



Central Pennsylvania Teamsters GUARDIAN



April 2006

Health and Welfare/Pension Guardian Newsletter

Reading, PA

Medicare Part D Prescription Drug Coverage

What is Medicare Part D?

Beginning on January 1, 2006, everyone with Medicare, regardless of income, health status or prescription drug usage will have access to prescription drug coverage. There is generally a cost associated with signing up for Medicare Part D.

Where do I get information about Medicare Part D?

The Federal Government has published a handbook which was mailed to Medicare recipients, entitled "Medicare & You 2006." The handbook explains in detail what prescription drug coverage means to you and which plans are available in your area. You may also visit www.medicare.gov to read about the plans and find out how to enroll.

What if I am currently participating in one of the Central PA Teamsters Health and Welfare Fund's Retiree Health Plans?

Compare your current coverage with the various Medicare Part D plans being offered. If you decide

that you wish to participate in the Medicare Part D plan, you may:



- Keep your current Teamsters health coverage. Under Fund rules, Medicare becomes primary. That means that you would present your Medicare Prescription card to your pharmacy first and the Health and Welfare Fund's card second; or
- Drop your current Teamsters coverage entirely and sign up for Medicare Part D coverage in addition to other Medicare coverage which you may have. Please note: The Fund provides medical and prescription drug coverage in a combined package. You cannot drop just the prescription drug portion of your retiree coverage. Also, if you drop your retiree health coverage, you cannot re-enroll in the plan at a later date.

(Continued on Page 3)

Is Your Pension Plan Beneficiary Designation Current?

If you have had a change in marital status, you may need to update your beneficiary information.

If you are covered under the Central Pennsylvania Teamsters Pension Plan, you should have completed a Designation of Beneficiary form when you first became eligible for employer contributions to the Teamsters Pension Fund.

Have you kept your beneficiary information up-to-date? If you have had a change in marital status, you may need to update your beneficiary information. A Designation of Beneficiary form is enclosed in this newsletter.

The following information is provided to help you correctly complete the Designation of Beneficiary form:

Explanation of Primary and Contingent Beneficiary: Benefits payable under the Defined Benefit and Retirement Income Plans of the Central Pennsylvania Teamsters Pension Fund as a result of your death will be paid to your primary beneficiary. If your primary beneficiary dies before you or dies before receiving the death benefit, then your remaining primary beneficiary, if any, will receive the remaining benefit. If no primary beneficiary survives you, your contingent beneficiary will receive the remaining benefit. If you list more than one primary (or contingent) beneficiary, benefits will be paid in equal shares unless you designate otherwise on this form. If no beneficiary is designated or if none survive you, payments will be made in accordance with the plan documents.

(Continued on Page 2)

Pension Plan Beneficiary Designation

(Continued from page 1)

Checklist for Completing the Forms

If you are married: Please list your current spouse as your primary beneficiary. Be sure to fully complete Parts A, B and C, including Social Security numbers for yourself and your spouse. You do not need to get the form notarized if you are legally married and designate your spouse as your sole beneficiary.

You may list someone other than your spouse or in addition to your spouse if your spouse consents on the reverse side of the form under Part D. *Please note: if you name someone other than your spouse or in addition to your spouse, you must complete Part D and have the form notarized. If you have divorced since you last completed a Designation of Beneficiary form and wish to change your beneficiary, you must submit a copy of your divorce decree along with your new Designation of Beneficiary form. If your spouse died since you last completed your Designation of Beneficiary form, you must submit a photocopy of the death certificate along with the completed beneficiary form.*

If you are considered married under common law, an additional form called the Common Law Affidavit must be completed and notarized. Contact the Fund office or visit www.centralpateamsters.com to get a copy of this form. *Please note: Pennsylvania law does not recognize common law marriages entered into on or after January 2, 2005.* Please contact the Pension Fund with additional questions.

If you are not married (includes single, widowed and legally divorced): Complete Parts A, B and C. Be sure to include Social Security numbers.

2005 Annual Pension Statements

Look for your 2005 annual Pension statement to be mailed in late spring. The Fund Office made significant improvements to the 2004 statements which resulted in a delay in mailing the statements last year. Much time and effort went into creating the combined statements, but the end result was an easy-to-understand statement which included information on all Pension plans, including projections of future benefits. Responses to a survey which was enclosed in last fall's **GUARDIAN** indicated a favorable response to the new format. With the major programming and testing efforts now behind us, the Fund Office expects to return to its usual practice of mailing the Pension statements in the spring. ●

Sign Part C and have Part C notarized. *Please note: if you previously named your spouse as your beneficiary and are now divorced and wish to change your beneficiary, you must submit a photocopy of your divorce decree along with the completed beneficiary form. If your spouse died since you last completed your Designation of Beneficiary form, you must submit a photocopy of the death certificate along with the completed beneficiary form.*

Please return the completed form to:

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

If you have any problems or questions regarding the completion of this form, please contact the Pension Fund office. In Pennsylvania, call 610-320-5505 or our toll-free number at 1-800-343-0136. Outside of Pennsylvania call 1-800-331-0420.

Please note: Dependent and beneficiary information for your Health and Welfare benefits is separate from your Pension beneficiary information. You must complete separate forms for Health and Welfare benefits. If you become divorced, contact the Central Pennsylvania Teamsters Health and Welfare Fund after your divorce is final. Representatives from the Fund office can assist you in making changes to your dependent information and beneficiary designation. The forms for dependent changes under health and dental coverage, as well as beneficiary designations for your death benefit coverage, are available on our website www.centralpateamsters.com under Health and Welfare or by calling the Fund's Health and Welfare department at 610-320-5500 or toll-free in PA at 1-800-422-8330 or nationwide at 1-800-331-0420. ●

2005 Retirement Income Plan Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the year ending December 31, 2005. 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.

<u>Plan</u>	<u>Approximate Net Annual Return</u>
RIP 1987	9.2%
RIP 2000	8.6%

Subrogation Claims

If you become ill or are injured as a result of a third party's actions, the Fund will consider the third party liable for your medical expenses.

Please be sure to notify the Fund if you have a possible legal action pending against any third party. If you become ill or are injured as a result of a third party's actions, the Fund will consider the third party liable for your medical expenses. In addition to the person or persons responsible for your illness or

injury, examples of third parties would include automobile, workers compensation or homeowner's insurance carriers.

You will be required to sign a subrogation agreement before the fund will pay benefits on a subrogation claim. Essentially, the subrogation agreement will stipulate that any benefits that are paid on these claims are paid on the condition that, if you receive money from the third party, you will reimburse the Fund for the benefits that were paid on your behalf. Any reimbursement amounts which the plan receives from a third party shall not be reduced by any attorney fees greater than 20%, unless the Plan has consented to a higher attorney fee in writing. If you have future medical expenses which were a result of the third party actions, the Plan's right to reimbursement continues.

Direct Deposit Makes Sense!

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. Then relax and enjoy the comfort of knowing that your pension check is available to you each month without delay.

Medicare Part D Prescription Drug Coverage

(Continued from page 1)

Will I face increased Medicare Part D Premiums if I don't enroll now?

The Health and Welfare Fund made the determination that it is providing its Medicare-eligible retirees with what is known as "Creditable Coverage." Therefore, you will not face any increased premium for Medicare Part D if you timely elect Medicare Part D coverage should your coverage from this Fund end. "Creditable Coverage" is coverage which is, on average, at least as good as standard Medicare prescription drug coverage. "Certificates of Creditable Coverage" will be mailed annually to plan participants by the Fund. They were most recently mailed in the fall of 2005.

You should carefully consider your choices before you decide to enroll. For additional information about Medicare, you can call Medicare directly at 1-800-MEDICARE. For questions about the Fund's prescription benefits, contact the Fund toll-free in PA at 1-800-422-8330 or toll-free in the USA at 1-800-331-0420 and ask to speak to someone in the prescription department.

GPP's Easton Mail Order Operation Moves

General Prescription Programs, Inc. (GPP) transferred its mail order operations from Easton, PA to Newark, NJ in mid-March, 2006. All GPP mail order prescriptions will now be processed at the Newark facility. GPP has made the commitment that the change will be seamless to participants who send in their mail-order prescriptions for processing. However, you are no longer able to personally drop off prescriptions at the GPP Easton facility.

Transplant Coverage

Active Medical Plans 13 and 14 have transplant coverage with a \$200,000 lifetime cap. Retired Plans R2, R4 and R5 do not provide coverage for transplant-related expenses unless the transplant was performed under one of the active Plans 13 or 14. If the transplant was performed while covered under an active plan, any balance for that transplant remaining up to the \$200,000 limit will be available under the retired plan for future charges related to that transplant. Under no circumstances will coverage for a transplant or related treatment be provided if the actual transplant occurs while the participant or dependent is covered by one of the Fund's retired plans.

The Facts About Glaucoma

Glaucoma... has almost no early symptoms and may result in significant vision loss or even blindness.

Everyone is at risk for glaucoma, a disease that has almost no early symptoms and may result in significant vision loss or even blindness. Glaucoma is the second leading cause of blindness in the United States, and the #1 cause among African Americans. Although glaucoma is a dangerous eye disease,

vision loss can usually be prevented, reduced or delayed if it is diagnosed early and treated appropriately.

What is glaucoma and what causes it? Glaucoma is a condition usually associated with high pressure exerted by the fluids within the eye, which results in damage to the optic nerve – the nerve that carries the images we see to the brain. Even though the increased pressure usually does not cause pain or other symptoms, glaucoma can damage the optic nerve fibers, causing blind spots to develop. If the condition progresses, the person will experience the following:

- Slow loss of peripheral vision
- Difficulty focusing on close work
- Seeing halos or colored rings around lights
- Headaches and eye pain
- The need to frequently change eyeglass prescriptions
- Difficulty adjusting his/her eyes to the dark

In some cases the fluid may suddenly become completely blocked. This is accompanied by severe, painful pressure in the eye, redness, blurred vision and nausea. If the entire nerve is destroyed, permanent blindness results.

Who is susceptible to this disease? It is estimated that nearly three million Americans have glaucoma, but as many as half do not realize it because there

are often no warning symptoms. The following factors increase a person's risk for developing glaucoma:

- **Age:** The older you are, the greater your risk – adults over 60, or if African American, over the age of 40.
- **Race:** People of African or Afro-Caribbean heritage are five to seven times more likely to develop the disease.
- **Family History:** Having a parent or sibling who has glaucoma indicates a genetic predisposition to glaucoma.
- **Diabetes:** Diabetics have an increased risk of developing glaucoma.
- **Nearsightedness:** People who are very near-sighted are at greater risk.
- **Eye Injury or Surgery:** People who have had eye injuries or eye surgery may develop secondary glaucoma.
- **Steroid Medication:** When used for extended periods of time, steroids may increase the risk of glaucoma.

Glaucoma cannot be cured, but the good news is that it can be controlled with proper medical treatment. Treatment includes the use of medications in the form of eye drops or pills, designed to reduce the pressure by slowing the flow of fluid into the eye or by helping to improve fluid drainage. Surgery (laser or incision) may be recommended; however, this is usually reserved for patients whose condition cannot first be controlled with medication.

Early detection is crucial to successfully fighting glaucoma and, for those people meeting any of the high-risk factors listed above, it is recommended that they have a comprehensive eye examination every year or more frequently. The importance of this cannot be emphasized enough, as vision that has been lost due to glaucoma cannot be restored.

Proper routine care is key, so make sure you schedule a visit to your eye doctor!

Source: Davis Vision, January 2006

Davis Vision Expands Customer Service Hours

Davis Vision recently expanded their customer service hours. You can now contact Davis Vision during the following hours (Eastern Standard Time):

Monday – Friday 8:00 a.m.-11:00 p.m.

Saturday 9:00 a.m.-4:00 p.m.

Sunday 12:00 p.m.-4:00 p.m.

1-888-313-2847

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND

DEATH BENEFITS-DESIGNATION OF BENEFICIARY

There are **FOUR SECTIONS** to this form. They are Parts A,B,C and D. Please review each section carefully to determine if you are required to complete it.

PART A: PARTICIPANT'S INFORMATION (Must be completed by Participant.)

1. _____
Name-Last First Middle Initial Social Security Number

2. _____
Address-Number and Street City State Zip Code

3. _____
Name of Present or Last Principal Affiliate Employer

Please indicate the name(s) of your primary beneficiary(ies); if you wish, please indicate the name(s) of your contingent beneficiary(ies). If you are married, please list your spouse as primary beneficiary. You may also name someone other than your spouse or someone in addition to your spouse as your primary beneficiary(ies) if your spouse consents on the reverse side of this form by completing Part D.

PART B: DESIGNATION OF BENEFICIARY (Must be completed by Participant.)

DESIGNATE PRIMARY (P) OR CONTINGENT (C) (please refer to checklist for explanation)

P/C	Social Security Number	Full Name	Relationship	Date of Birth	Address
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____
7.	_____	_____	_____	_____	_____
8.	_____	_____	_____	_____	_____

I hereby designate the primary beneficiary(ies) and, if none survive me, then the contingent beneficiary(ies) named above is to receive any death benefit payable by the Fund by virtue of my death.

Date _____ Participant's Signature _____
(OVER)

PART C: PARTICIPANT'S STATEMENT OF MARITAL STATUS

Part C must be completed by Participant. If line one or two applies, this section does not require Notarization. If line two applies to you, please contact the Fund Office for an additional form which will require Notarization. If line three applies, this section must be witnessed by a Notary Public.

I, _____, a Participant of The Central Pennsylvania Teamsters Pension Fund, do hereby state and affirm that, as of the date hereof,

(please check the appropriate line):

- 1. ___ I am lawfully married (includes separated but not legally divorced).
- 2. ___ I am lawfully married under common law (separate form must be signed and notarized).
- 3. ___ I am not lawfully married (includes single, widowed and legally divorced).
*Divorced participants must submit a photocopy of their Divorce Decree along with this completed form.

Date _____ Participant's Signature _____

Subscribed and sworn to before me
this _____ day of _____, 20____.
Seal or Stamp

Notary Public _____ My Commission Expires _____

PART D: SPOUSE'S CONSENT REGARDING BENEFICIARY DESIGNATION AND WAIVER OF DEATH BENEFIT/QUALIFIED PRERETIREMENT SURVIVOR ANNUITY BENEFIT RIGHTS

Part D must be completed if you are married and you have named someone other than, or in addition to, your spouse as your Primary Beneficiary under Section B. If this applies to you, then this section must be completed by your spouse and witnessed by a Notary Public.

I, _____, understand that, since I am legally married to a participant of The Central Pennsylvania Teamsters Pension Fund, I will be considered to be the primary beneficiary with respect to any benefit provided under The Central Pennsylvania Teamsters Pension Fund in the event of my spouse's death unless I consent to let my spouse name someone other than or in addition to myself as the primary beneficiary.

By signing this form, I give to my spouse my consent to name the person(s) whose name(s) are set forth on the front of this form under Section B as my spouse's primary beneficiary(ies) with respect to all benefits provided by The Central Pennsylvania Teamsters Pension Fund in the event of my spouse's death. My spouse may not elect to change the name of such primary beneficiary(ies) without my further consent in writing.

I understand that, by giving the within consent, I am waiving any rights which I may have to such benefits including the death benefit or qualified preretirement survivor annuity benefit which might otherwise be payable to me.

Date _____ Signature of Participant's Spouse _____

Subscribed and sworn to before me
this _____ day of _____, 20____.
Seal or Stamp

Notary Public _____ My Commission Expires _____

Note: It is not necessary to complete Part D if you are married and are designating only your spouse as your Primary Beneficiary.

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	Prozac	Tamiflu
Advicor	Celexa	Lamisil	Pepcid***	Relenza	Vioxx
Allegra	Clarinet	Lexapro	Pravachol	Sarafem	Vytorin
Ambien**	Crestor	Lipitor	Prevacid	Sonata**	Zantac***
Axid	Daypro	Mevacor	Prilosec***	Sporanox	Zocor
Bextra	Diflucan	Nexium	Protonix	Tagamet	Zoloft
					Zyrtec

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

EFFECTIVE MAY 1, 2006, ALTOPREV, CYMBALTA, LUNESTA, ROZEREM, ZEGERID AND ZETIA WILL BE ADDED TO THE NEGATIVE FORMULARY LIST.

*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	Prozac	Tamiflu
Advicor	Celexa	Lamisil	Pepcid***	Relenza	Vioxx
Allegra	Clarinet	Lexapro	Pravachol	Sarafem	Vytorin
Ambien**	Crestor	Lipitor	Prevacid	Sonata**	Zantac***
Axid	Daypro	Mevacor	Prilosec***	Sporanox	Zocor
Bextra	Diflucan	Nexium	Protonix	Tagamet	Zoloft
					Zyrtec

AND ALL INJECTABLES (EXCLUDING INSULIN AND IMITREX)

EFFECTIVE MAY 1, 2006, ALTOPREV, CYMBALTA, LUNESTA, ROZEREM, ZEGERID AND ZETIA WILL BE ADDED TO THE NEGATIVE FORMULARY LIST.

*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



Living Well

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

Stay Healthy – Keep in Touch with Your Doctor

As we age, it's important to establish a relationship with your doctor to discuss your risk factors and family health history. In addition, certain illnesses such as high blood pressure, heart disease and some forms of cancer are much easier to treat in the early stages. Prevention and early detection are key. Periodic health examinations are an important way to combat disease and safeguard your health. Be sure to make your doctor aware if you have either a significant personal health history (for example, one that includes cancer), or a significant family health history (for example, a family history of cardiovascular disease). Your doctor can make recommendations regarding the frequency of medical exams and suggest lifestyle changes to help you stay healthy.

Weight Gain Increases Recurrence of Prostate Cancer

Recent research has shown that a rapid weight gain between the ages of 25 and 40 will double the likelihood of a recurrence of prostate cancer. The same research also suggests that men who are 40 years of age and obese at the time of their prostate

cancer diagnosis will also have a greater chance of recurrence. Researchers for the University of Texas M.D. Anderson Cancer Center evaluated self-reported measures of obesity for 526 prostate cancer patients who received radical prostatectomy. They found that men who were obese when diagnosed had higher rates of biochemical failure – the increase in prostate-specific antigen levels in the blood after the prostate is removed.

—General Prescription Plan Newsletter, November 2005

High Cholesterol May Increase Alzheimer's Risk

A new study shows that not only does high cholesterol put the heart at risk, but it also may endanger the mind by raising the risk of Alzheimer's disease (AD). Researchers at the Center for Molecular Biology in Heidelberg, Germany, found that a protein involved in the formation of the brain-clogging plaques related to AD also may be a key player in cholesterol regulation. They say that these findings may explain the link found in previous studies comparing high cholesterol levels with increased levels of amyloid-beta, the protein that forms the plaques found in patients with AD.

—General Prescription Plan Newsletter, November 2005 ●

RETIREES APPROVED FOR PENSIONS

October, 2005 through February, 2006

For the month of October, 2005			For the month of October, 2005			For the month of October, 2005		
Name	Local	Employer	Name	Local	Employer	Name	Local	Employer
ALHOUSE, JR. HAROLD L.	773	CHEMICAL LEAMAN TANK LINES INC.	HILE, ROBERT G.	764	BRANCH MOTOR EXPRESS CO.	SHEPHERD, GARY L.	776	ROADWAY EXPRESS INC.
BAILEY, DEBRA	776	UNITED PARCEL SERVICE INC.	HONTZ, ROBERT J.	773	WARREN EHRET LINCK CO.	SHOLLENBERGER, THOMAS	429	UNITED PARCEL SERVICE INC.
BEASTON, JR. JAY R.	771	PENNCAST CORPORATION	IRELAND, ROBERT N.	771	YELLOW FREIGHT SYSTEM INC.	SMITH, RONALD LEE	771	YELLOW FREIGHT SYSTEM INC.
BLANKENSHIP, JAMES R.	776	ROADWAY EXPRESS INC.	JOHNSON, ROLAND	229	HARPER COLLINS PUBLISHERS INC.	SOLENSKY, SR., THOMAS J.	401	G R SCHALL TRUCKING
BLEVINS, DAVID L.	771	YELLOW FREIGHT SYSTEM INC.	KISSINGER, GARY E.	776	ARKANSAS BEST FREIGHT SYS. INC.	STALICA, LAWRENCE J.	229	ROADWAY EXPRESS INC.
BOUGHTER, RAYMOND W.	429	BIG A AUTO PARTS INC.	KOLVA, RONALD C.	776	ROADWAY EXPRESS INC.	STEFFY, GREGORY P.	771	YELLOW FREIGHT SYSTEM INC.
BRADY, ROBERT C.	771	PENNCAST CORPORATION	LAUDENSLAGER, JAMES R.	776	ROADWAY EXPRESS INC.	STEVENS, ROBERT P.	776	FLEMING COMPANIES INC.
BUCKINGHAM, WAYNE C.	776	NEW PENN MOTOR EXPRESS INC.	LENKER, RONALD R.	776	PILOT FREIGHT CARRIERS INC.	STOBERSKI, JOSEPH F.	776	ASSOCIATED WHOLESALERS INC.
CANFIELD, BERTON E.	229	NORTHEASTERN TRAINING INST.	LIEBEGOTT, CLARK	229	ROADWAY EXPRESS INC.	WAGNER, EVANS L.	776	CON-WAY EASTERN EXPRESS INC.
CIOLEK, JOSEPHINE	229	TOPPS CHEWING GUM INC.	LYTLE, DENNIS L.	776	ROADWAY EXPRESS INC.	WAGNER, JR., JOHN K.	771	NEW PENN MOTOR EXPRESS INC.
CLAPPER, DAVID E.	776	ROADWAY EXPRESS INC.	MANGANIELLO, PALMA A.	229	TOPPS CHEWING GUM INC.	WATKINS, WILLIAM E.	773	D F BAST INC.
COHICK, CHARLES V.	764	YELLOW FREIGHT SYSTEM INC.	MCILLAN, DONALD E.	429	MILLER & HARTMAN INC.	WEIDNER, RODNEY W.	429	JONES MOTOR CO INC.
COLNA, JAMES E.	776	ARKANSAS BEST FREIGHT SYS. INC.	MELOT, DARLENE S.	771	LUDENS INCORPORATED	WHEELER, HAROLD W.	229	C & E TRUCKING
CONRAD, RONALD D.	776	ARKANSAS BEST FREIGHT SYS. INC.	MENDENHALL, KENNETH P.	771	UNITED PARCEL SERVICE INC.	WILLIAMS, GEORGE M.	776	RANGER TRANSPORTATION INC.
CONRATH, JAMES M.	773	PENSKE TRUCK LEASING C.O LP	MILLER, LARRY E.	776	ROADWAY EXPRESS INC.	WILLIAMS, JOHN R.	229	AFFILIATED FOOD DISTR INC.
CRAIG, ARCHIE O.	229	CONSOLIDATED FREIGHTWAYS	MOODY, JAMES A.	776	ARKANSAS BEST FREIGHT SYS. INC.	YALE, LINDA	229	TOPPS CHEWING GUM INC.
DARR, DENNIS H.	776	ARKANSAS BEST FREIGHT SYS. INC.	MORGAN, ROBERT F.	776	NEW PENN MOTOR EXPRESS INC.	ZIMMERMAN, J. CLYDE	429	PACEMAKER DRIVER SERVICE INC.
DELUCIA, RALPH D.	229	SUPER MARKET SERVICE CORP.	MYERS, JOHN A.	776	CONSOLIDATED FREIGHTWAYS			
DILLE, LARRY E.	773	MATERIALS TRANSPORT SERVICE	PALUSCIO, JOHN S.	776	NEW PENN MOTOR EXPRESS INC.			
DORSEY, CARL W.	773	EASTERN INDUSTRIES INC.	POWELL, JR., FRANK B.	776	ANCHOR MOTOR FREIGHT INC.			
DORSEY, JR., ROBERT H.	771	YELLOW FREIGHT SYSTEM INC.	READER, RICHARD E.	776	ROADWAY EXPRESS INC.			
DYARMAN, JAY A.	776	ARKANSAS BEST FREIGHT SYS INC.	REDCAY, LEROY H.	776	CENTRAL STORAGE & TRANSFER CO.			
EMSWILER, ANDREW F.	776	FLEMING COMPANIES INC.	REICHERT, SR., ROBERT J.	776	ARKANSAS BEST FREIGHT SYS. INC.			
ENO, DANIEL F.	776	CONSOLIDATED FREIGHTWAYS	RITSICK, WILLIAM T.	401	ROADWAY EXPRESS INC.			
FELTS, WILLIAM C.	229	CONSOLIDATED FREIGHTWAYS	RIVERS, SR., STEWART V.	429	SUPERVALU INC.			
GIBSON, JACOB H.	771	YELLOW FREIGHT SYSTEM INC.	ROBERTS, RICHARD J.	764	DAY EQUIPMENT COMPANY			
GINTER, JAMES J.	771	UNITED PARCEL SERVICE INC.	ROTHENBERGER, SR., THOMAS E.	771	YELLOW FREIGHT SYSTEM INC.			
GRANDINETTE, ANTHONY	229	HARPER COLLINS PUBLISHERS INC.	SADAK, JOSEPH G.	664	CENTRAL BUILDERS SUPPLY CO.			
HAMMERS, JEFFREY C.	776	CONSOLIDATED FREIGHTWAYS	SAEGER, JAMES L.	229	CONSOLIDATED FREIGHTWAYS			
HENDERSHOT, VINCENT J.	773	MATERIALS TRANSPORT SERVICE	SCHULTZ, JEFFREY R.	429	MRS SMITHS PIE CO.			
HICKS, ALBERT L.	776	ROADWAY EXPRESS INC.	SCULL, LARRY	429	READING FOUNDRY & SUPPLY CO.			

For the month of November, 2005		
Name	Local	Employer
BALTZER, TODD A.	401	WISE FOODS
BOISVERT, LEO	229	TOPPS CHEWING GUM INC.
BOWERS, PERRY W.	776	JONES MOTOR CO INC.
BRITTON, NORMAN T.	773	USF RED STAR
BUCK, JR., JACOB L.	764	CENTRE CONCRETE COMPANY
BULLICK, MICHAEL B.	229	TREE PRESERVATION CO. INC.
CAMPBELL, RONALD W.	764	O N C FREIGHT SYSTEM
CHORNEY, JOHN M.	773	WELCO/CGI
CLOUSE, SHANE EUGENE.	776	ROADWAY EXPRESS INC.
COLUMBO, MICHAEL R.	429	AIRCO GASES DIV. OF BOC GRP. 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
Thomas K. Wotring – Employer Trustee
Howard W. Rhinier – Union Trustee
Michael P. Rys – Union Trustee

Advisory Committee:

Bob Weber, Local 229
Timothy Lehman, Local 312
Patrick Connors, Local 401
Michael A. Hartman, Local 764
Howard W. Rhinier, Local 771
Steve Banus, Local 773
John Fogle, Local 776
Mark Johnson, United Parcel Service

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.
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.

Note to Small Employers

Under federal law, the Central Pennsylvania Teamsters Pension Fund and Health and Welfare Fund ("Funds") cannot provide benefits to individuals who are not "employees." Small companies in particular should review their employment arrangements to make sure that individuals receiving benefits from the Funds are real "employees." In order to be an "employee," the individual must not be self-employed, a partner in a partnership, a sole proprietor or an S corporation shareholder. If you have any questions about your employees' participation in the Funds, please feel free to call the Fund Administrator.

HIPAA Privacy Reminder Notice

In accordance with the Privacy Rule of the Health Insurance Portability and Accountability Act, the Central Pennsylvania Teamsters Health and Welfare Fund has adopted and implemented policies and procedures that protect your private health information. These policies and procedures were described in a Notice originally distributed to you in April 2003. If you would like another copy of this Notice, you can find it on our website at www.CentralPATeamsters.com. Select "H & W Fund" from the menu on the left side of the screen. From there, select "Privacy Notice" from the menu on the left side of the screen. If you would like us to send you a paper copy of the Notice, please contact us. You can reach us by phone at 610-320-5500; Toll Free in PA: 1-800-422-8330; Toll Free in USA: 1-800-331-0420 or by fax at 610-320-9209.

Central PA Teamsters

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