collective bargaining agreement or participation agreement which first requires contributions at a rate above \$10.145 per hour (or its monthly equivalent).
- Below are two examples of the calculation of the Future Service benefit accruals for the applicable Plan Years.
 1. The Future Service benefit accrual for a Participant who is credited with a total of 2,080 hours in 2015, but at different contribution rates (1,213 hours from January 1 to July 31 at a pension contribution rate of \$10.545 per hour, and 867 hours from August 1 to December 31 at a pension contribution rate of \$11.045 per hour), will be calculated as follows:
 $1.25\% \times \$10.145 \times 2,080 = \263.77 (capped at \$140), plus
 $1.25\% \times \$0.40 \times 1,213 = \6.07 (uncapped based on the prior amendment effective beginning August 1, 2014 and ending July 31, 2015), plus $1.25\% \times \$0.90 \times 867 = \9.75 (uncapped based on this amendment)
Total 2015 Accrual = \$140.00 + \$6.07 + \$9.75 = \$155.82
 2. The 2016 Future Service benefit accrual for a participant who is credited with a total of 2080 hours (1,213 hours from January 1 to July 31) at a pension contribution rate of \$11.045 per hour shall be calculated as follows:
 $1.25\% \times \$10.145 \times 2,080 = \263.77 (capped at \$140), plus
 $1.25\% \times \$0.90 \times 1,213 = \13.65 (uncapped)
Total 2016 Accrual = \$140.00 + \$13.65 = \$153.65

*NOTE: In example 2, **ONLY** hours accumulated before August 1, 2016 can be considered for accruals in excess of the \$140 cap, because this Amendment does not affect Benefit accruals on or after that date. If you have any questions, please contact the Pension Fund Office.

**The Board of Trustees,
Central Pennsylvania Teamsters Pension Fund**

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.

Retirees Approved for Pensions October 2016 through November 2016

Name	October 2016	
	Local	Employer
ALBAN, RALPH M	773	J R BUTLER INC
ARCHIBALD, WILLIAM	776	CONSOLIDATED FREIGHTWAYS
AYERS, MICHAEL	776	YRC FREIGHT
BAILEY, JAY L	776	NEW PENN MOTOR EXPRESS INC
BLACK III, WILLIAM	771	YRC FREIGHT
BRACELEN, JOHN P	229	CONSOLIDATED FREIGHTWAYS
BUPP, RONALD	776	FLEMING COMPANIES INC
BURNS III, ROBERT J	229	CONSOLIDATED FREIGHTWAYS
CAMPBELL, RICHARD T	776	ARKANSAS BEST FREIGHT SYS INC
CARIGNAN JR, KENNETH B	776	UNITED PARCEL SERVICE INC
CASKIE, SCOTT J	773	CINTAS CORPORATION
CAYTUERO, REGINA	773	ABM INDUSTRIES
CHOLEWA, MICHAEL	429	READING HEATER & SUPPLY CO
COSEY, CRAIG R	771	UNITED PARCEL SERVICE INC
DAVIS, WENDELL	229	LWR LACKAWANNA VLY SANITARY AU
DETWEILER, DAVID R	229	CONSOLIDATED FREIGHTWAYS
DITZLER, LEROY M	776	YRC FREIGHT
DORAN JR, ANTHONY T	773	STROEHMANN BAKERIES L.L.C.
ENGLE JR, WILLIAM J	764	UNITED PARCEL SERVICE INC
FELO JR, WILLIAM S	776	PRESTON TRUCKING CO INC
FERGUSON, PHILLIP	773	STROEHMANN BAKERIES L.L.C.
FISCHER, DENNIS M	771	READY MIXED CONCRETE CO
GEORGE, SHIRLEY L	776	ASSOCIATED WHOLESALERS INC
GREEN JR, KENNETH R	776	YRC FREIGHT
HERSHEY, KARL E	776	ASSOCIATED WHOLESALERS INC
HETRICK JR, CHARLES H	776	UNITED PARCEL SERVICE INC
HOWELL SR, VICTOR L	771	YELLOW FREIGHT SYSTEM INC
HUDOCK, JOHN	429	B & J SAYLOR FOODS CORP
HUNTZICKER, JIMMY D	771	YRC FREIGHT
JACOBS, KEITH P	773	MACK TRUCKS INC NVSSC
JENAKOVICH, DAVID C	776	UNITED PARCEL SERVICE INC
JOHNSON, ARTHUR E	773	EASTERN INDUSTRIES INC
JONES, TIMOTHY P	776	UNITED PARCEL SERVICE INC
KELLER, MARLIN D	773	EASTERN INDUSTRIES INC
KERPER, JAMES E	429	UNITED PARCEL SERVICE INC
KONEK, KATHY E	773	PEOPLE FIRST
KRAKOWSKI, MARK H	771	YELLOW FREIGHT SYSTEM INC
KRICK, CHARLES M	429	LENTZ MILLING COMPANY
KUSH JR, WILLIAM G	776	ARKANSAS BEST FREIGHT SYS INC
LEITZEL, MICHAEL R	776	YRC FREIGHT
LEVITE, LOUIS F	229	BANKO NORTH INC
LINDSEY, DONNA	771	UNITED PARCEL SERVICE INC
MARSHALL JR, KENNETH J	776	NEW PENN MOTOR EXPRESS INC
MAY, KATHY	771	APEX EQUIPMENT COMPANY
MCELHENNY, JOHN E	771	YRC FREIGHT
MELACHRINOS, PAUL A	776	YRC FREIGHT
MICHAELS, ANDREW P	401	WYOMING QUALITY BEVERAGE
MOORE, DAVID O	776	UNITED PARCEL SERVICE INC
MOORE, STEPHEN A	773	ARKANSAS BEST FREIGHT SYS INC
MORGAN, NANCY M	229	SUPER MARKET SERVICE CORP
MOYER, BRETT H	773	UNITED PARCEL SERVICE INC
MYERS JR, JOHN E	776	USF RED STAR
NANNEN, LAURA H	429	UNITED PARCEL SERVICE INC
NEWCOMB, EDWARD M	776	DRIVERS INC
NOCKEIN, CAROL J	229	SUPER MARKET SERVICE CORP
PADELSKY, GRACE	429	LEHIGH VALLEY DAIRIES INC
PALLADINO, JOSEPH R	401	WYOMING VALLEY DIST CO INC
PALMER, BRIAN E	776	CAROLINA FREIGHT CARRIERS CORP
PANNEBAKER, JEFFREY S	776	USF HOLLAND INC
PELLMAN, JOHN G	776	ARKANSAS BEST FREIGHT SYS INC
POTOSKY, MICHAEL J	229	HARPER COLLINS PUBLISHERS INC
PRIAR II, THOMAS D	776	ARKANSAS BEST FREIGHT SYS INC
RISSEY, ROBERT M	771	READY MIXED CONCRETE CO
ROCHE, MARTIN J	229	AFFILIATED FOOD DISTR INC
RUPPERT JR, MICHAEL J	429	COTT BEVERAGES WYOMISSING INC
SGRIGNOLI, KEITH E	429	ARKANSAS BEST FREIGHT SYS INC
SHAY, STEPHEN J	229	YRC FREIGHT
SHIVE, WILLIAM R	773	MATLACK INC
SMITH, TERRY R	773	ASHLAND CHEMICAL COMPANY
SPAHR, BRIAN	776	ROADWAY EXPRESS INC
STARE, ROBERT A	776	USF RED STAR
STEMPERT, FREDERICK W	401	R F TRUESDELL COMPANY INC
STETTNER, STEVEN E	776	ARKANSAS BEST FREIGHT SYS INC
STRAUSBAUGH, JOHN	776	ASSOCIATED WHOLESALERS INC
UNDERHILL, GEORGE P	764	CENTRAL BUILDERS SUPPLY CO
VITAL, MICHAEL R	771	BEAR DISTRIBUTING CO INC
WALK, ROLAND H	776	CONSOLIDATED FREIGHTWAYS
WALSH, KENNETH	229	AFFILIATED FOOD DISTR INC
WEAVER, ROBERT E	776	FLEMING COMPANIES INC
WEIDNER, CRAIG	776	UNITED PARCEL SERVICE INC
WRIGHT, THOMAS E	776	ARKANSAS BEST FREIGHT SYS INC
YEAGER, GEORGE W	401	WISE FOODS
ZEARFOSS, SCOTT R	229	YRC FREIGHT
ZELLERS, LARRY E	764	CHAMPION PARTS REBUILDERS INC

Name	November 2016	
	Local	Employer
BECKER, JAMES L	776	CONSOLIDATED FREIGHTWAYS
BERKHEIMER, GREGORY T	776	BROCKER REBAR CO INC
BIELSKI, JOHN P	229	UNITED PARCEL SERVICE INC
BORCHERS, FREDERICK C	429	GKN POWDERMET INC BOUND BROOK
BROWN, FRANK	773	YRC FREIGHT
BROWN, LARRY B	429	POWER PACKAGING AN EXEL CO
BROWN, RICHARD	401	OLEY INDUSTRIES LLC D/B/A
CARPENTER JR, JAMES R	776	ARKANSAS BEST FREIGHT SYS INC
COLE, PATRICK S	776	ST JOHNSBURY TRUCKING CO INC
CUONO, JAMES W	429	UNITED PARCEL SERVICE INC
DEITER, EMILIE S	229	HARPER COLLINS PUBLISHERS INC
DIEHL, JOAN M	773	PEOPLE FIRST
DYER, EDWARD F	429	GENERAL COMMODITIES WAREHOUSE
FAUST, LARRY C	776	YRC FREIGHT
FEANE, RUDOLPH J	429	ASSOCIATED WHOLESALERS INC
FLOM, SHELBY	773	UNITED PARCEL SERVICE INC
FUNK, JAMES J	773	ELCO HAUSMAN CONSTRUCTION CORP
HARRIS, MELVIN L	776	UNITED PARCEL SERVICE INC
HIRT JR, LEWIS J	776	PRESTON TRUCKING CO INC
HOLBROOK, JAMES W	776	ST JOHNSBURY TRUCKING CO INC
HUFF, JAMES P	429	G W SEYFERT ENTERPRISES INC
KEATING, KEVIN J	229	BANKO NORTH INC
KEISER, ELMER E	773	COCA-COLA BTLNG CO LEHIGH VLLY
KEMP, KEITH B	429	SCHROCK CABINET COMPANY
KERN, STEPHEN H	776	FLEMING COMPANIES INC
KLINGER, THOMAS L	776	HIGHWAY FILM DELIVERY INC
KUMERNITSKY, WAYNE L	773	MAKOVSKY BROTHERS INC
LASH, ROBIN L	429	SCHROCK CABINET COMPANY
LEE, FRANCIS	764	D/B/A VALLEY FARMS DAIRY
LEVAN, ROBERT V	429	D/B/A ALL STAR DISTRIBUTING
LEWIS, ROBERT T	429	ARKANSAS BEST FREIGHT SYS INC
LONG, MICHAEL J	776	UNITED PARCEL SERVICE INC
MANNEY, RONALD T	429	MINKER STEEL PRODUCTS CORP
MANWILLER, LESTER R	429	BRANCH MOTOR EXPRESS CO
MCCRACKEN, DAVID	764	UNITED PARCEL SERVICE INC
MELLINGER III, JESSE K	771	UNITED PARCEL SERVICE INC
MOSSER, DONALD E	776	ARKANSAS BEST FREIGHT SYS INC
MYERS, KEITH A	776	YORK GROUP INC
NEWCOMB, CHARLES T	229	C&S WHOLESALE GROCERS
PACIOTTI, MARIANNE	229	C&S WHOLESALE GROCERS
PARTRIDGE, DALE L	771	YRC FREIGHT
PHILLIPS, GARY T	229	ROADWAY EXPRESS INC
PORTER, MICHAEL	429	UNITED PARCEL SERVICE INC
PUPA, FRANCES M	229	TOPPS CHEWING GUM INC
RAKER, PATRICIA L	776	YRC FREIGHT
REISINGER, FRANK E	773	MYERS MEN INC
REX, MICHAEL S	429	CARL R BIEBER INC
REXROTH, RONALD E	776	BROCKER REBAR CO INC
ROSAS, PIO	771	YRC FREIGHT
SAVERO, MARIANNE	229	HARPER COLLINS PUBLISHERS INC
SCIANDRA, JOHN	401	UNITED PARCEL SERVICE INC
SEIFERT, ROBIN W	429	CLOVER FARMS DAIRY
SHARP, BONNIE	776	CONSOLIDATED FREIGHTWAYS
SHEAFFER, MARK P	771	UNITED PARCEL SERVICE INC
SMART, DAVID A	229	YRC FREIGHT
SNYDER, WILLIAM J	229	ROADWAY EXPRESS INC
SPANGLER, THOMAS L	776	CONSOLIDATED FREIGHTWAYS
STILES, SHEILA R	776	FLEMING COMPANIES INC
STOKES, GEORGE B	776	ARKANSAS BEST FREIGHT SYS INC
STONESIFER, RANDALL D	771	YRC FREIGHT
STOUT, GERTRUDE R	429	BOYERTOWN AUTO BODY WORKS INC
STRYKER, RICK A	776	YRC FREIGHT
SWINGLE, KEVEN T	229	UNITED PARCEL SERVICE INC
THOMAS, DAVID	776	ARKANSAS BEST FREIGHT SYS INC
TOMASKO, JOHN	776	YRC FREIGHT
VOGELSONG, ROBERT A	776	UNITED PARCEL SERVICE INC
WALIZER, TERRY L	764	CENTRE CONCRETE COMPANY
WELLER JR, LEO W	776	ARKANSAS BEST FREIGHT SYS INC
WERLEY, JOHN A	429	RACHLIN FURNITURE INC
WILLIAMS, JOHN PATRICK	229	LYONS TRANSPORTATION LINES
WISNER, GERALD D	429	GROCERY HAULERS INC
WIVELL, DONALD W	776	ARKANSAS BEST FREIGHT SYS INC
WOLFE, DALE R	776	CONSOLIDATED FREIGHTWAYS
WOLFE, RICKI L	429	ASSOCIATED WHOLESALERS INC
WRIGHT, NANJI J	229	SCRANTON SEWER AUTHORITY



The Healing Power of Sleep

When you nod off, it seems like your body powers down for the night. But as you sleep, your body actually repairs and restores itself.

“Think of sleep as the tune-up you need to run smoothly,” says David M. Rapoport, MD. Rapoport is director of the Sleep Medicine Program at NYU Langone Medical Center.

You should aim to get 7 to 8 hours of shut-eye every night. That gives your body the time it needs for sleep to do some very important things. Here are seven of them.

Sleep Takes Hundreds of Calories off Your Next Day

To protect your waistline, make bedtime a priority. A study in the *American Journal of Clinical Nutrition* showed that people ate an average of nearly 300 fewer calories per day when they were well rested.

A solid night of sleep may provide extra willpower to resist those cookies or chips. “We’re discovering that a part of the brain that controls sleep also plays a role in appetite and metabolism,” Rapoport says.

When you skimp on your ZZZs, your body makes more ghrelin and less leptin. Ghrelin is a hunger hormone, and leptin is a hormone that tells you when you’re full.

Sleep Makes You Smarter

You absorb thousands of things every day, like new words or a new routine in your Zumba class. When you sleep, your brain sorts through all of this info.

“It decides what to store and what to toss,” Rapoport says. The important details become memories you can call upon later.

“If you’re trying to learn something, go to bed,” Rapoport says. Chances are you’ll remember that

speech or perform those dance moves better in the morning.

Sleep Brightens Your Mood

When you toss and turn all night, chances are good you’ll be cranky the next day. But when you’re refreshed, it’s so much easier to be pleasant.

“Sleep allows your mind and body to rest,” Rapoport says. “This can give you energy and a more positive outlook.” It can also help you manage stress.

Over the long run, these benefits may protect your mental health. Research in the journal *SLEEP* showed that people who snoozed 7 to 9 hours a night had fewer symptoms of depression than those who slept more or less.

Sleep Heals You from the Inside Out

While you sleep, your brain triggers the release of hormones that encourage tissue growth. This can help you recover from injuries such as cuts or even sore muscles from your last workout.

Quality ZZZs also help your body defend itself. During sleep, you make more white blood cells that attack viruses and bacteria, says Sunita Kumar, MD. Kumar is co-director of the Center for Sleep Disorders at Loyola University Medical Center.

In one study, people who slept at least 8 hours a night were 3 times less likely to come down with a cold than those who got 7 hours or less.

Sleep Guards Your Heart

Your blood pressure dips as you snooze. That may give your heart a break. There may be other heart-health benefits, too.

For instance, your body tweaks your stress hormones during sleep, Kumar says. This, in turn, may curb inflammation, which is linked to heart disease, diabetes, and many other conditions.

Sleep Makes Tough Decisions Easy

Stumped about something? Hit the hay, and you may wake up to a new way of looking at it. It’s true: You should sleep on big issues.

You need to get enough sleep to think well. “It’s the difference between firing on 4 and 6 cylinders,” Rapoport says.

It can also boost your creativity. Your rested brain is better prepared to tap into your unconscious thoughts. According to a study in the *Journal of Experimental Social Psychology* that lets you find the best solution.

Source: WebMD ■

Retirement 101:

Attention Retirees: Suspension of Benefits Information Request

The Fund maintains a Suspension of Benefits policy that applies to both the Defined Benefit Plan and the Retirement Income Plan 1987. The policy states that pension benefits otherwise owed to a retiree will be suspended (that is, stopped) *for any month* in which a retiree is employed in "Suspendable Employment," which occurs when a retiree begins working:

1. in any industry that employs active participants of this Fund,
2. in the same trade or craft in which the retiree worked while in Covered Employment with this Fund,
3. within the geographic area of this Fund, and
4. for which the retiree receives compensation for more than 56 hours per month.

The rules concerning Suspension of Benefits are detailed. For example, these rules do not apply to a participant after age 70½. You can find the complete description of the Suspension of Benefits policy on the Fund's website (www.centralpateamsters.com) in the Pension section or you may obtain a copy by contacting the Fund office.

The Trustees of the Fund have determined that every retiree who receives benefits from this Fund and who is subject to the Suspension of Benefits Rules must annually provide information to the Fund which enables it to determine whether he or she is engaged in Suspendable Employment.

Retirees who are subject to the Suspension of Benefits Rules will receive 1) a questionnaire that concerns employment since they began receiving pension benefits from the Fund and 2) an Authorization to Obtain Earnings Data from the Social Security Administration. **Completion of the Questionnaire and Authorization Form are mandatory, whether you are working or not. Failure to return a correctly completed Questionnaire and Authorization Form within thirty (30) days of the date on the notice will result in suspension of benefits. The Fund does not mail a second request. Incorrect forms will be returned and must be corrected and returned within the initial 30 day period to avoid suspension of benefits.**

The sample form accompanying this article is a completed sample of the front page of the Authorization to Obtain Earnings Data from the Social Security Administration. The Fund provides this sample as assistance to retirees when completing the forms they receive in the mail. All the boxes left blank on the sample form should be left blank for completion by the Fund Office. Retirees need to complete all the boxes highlighted in yellow. If you need additional assistance when completing the forms that you receive in the mail, please contact the Pension Fund. ■

Social Security Administration Form Approved OMB No. 0945-0047

Authorization to Obtain Earnings Data from the Social Security Administration

Name: Social Security Administration
PO Box 33311
Baltimore, MD 21290-3311

Requesting organization: SSA Job No 8933 Index 1
Central Pennsylvania Teamsters
Pension Fund
1066 Spring Street
Wilmington, PA 19810

Number Holder's Information

First Name: J O H N Middle Initial: J

Last Name: S M I T H

SSN: 1 2 3 - 4 5 6 7 8 9

Date of Birth: 0 1 - 0 1 - 1 9 5 5 **Date of Death:** Month Day Year

Other First, Middle Initial, and Last Name Used to Report Earnings:

Year(s) Requested: Y Y Y Y through Y Y Y Y

THE YEAR(S) REQUESTED SECTION WILL BE COMPLETED BY THE FUND OFFICE

I am the individual to whom the requested information applies or that person's parent (if minor) or legal guardian (if a person who is subject to sign on behalf of another person). I am authorized to sign on behalf of the person named above, for the purpose of providing information to the Social Security Administration. I understand that the information provided on this form will be used for the purpose of determining the person's earnings for the purpose of determining the person's eligibility for Social Security benefits. I understand that the information provided on this form will be used for the purpose of determining the person's eligibility for Social Security benefits.

Signature of Number Holder (or Authorized Representative): John Smith **Date:** 1 2 - 0 1 - 2 0 1 5

Printed Name (of holder or authorized representative): John Smith **Relationship (please check number boxed):**
 Spouse
 Legal Representative
 Other (specify)

Address: 123 Main Street **State:** PA

City: Anytown **ZIP Code:** 99999 **Phone Number:** (555) 555-5555

Requesting Organization's Information

SSA must receive this form within 90 days from the date signed by the Number Holder (or Authorized Representative)

Signature of Organization Official: _____ **Date:** _____

Phone Number: 800-325-5300 **Fax Number:** 813-325-5215

FOR SSA USE ONLY 1 2 3 4

Form SSA-581-OF102 (11-2014) Page 1

**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 غللا ائدحتت تنك اذا: ةي بننت

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 हकीं बोलते, भाषा सहायता सेवाओं, नि: शुल्क, आप के लिए उपलब्ध है। 1-610-320-5500 कहते हैं।

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-610-320-5500.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-610-320-5500 번으로 전화해 주십시오.

Wann du [Deutsch (Pennsylvania German / Dutch)] 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.

OCTOBER 2016 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, 2016. 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	5.4%

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."



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 and notices, investment reports, forms, wellness information and provider network links. Smart phone users can access the website by using the scanning feature on their phones. Users must first download a bar code or QR reader app to their smart phone. Simply scan the code and you will be directed to the website. Questions on accessing Fund website by scanning the QR code should be directed to the Fund's Information Resources Department.



Health & Welfare Notice: Breast Imaging Coverage under the Health and Welfare Fund

The Fund covers 2D Imaging, Ultrasounds and Magnetic Resonance Imaging (MRIs) under its diagnostic benefits for breast cancer screening and detection. Digital Breast Tomosynthesis (or "3D Mammography") is not covered by the Fund. As a self-insured plan, the Fund is not subject to Pennsylvania state insurance laws and is not required to provide coverage for this procedure.

A SUGGESTION FROM THE HEALTH & WELFARE FUND

Compare any provider bills with your Explanation of Benefits (EOB) before you pay an outstanding balance.

When you receive a doctor's or dentist's bill reflecting a balance due, please compare the bill with the Explanation of Benefits (EOB) you receive from the Fund. Do not pay any balances until after you have received and reviewed the EOB. The estimated balance on a bill generated before the claim is paid by the Fund may not be correct.

Please note: the EOB reflects any co-pay amounts associated with the medical treatment, whether or not the co-pays were actually paid at the time of treatment.

If you have any questions about a claim, be sure to contact the Health & Welfare Fund.

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

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 Out Website at:
www.CentralPATeamsters.com

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

Aronson+Johnson+Ortiz, 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

Aronson+Johnson+Ortiz, 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