



Central Pennsylvania Teamsters GUARDIAN



August 2006

Health and Welfare/Pension Guardian Newsletter

Reading, PA

Central PA Teamsters Fund Website Has A New Look



to health information and provider networks and much more.

Want to change your beneficiary information? Find a doctor in the network? Find out the rules for pre-certification? Need directions to the Fund office? You can access this information quickly and easily on the website.

A new feature on the website offers links to health information. Check out health topics such as weight loss, nutrition, stress, heart health, children's health, diabetes and other information by accessing the site's health link.

"Our goal in upgrading the Fund office website is to make it a valuable, user-friendly information tool for members," said Joseph Samolewicz, Fund Administrator. "Members can access the site 24 hours a day, 7 days a week. They can download a form or find a health, vision or dental provider when it is convenient for them."

The Fund Office will continue to add information to the website, so be sure to check back on a regular basis. And of course, members can call the Fund Office with questions about claims, benefits and eligibility during regular business hours, Monday through Friday from 7:30 a.m. to 4:00 p.m. at 1-610-320-5500, toll-free in PA at 1-800-422-8330 or toll-free nationwide at 1-800-331-0420.

Mental Health/Substance Abuse Provider to Change

Central Pennsylvania Teamsters Health and Welfare Fund has been notified by HealthAssurance that they will be transitioning their mental health/substance abuse services network which the Fund utilizes from Value Options to United Behavioral Health (UBH) effective September 1, 2006. Coverage will not change for Fund participants and members after the transition. There may be some changes to the provider network. HealthAssurance is attempting to limit the impact of the transition process on participants. The mental health/substance abuse providers for the Devon and Beech Street networks remain the same. The following is information provided to the Fund by HealthAssurance about United Behavioral Health and the transition:

Who is United Behavioral Health (UBH)?

UBH has been in business for over 20 years, providing core behavioral health and substance abuse services. UBH serves more than 43 million people nationwide and has a diverse base of customers from small business to Fortune 100 companies, private sector and public employers, unions and multi-employer trust funds.

Why UBH?

HealthAssurance continues to evaluate its products and services to ensure its customers have access to quality health care. As you know, participants' needs for

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Special Annual Notice – The Women's Health and Cancer Rights Act of 1998

An important notice regarding "Women's Health and Cancer Rights Act of 1998" appears on Page 5 of this newsletter.

Mental Health/Substance Abuse Provider

(Continued from page 1)

mental health care services continue to increase. UBH was chosen for its ability to meet both current and future member needs, in addition to quality and service.

How do we access providers?

Fund participants will access providers the same as they do today. This will be a seamless transition for Fund members if the provider is participating. UBH currently has over 4,000 providers. HealthAssurance is conducting a disruption analysis for the Teamsters in order to identify if there are any areas of deficiency in terms of providers' geographic locations.

How does United Behavioral Health select their network practitioners and facilities?

UBH understands the need for a comprehensive network of providers and facilities that meet members' geographic, clinical, and cultural requirements. To ensure minimal disruption of members, UBH has worked closely with HealthAssurance to identify existing quality providers and to initiate the credentialing process for this group. UBH continuously analyzes area demographics to identify any potential need for practitioners based on language needs, age of the population, and cultural/ethnic mix. When a need is identified, UBH conducts an exhaustive credentialing process to ensure adherence to a strict set of guidelines established by NCQA (National Committee for Quality Assurance). All credentialing criteria must be met before any practitioner or facility is added to the UBH network.

When will HealthAssurance begin using UBH?

This will take effect September 1, 2006.

How do members find out if their doctor participates with United Behavioral Health?

A toll-free number (1-866-369-8362) is available for members to answer network questions only. Press "1" to receive network information. The representatives will be available Monday through Friday, 8 AM to 6 PM EST. ●

Updated HealthAssurance Provider Directories Now Available

The updated Central PA Teamsters Health & Welfare Fund Participating PPO Provider Directories are now available. You may obtain a copy by calling the Fund Office.

The updated provider list is also available on the Central PA Teamsters website, www.CentralPATeamsters.com. Click on the "Networks" link.

Save Money on Prescription Drugs

Co-payments under the Plan equal a fraction of the actual cost of these drugs. And, as the cost of drugs increases, the Fund absorbs these increases.

As consumers, most of us have experienced firsthand the rapid rise of prescription drug costs. Likewise, the Fund is paying more for members' prescription drug claims. In 2005, the Fund paid out over \$17 million in prescription drug claims, almost 20% of all health care claims. Trend analysis

indicates that the cost of prescription drug claims nationally increased by 14% between 2004 and 2005.

What are some of the reasons for the rise in prescription drug costs? According to a 2004 study by the Kaiser Family Foundation, this rapid growth can in part be attributed to: the increasing number of prescriptions written each year, changes in the types of drugs used (newer, high-priced drugs replacing older, less-expensive drugs) and manufacturer price increases for existing drugs.

The following are retail prices (30 day supply) of some commonly-prescribed drugs in a major Northeastern US metropolitan area, according to a national pharmacy chain website:

Allegra (60 mg) \$93.99	Lipitor (20 mg) \$115.00
Singulair (10 mg) \$105.99	Zoloft (25 mg) \$88.99

As you can see, co-payments under the Plan equal a fraction of the actual cost of these drugs. And, as the cost of drugs increases, the Fund absorbs these increases.

There are some ways which you can help control your out-of-pocket costs for prescription drugs, as well as help the Fund control costs:

- Ask your doctor about the possibility of prescribing a generic substitute, if appropriate. Co-pays for generic drugs, as well as the actual costs of the drugs, are less than for brand name or negative formulary drugs.
- Use our prescription benefits provider, General Prescription Programs' (GPP) mail order service to fill your prescriptions (non-controlled substances only) if you expect to take a medication for an extended period. You may order a larger supply through mail order: 90 day supply for mail order versus only a 34 day supply through retail. For example, if your doctor prescribed Lipitor, your co-pay for up to a 34 day supply at a retail pharmacy would be \$30 under Plan 13. Your co-pay under Mail Order would be \$60 for a 90 day supply.

Please note that, using the mail order service for generic drugs does not result in any savings on your co-pay, but is offered for your convenience.

For questions regarding the Central PA Teamsters Prescription Drug plan or to obtain a mail order form, contact the Fund Office. ●

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

CREDITABLE COVERAGE NOTIFICATION

To Participants Covered Under Plans 13 and 14

* * * * * Important Notice * * * * *

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND

About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Central Pennsylvania Teamsters Health and Welfare Fund and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Central Pennsylvania Teamsters Health and Welfare Fund has determined that the prescription drug coverage offered by the Central Pennsylvania Teamsters Health and Welfare Fund is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you do decide to enroll in a Medicare prescription drug plan and drop your Central Pennsylvania Teamsters Health and Welfare Fund prescription drug coverage, be aware that you and your dependents will not be

able to get this coverage back. Because the Central Pennsylvania Teamsters Health and Welfare Fund does not offer prescription and medical benefits separately, you will lose your medical coverage and your prescription coverage if you drop the Fund's coverage to take the prescription coverage.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

Set forth below is a description of the prescription Active drug benefits available from the Central Pennsylvania Teamsters Health & Welfare Fund.

PLAN 13 PRESCRIPTION COVERAGE:

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

PLAN 14 PRESCRIPTION COVERAGE:

Mail Order Copayments

	Option A	Option B	Option C
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 for up to a 90 day supply	\$60.00	\$80.00	\$100.00

Retail Pharmacy Copayments

	Option A	Option B	Option C
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 for up to a 34 day supply	\$30.00	\$40.00	\$50.00

You should also know that if you drop or lose your coverage with Central Pennsylvania Teamsters Health and Welfare Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage...

Contact the Fund Office for further information, call our Toll Free in PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420 and ask to speak with someone in the Prescription department. **NOTE:** You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Central Pennsylvania Teamsters Health and Welfare Fund changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for

The Women's Health and Cancer Rights Act of 1998

Under a federal law called the Women's Health and Cancer Rights Act of 1998, the Fund is required to provide you with an annual notice of your rights under this Act. Please consider this information as the annual notice for 2006 of your rights under this important federal law.

The Women's Health and Cancer Rights Act requires the Fund to provide benefits for mastectomy-related services, including reconstruction of the breast on which the mastectomy was performed and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Any Fund deductibles and co-payments that apply to other conditions also apply to the treatment related to the mastectomy. You should feel free to contact the Fund Administrator if you have any questions about your coverage. You can reach the Fund Administrator at 610-320-5500.

This coverage is available under all plans of the Central Pennsylvania Teamsters Health and Welfare Fund and is subject to the relevant plan's deductibles and coinsurance provisions.

If you have any questions regarding this coverage, please contact the Fund Office. ●

personalized help,

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember:

Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: July 1, 2006

Name of Entity/Sender: Central Pennsylvania Teamsters Health and Welfare Fund

Contact-Position/Office: Prescription Department

Address: 1055 Spring Street, Wyomissing, PA 19610

Phone Number: Toll Free in PA 1-800-422-8330

Toll Free In USA 1-800-331-0420 ●

Employer Group Coverage Requirements under USERRA

The Uniformed Services Employment and Reemployment Rights Act (USERRA), prohibits discrimination against persons because of their service in the Armed Forces Reserve, the National Guard, or other uniformed services.

USERRA requires that employees who are called up to active service and who are eligible for their employer's group health coverage must be allowed to continue their health coverage for themselves, their spouse and their dependent children. Individuals electing continuation of coverage on or after December 10, 2004 can elect coverage for up to 24 months. Prior to December 10, 2004, eligible individuals could elect coverage for up to 18 months.

The Act also requires that employers provide an annual notice of USERRA rights and obligations to employees entering military service. This notice requirement can be met by posting the notice in a location where the employer customarily places notices to employees. The requirement also applies to unions that operate hiring halls.

Please call your employer or the Fund Office if you have questions about your USERRA rights. ●

CREDITABLE COVERAGE NOTIFICATION

To Participants Covered Under Plans R4 and R5

* * * * * Important Notice * * * * *

CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND

About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Central Pennsylvania Teamsters Health and Welfare Fund and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Central Pennsylvania Teamsters Health and Welfare Fund has determined that the prescription drug coverage offered by the Central Pennsylvania Teamsters Health and Welfare Fund is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you do decide to enroll in a Medicare prescription drug plan and drop your Central Pennsylvania Teamsters Health and Welfare Fund prescription drug coverage, be aware that you and your dependents will not be able to get this coverage back. Because the Central Pennsylvania

Teamsters Health and Welfare Fund does not offer prescription and medical benefits separately, you will lose your medical coverage and your prescription coverage if you drop the Fund's coverage to take the prescription coverage.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

Set forth below is a description of the prescription Retired drug benefits available from the Central Pennsylvania Teamsters Health & Welfare Fund.

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

You should also know that if you drop or lose your coverage with Central Pennsylvania Teamsters Health and Welfare Fund and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage...

Contact the Fund Office for further information, call our Toll Free in PA 1-800-422-8330 or Toll Free in USA 1-800-331-0420 and ask to speak with someone in the Prescription department. **NOTE:** You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Central Pennsylvania Teamsters Health and Welfare

Fund changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is

available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember:

Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: July 1, 2006

Name of Entity/Sender: Central Pennsylvania Teamsters Health and Welfare Fund

Contact-Position/Office: Prescription Department

Address: 1055 Spring Street, Wyomissing, PA 19610

Phone Number: Toll Free in PA 1-800-422-8330

Toll Free In USA 1-800-331-0420 ●

Dental Health Tips Available Online through Dental Wire

If you are covered by a Central PA Teamsters Dental Plan and would like to receive dental health information on a regular basis, sign up for *Dental Wire*, an online newsletter produced by Delta Dental as a free service for enrollees.

Dental Wire includes such information as:

- Dental health tips
- How-to's for maximizing Delta Dental benefits (such as how to find a dentist or use their online services)
- Links to puzzles and games for kids
- Helpful dental terminology
- Relevant health care industry news

Subscribers receive *Dental Wire* every other month by e-mail. Please note that Delta Dental will not share its list with third parties. Subscribers will be able to unsubscribe at any time. Sign up by logging onto <http://deltadental.istep.com/dentalwire/> ●



Motor Vehicle Accidents

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.

There is a misconception with regard to the coverage provided by the Fund when the claim is the result of an injury due to a motor vehicle accident. In accordance with Plan provisions, the Fund will **only** cover medical expenses on a subrogated basis once the maximum liability has been paid by the motor vehicle insurance carrier. 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. ●

Pension Q&A

It is very important that you understand each option before you complete your Retirement Application

I am getting close to retirement and will be completing my Retirement Application for the Defined Benefit Plan soon. Can you explain the difference between a Single Life Annuity and Joint and Survivor Benefits?

There are two normal forms of benefit payments. If you are unmarried when your payments commence, your benefit automatically will be paid in the form of a Single Life Annuity with 36 Months Certain.

If you are married when your payments commence, your benefit will be paid in the form of a Qualified Joint and 50% Survivor Annuity, unless you elect to have your benefit paid in a Single Life Annuity with 36 Months Certain, subject to written spousal consent. You may also elect to have your benefit paid in the form of a Qualified Joint and 100% Survivor Annuity, without the consent of your spouse.

It is very important that you understand each option before you complete your Retirement Application. You cannot change your option once you begin receiving benefits. This article helps to explain the specifics of each payment option.

Single Life Annuity with 36 Months Certain

Under the Single Life Annuity with 36 Months Certain, 100% of your accrued benefit will be paid to you in equal monthly payments for your lifetime, and if you die before 36 monthly payments are made, your beneficiary will receive the remaining payments in an amount equal to the monthly amount you received until a total of 36 payments have been issued.

Please note: If you are married and wish to elect the Single Life Annuity with 36 Month certain, your spouse must consent on a Spousal Waiver form in the presence

of a Notary Public. If you are single, no beneficiary consent is needed.

Qualified Joint and 50% Survivor Annuity

If you are married when your benefits commence under the Plan, the normal form of payment is a reduced actuarially equivalent Qualified Joint and 50% Survivor Annuity, unless you and your spouse elect to waive this benefit. A Qualified Joint and 50% Survivor Annuity pays a reduced benefit during your lifetime with 50% of the reduced amount payable after your death to your surviving spouse for your spouse's lifetime.

Qualified Joint and 100% Survivor Annuity

If you are married when your benefits commence under the Plan, you may also elect to receive a Qualified Joint and 100% Survivor Annuity benefit. A Qualified Joint and 100% Survivor Annuity pays a reduced benefit during your lifetime with 100% of the reduced amount payable after your death to your surviving spouse for your spouse's lifetime.

Please note: Both the Qualified Joint and 50% Survivor Annuity and the Qualified Joint and 100% Survivor Annuity benefits are payable upon your death only to your spouse at the time you completed your Retirement Application. If your spouse at the time of retirement predeceases you, the monthly benefit does not continue to be paid to another beneficiary. If you and your spouse at the time of retirement become divorced, your spouse at the time of retirement would still receive the Qualified Joint and Survivor Annuity benefit you elected for the remainder of his or her lifetime upon your death.

There are additional payment options available if you participate in Retirement Income Plan (RIP) 1987 and 2000. These options, as well as other Retirement Plan topics, will be discussed in upcoming issues of *The Guardian*. If you have questions about the Central PA Teamsters Pension Plans, contact the Pension Department.

Moonlighting/Self-employment

The Fund does not cover the participant or eligible dependent for illnesses or injuries which arise as a result of performing non-covered employment for wage or profit. Anytime a service is rendered for wage or profit, there are no benefits (**i.e. medical, short-term disability, etc.**) payable by the Fund. Non-covered employment means any employment for which contributions are not made to the Fund. Unfortunately, in the past, there have been cases where the individual

was performing odd jobs, i.e. painting, roofing, etc. for which services they received payment. The individual was then injured while performing the job and as a result all medical bills and short-term disability benefits were denied. If you or your spouse intend to render services or be self-employed in any capacity for which a wage or profit is received, you must have the appropriate liability coverage to cover any injuries or illnesses which arise as a result of performing such services.

That Sun Will Kill You: Safety Tips to Avoiding Skin Cancer

There is no such thing as a safe tan.

Before you go outside to enjoy the hot weather, make sure you know how to keep you and your family safe from the potentially deadly effects of the sun. Exposure to the sun can cause melanoma – a type of skin cancer that kills one American every hour. The American Cancer Society estimates that, in America, over 62,000 people will be diagnosed with melanoma in 2006.

What Causes Melanoma?

While not all melanoma – a type of skin cancer – is caused by the sun, the majority are caused by excess ultraviolet radiation exposure. The exposure can come from sunlight or tanning beds. There is no such thing as a safe tan.

Who Gets Melanoma?

Caucasians are 10 times more likely than other races and ethnic groups to develop melanoma. But even among Caucasians there are higher risk categories, such as:

- Your chances increase if you have had a prior skin cancer.
- You have a direct family member (parent, sibling, grandparent) with a melanoma.
- If you are a Caucasian with fair skin your risk increases four times over a darker skin tone.
- Redheads and blondes, and those with green or blues eyes have up to a four times greater risk of developing melanoma.
- Excessive sun exposure between the ages of 10 to 18 increases your chances significantly.
- Five or more sunburns double your risk of developing skin cancer.

What Does Melanoma Look Like?

Recognition of changes in the skin is the best way to detect melanoma early.

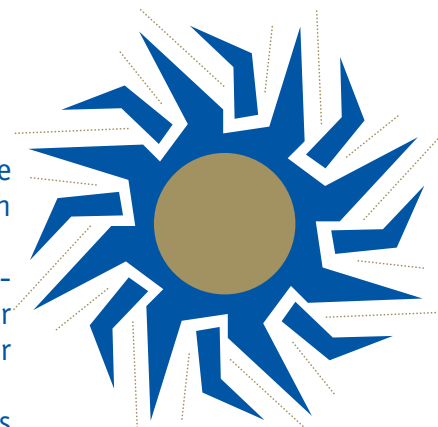
If you notice a new spot or mole on your body – follow the simple A, B, C, D's of melanoma detection:

Asymmetry – One half does not match the other half.

Border irregularity – The edges appear ragged, notched, or blurred.

Color – The color is not uniform. It can appear to have shades of tan, brown, white, red and blue add to the strange appearance.

Diameter – Melanomas are typically larger than 6 mm in diameter, if you notice a mole different from the rest, that changes suddenly, itches, or bleeds, contact a dermatologist.



How Can Melanoma Be Prevented?

Dermatologists recommend the following:

- Avoid peak sunlight hours – 10 a.m. to 4 p.m. – when the sun's rays are at the highest.
- Seek shade whenever possible. Remember "No shadow...seek the shade!" If your shadow is shorter than you are, the damaging rays of the sun are at their strongest and you're likely to sunburn.
- Wear protective clothing, including a wide-brimmed hat, sunglasses, and long-sleeved shirt and pants during prolonged periods of sun exposure.
- Apply a broad spectrum sunscreen with a Sun Protection Factor (SPF) of 15 or higher, 15 to 30 minutes before going outdoors and reapply every two hours, especially when playing, gardening, swimming or doing any other outdoor activities. Sunscreens should not be used to increase the time spent in intense sunlight or instead of protective clothing.

You can find more information on skin cancer prevention and early detection at the American Cancer Society (www.cancer.org) and American Academy of Dermatology (www.aad.org).

Source: HealthAssurance Health Tips

First Quarter Retirement Income Plan Returns

The following are approximate net returns for the Central PA Teamsters RIP 1987 and RIP 2000 retirement plans for the quarter ending March 31, 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	5.3%	RIP 2000	4.7%



Living Well

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

Age Expansion Recommended for Influenza Vaccinations

The Centers for Disease Control and Prevention (CDC) Advisory Committee on Immunization Practices (ACIP) voted to recommend an age expansion of routine influenza vaccination to now include children from 6 months to up to 5 years of age. Expanded routine vaccination was also recommended for household contacts and out-of-home caregivers of children 24 to 59 months of age. The vaccination of all children who have certain chronic medical conditions, such as asthma, diabetes, kidney disease, or weakened immune systems will continue to be strongly recommended by the ACIP. Children younger than 9 years of age who will be receiving the influenza vaccine for the first time should receive 2 doses.

—Source: *General Prescription Programs, Inc. Pharmaceutical Update March/April 2006*

Hidden Heart Disease Found in Women

The findings in a series of articles published in the *Journal of the American College of Cardiology and Circulation* revealed that women are more likely

than men to have a hidden type of heart disease. This disease involves heart muscles that are starved for oxygen, even though the coronary arteries appear to be free of blockages on x-rays. This condition, which may affect as many as 3 million American women, greatly increases their risk of having a heart attack. Its main symptom is chest pain, but no warning signs show up on angiograms, so in most cases doctors conclude that no treatment is needed. Many of these patients, however, go on to develop heart failure. George Sopko, MD, of the National Heart, Lung and Blood Institute, said that these patients definitely need to be treated for this condition. A woman's reaction to a heart attack can differ greatly from a man's. Men traditionally experience dizziness, shortness of breath, and sweating. The best way for women to discover whether they have this condition is to undergo specific types of tests, including stress tests that measure the flow of blood to the heart. Researchers emphasize that only women with symptoms, a family history of heart disease, or severe risk factors need to be concerned.

—Source: *General Prescription Programs, Inc. Pharmaceutical Update March/April 2006*

RETIREES APPROVED FOR PENSIONS

March, 2006 through June, 2006

For the month of March, 2006		
Name	Local	Employer
AUSTIN, CALVIN R.	429	LENTZ MILLING
BAILEY, DONALD L.	429	J C EHRlich CO., INC.
BORTHWICK, JR., GEORGE D.	229	J R BUTLER
BUNTIN, EDWARD W.	776	CONSOLIDATED
BUTLER, ROBERT V.	771	FREIGHTCOR STEEL SERVICES, INC.
CARDENALES, NATIVIDAD	773	EXIDE CORP. DISTRIBUTION CENTER
CONRAD, PAT L.	773	MACK TRUCKS INC. NVSSC
DELPRETE, PAULA	229	TOPPS CHEWING GUM INC.
EMPFIELD, DONALD L.	776	PILOT FREIGHT CARRIERS INC.
ENGLAND, BRUCE E.	771	READY MIXED CONCRETE CO.
ENGLE, CLARENCE G.	764	INTERSTATE MTR. FREIGHT SYS., INC.
ENT, HUDSON K.	776	EAGLE SNACKS, INC.
FEES II, CHARLES W.	776	CONSOLIDATED FREIGHTWAYS
FEGER III, CARL C.	429	LEHIGH VALLEY DAIRIES DIV. OF.
FLEISHER, WILLIAM G.	776	CENTRAL STORAGE & TRANSFER CO.
FORRY, JACK R.	776	ARKANSAS BEST FREIGHT SYS. INC.
GERHART, ERNEST E.	773	SILVER LINES, INC.
GORKO, SR., RONALD J.	229	REISCH ENTERPRISES, INC.
GREEN, ROBERT A.	429	YELLOW FREIGHT SYSTEM, INC.
HADLEY, GLORIA V.	773	CON-WAY EASTERN EXPRESS, INC.
HARRIS, JAMES M.	776	CONSOLIDATED FREIGHTWAYS
HENRY, JACK L.	776	ARKANSAS BEST FREIGHT SYS., INC.
HERNE, DELBERT E.	229	TREE PRESERVATION CO., INC.
HESS, PAUL R.	771	YELLOW FREIGHT SYSTEM, INC.
HUNTER, JAMES A.	776	ARKANSAS BEST FREIGHT SYS., INC.
JOHNSTON, MISCHELLE F.	776	TEAMSTERS LOCAL UNION 776
JONES, FREDERICK A.	773	FRIEDMANS EXPRESS, INC.

For the month of March, 2006		
Name	Local	Employer
KISSINGER, DONALD L.	776	NATIONS WAY TRANSPORT SERVICES
LECCA, DONALD F.	229	ROADWAY EXPRESS, INC.
MASLANKA, ROBERT	229	BANKO NORTH, INC.
MATULA, STEPHEN	773	MATERIALS TRANSPORT SERVICE
MCGUIRE, CHARLES	776	BRANDT DISTRIBUTORS
MESSIMER III, MARSHALL H.	771	YELLOW FREIGHT SYSTEM, INC.
MIDDLETON, CHARLES	312	CHEMICAL LEAMAN TANK LINES, INC.
MILLER, EDWARD	429	LUDENS INCORPORATED
MOUNTZ, MARK P.	429	WETTERAU FOOD SERVICES, INC.
ORNER, ROBERT E.	401	WISE FOODS
PERRY, GLORIA R.	429	CENTRAL PENNSYLVANIA TEAMSTERS
PLETZ, SANDRA	771	YELLOW FREIGHT SYSTEM, INC.
POTTER, KIT R.	229	ROADWAY EXPRESS, INC.
RAGER, GARRETT G.	776	ARKANSAS BEST FREIGHT SYS. INC.
RAMSEY, LARRY W.	429	CLOVER FARMS DAIRY
REMP, JR., ARTHUR D.	429	NEW PENN MOTOR EXPRESS, INC.
RISSER, WILLIAM R.	773	MAKOVSKY BROTHERS, INC.
ROMANUSKI, CHARLES	229	TOPPS CHEWING GUM, INC.
RUDACILLE, FRED	776	ROADWAY EXPRESS, INC.
SCHMELL, RICHARD G.	773	UNITED PARCEL SERVICE, INC.
SCHUJ, FRANK	776	ROADWAY EXPRESS, INC.
SEIBERT, HOWARD W.	773	INTERSTATE MTR. FREIGHT SYS., INC.
SINGLETON, ROBERT P.	570	M L DESSERT CORPORATION
SINGSON, MARIO F.	229	ROADWAY EXPRESS, INC.
SKORANSKI, FRANK	229	TOPPS CHEWING GUM, INC.
SMITH, ELWOOD R.	776	PRESTON TRUCKING CO., INC.
SPENCER, RICHARD A.	429	DIETRICH'S MILK PRODUCTS, INC.

For the month of March, 2006		
Name	Local	Employer
SPOTTS, FRANCIS H.	429	CARL R. BIEBER, INC.
STOCKSTILL, RONALD H.	776	YELLOW FREIGHT SYSTEM, INC.
TAFT, JUDITH A.	776	ASSOCIATED WHOLESALERS, INC.
THOMAS, JOHN JAY	401	GALLI READY-MIX CONCRETE CO.
THOMAS, STEVEN C.	776	CONSOLIDATED FREIGHTWAYS
WAGNER, JR., RUSSELL L.	776	PRESTON TRUCKING CO., INC.
WALTERS, HALE H.	776	ST. JOHNSBURY TRUCKING CO., INC.
WASZCZAK, EUGENE	229	THE SCRANTON TIMES
WEITZEL, JOHN E.	429	CARL R. BIEBER, INC.
YOUSE, ALLEN L.	429	SUPERVALU, INC.
ZELLNER, BONNIE LEE	773	ROCK HILL TRUCKING CO.

For the month of April, 2006		
Name	Local	Employer
ANDROSKO, STEPHEN A.	429	ST. CLAIR BOROUGH COUNCIL
BABIO, NANCY M.	773	ONE SOURCE
BAGI, JOSEPH	401	DOMOCO GAS & OIL COMPANY
BAILEY, TERRY L.	776	HELMS EXPRESS, INC.
BECK, GLENN A.	764	PROFESSIONAL DRIVERS SERVICE
BELL, FREDERICK G.	229	ROADWAY EXPRESS, INC.
BENCHO, MICHAEL J.	401	NELSON OF KINGSTON INC.
BESERMIN, ROBERT	401	AIRPORT SAND & GRAVEL CO., INC.
BLACK, JAMES E.	229	UNITED PARCEL SERVICE, INC.
BLUM, JOHN M.	429	E J BRENNEMAN, L.P.
BLYLER, LEONARD LAMAR	776	CAROLINA FREIGHT CARRIERS CORP.
CANJAR, JAMES	229	ROADWAY EXPRESS, INC.
COLEMAN, THOMAS	229	LYONS TRANSPORTATION LINES

For the month of April, 2006

Name	Local	Employer
COOPER, DENNIS L.	776	NELSONS EXPRESS, INC.
CRABB, ROBERT L.	764	YELLOW FREIGHT SYSTEM, INC.
DEAN, DENNIS	776	CAROLINA FREIGHT CARRIERS CORP.
DEIBERT, JR. HERBERT H.	429	PACEMAKER DRIVER SERVICE, INC.
DEMICH, MATTHEW	229	TOPPS CHEWING GUM, INC.
DENOFA, JAMES T.	429	ARAMARK REFRESHMENT SERV., INC.
DOUGLAS, KENNETH B.	776	WOMELDORF, INC.
EVANS, GEORGE	229	ROADWAY EXPRESS, INC.
FITZGERALD, EDWARD M.	771	JOHN S EWELL, INC.
FREY, DONALD	773	PEPSI COLA BOTTLING GROUP
GALBRAITH, RONALD H.	776	ANDERSON LOGISTICS
GARMAN, JEROME D.	429	EAGLE DISTRIBUTING COMPANY
GRIMES, CHARLES J.	229	FRIEDMANS EXPRESS, INC.
GULA, MARY LOU	229	TOPPS CHEWING GUM, INC.
HARTMAN, GARY M.	773	UNITED PARCEL SERVICE, INC.
HEFFELFINGER, ROBERT LEE	771	YELLOW FREIGHT SYSTEM, INC.
HICKMAN, ROBERT H.	776	ARKANSAS BEST FREIGHT SYS., INC.
HILL, JAMES E.	429	THE BACHMAN COMPANY
HURST, CALVIN W.	771	MILLER & HARTMAN, INC.
JAWORSKI, MARLENE	229	TOPPS CHEWING GUM, INC.
JEFFERS, CHARLES L.	429	EXIDE CORPORATION
KANIPER, RICHARD M.	773	SCHWERMAN TRUCKING CO.
KANTNER, RUSSELL L.	429	QUAKER MAID KITCHENS
KASTREVA, FRANCIS A.	401	BECHTEL CONSTRUCTION, INC.
KREZDORN, JR., JOSEPH J.	429	COTT BEVERAGES WYOMISSING, INC.
LEED, JR., FRANKLIN	776	ROADWAY EXPRESS, INC.
LERCH, CHESTER L.	776	ARKANSAS BEST FREIGHT SYS., INC.
LINCH, STEVEN R.	776	CONSOLIDATED FREIGHTWAYS
LOEFFLER, RONALD T.	229	TOPPS CHEWING GUM, INC.
LOSS, ARLENE M.	229	SUPER MARKET SERVICE CORP.
MADRAK, EDWARD G.	229	DEFAZIO EXPRESS, INC.
MARSTEN, WILLIAM R.	773	EASTERN INDUSTRIES, INC.
MARTINEZ, JOSE	771	YELLOW FREIGHT SYSTEM, INC.
MILLER, DEBORAH A.	776	ASSOCIATED WHOLESALERS, INC.
MOELLER, PHILLIP G.	429	THE MILLER GROUP, INC.
MOYER, RAYMOND W.	429	WINDSOR SERVICE, INC.
NEVIN, MICHAEL ALLEN	776	AMERICAN FREIGHT SYSTEM, INC.
ONEIL, DONALD R.	776	CONSOLIDATED FREIGHTWAYS
PASSAN, RICHARD J.	773	YELLOW FREIGHT SYSTEM, INC.
PISCORIK, TERESA M.	229	SUPER MARKET SERVICE CORP.
PISKO, JR., STEPHEN	229	ROADWAY EXPRESS, INC.
PURDY, BOYD E.	776	ROADWAY EXPRESS, INC.
PUSCH, GERALD L.	429	MRS SMITHS PIE CO.
REICHT, TERRY A.	429	COTT BEVERAGES WYOMISSING, INC.
RICHARDS, SR., JOHN J.	229	UNITED PARCEL SERVICE, INC.
RICKER, SR., DANIEL E.	429	ARAMARK REFRESHMENT SERV., INC.
RINEHIMER, JR., WILLIAM	229	ROADWAY EXPRESS, INC.
RITTEL, GUY R.	429	ASSOCIATED WHOLESALERS, INC.
SCHADEL, COIS	764	ROADWAY EXPRESS, INC.
SCHMEL, RICHARD L.	429	CARL R. BIBER, INC.
SCHOLLER, RONALD G.	773	MATLACK, INC.
CHOTT, RONALD W.	229	ROADWAY EXPRESS, INC.
SHELTON, WILLIAM A.	776	HALLS MOTOR TRANSIT CO.
SMITH, BARRY R.	776	ASSOCIATED WHOLESALERS, INC.
SMITH, THOMAS L.	229	ROADWAY EXPRESS, INC.
SNYDER, JR., WILLIAM	401	PEPSI-COLA BOTTLING COMPANY
SPADE, CHARLES R.	429	PENSKE TRUCK LEASING CO. LP
STAFURSKY, JOHN	229	SUPER MARKET SERVICE CORP.
STEPHENS, DAVID K.	776	ROADWAY EXPRESS, INC.
STRUGALA, THEODORE J.	229	DEFAZIO EXPRESS, INC.
SUMMERHILL, KATHLEEN A.	401	PLYMOUTH ROCK TRANSPRT. CORP.
THOMAS, GERALDINE	229	TOPPS CHEWING GUM, INC.
UMBENHAUR, PAUL M.	429	TEAMSTERS LOCAL UNION 429
UNGER, STEVEN H.	229	HARPER COLLINS PUBLISHERS, INC.
WALLITSCH, ROWLAND E.	773	UNITED PARCEL SERVICE, INC.
WARK, LARRY T.	999	ARKANSAS BEST FREIGHT SYS., INC.
WELLER, LESLIE G.	429	SUPERVALU, INC.
WENRICH, SR., ELWOOD P.	229	SUPERVALU, INC.
WHITE, LINDA A.	229	ROADWAY EXPRESS, INC.
YEAGER, BARRY LEE	429	E J BRENNEMAN, L.P.

For the month of May, 2006

Name	Local	Employer
ARNDT, RODGER L.	771	HERMAN R EWELL, INC.
BARLEY, JR., GERALD D.	776	ASSOCIATED WHOLESALERS, INC.
BECK, JAMES	429	J C EHRlich CO., INC.
BEERS, NORTON E.	773	BEAN, INC.
BENNETT, KENNETH B.	776	ROADWAY EXPRESS, INC.
BENSINGER, RONALD L.	429	ARKEMA, INC.
BLETT, GEORGE F.	764	BRANCH MOTOR EXPRESS CO.
BOLAND, JR., THOMAS P.	229	WILLIAM ROSENSTEIN & SONS
CASEY, MARTIN F.	229	ROADWAY EXPRESS, INC.
COCK, GLENN J.	429	RDG. COCA COLA BOTTLING WORKS
CONNER, RALPH E.	429	WINDSOR SERVICE TRUCKING
DONLY, FLORENCE	229	HARPER & ROW PUBLISHERS, INC.

For the month of May, 2006

Name	Local	Employer
DUNHAM, RONALD G.	776	CONSOLIDATED FREIGHTWAYS
ELLIS, LOWELL G.	773	DURKEE FAMOUS FOODS
FISHER, EDWARD J.	776	FLEMING COMPANIES, INC.
GEMZIK, CARL J.	229	ROADWAY EXPRESS, INC.
GLASS, LARRY P.	429	SUPERVALU, INC.
GOUSE, HOWARD C.	776	CENTRAL STORAGE & TRANSFER CO.
GROHOWSKI, RAYMOND J.	401	CONOCO, INC.
HARPER, EDWARD A.	429	PARK JENSEN CO., INC.
HECKMAN, RICHARD	429	E J BRENNEMAN, L.P.
HELM, FRANKLIN	773	THYPIN STEEL
HINNERSHITZ, RICHARD W.	429	GOODMAN VENDING SERVICE
HULL, DONALD	429	HALLS MOTOR TRANS
KELLEY, HARRY J.	776	ROADWAY EXPRESS, INC.
LASCO, STEPHEN	229	UNITED PARCEL SERVICE, INC.
LEVIER, THOMAS	229	ROADWAY EXPRESS, INC.
LOCK, RONALD H.	773	COCA-COLA BTLNG. CO. LEHIGH VLLY.
MCGRATH, PATRICK J.	776	TRANSCON LINES
MEANS, RICHARD F.	776	ROADWAY EXPRESS, INC.
MILLER, JAMES E.	776	FLEMING COMPANIES, INC.
MUSCARELLO, RICHARD J.	229	ROADWAY EXPRESS, INC.
MUTO, JANE	773	PEOPLE FIRST
QUILLMAN, TERRY LEE	429	YEAGER SUPPLY, INC.
RAPE, TERRANCE R.	773	MATERIALS TRANSPORT SERVICE
REIGLE, JEFFREY R.	401	USF HOLLAND, INC.
REIGLE, ROBERT D.	776	NELSONS EXPRESS, INC.
RHOADS, BRIAN M.	429	BOYERTOWN AUTO BODY WORKS, INC.
RHOADS, CLAUDIA G.	429	BOYERTOWN AUTO BODY WORKS, INC.
RITTER, DONALD L.	429	SUPERVALU, INC.
SATTIZAHN, JOHN C.	776	CONSOLIDATED FREIGHTWAYS
SCHWARZ, JR., ARTHUR G.	776	UNITED PARCEL SERVICE, INC.
SCOTT, ROBERT	229	DEFAZIO EXPRESS, INC.
SELL, ROBERT A.	429	SWANN OIL, INC.
SENSINGER, GEORGE A.	773	STROEHMANN BAKERIES, L. C.
SHAFFER, JR., JOHN E.	429	COTT BEVERAGES WYOMISSING, INC.
SNYDER, WAYNE	776	ROADWAY EXPRESS, INC.
SOLDRIDGE, FRANK J.	773	ROCK HILL TRUCKING CO., INC.
SONES, HARRY E.	764	I A CONSTRUCTION CORPORATION
SPANGLER, WILLIAM F.	776	ASSOCIATED WHOLESALERS, INC.
STEPHANKO, DAVID B.	773	W S REICHENBACH & SON, INC.
STIEFFEL, PATRICIA A.	429	SCHROCK CABINET COMPANY
STRICKER, HAROLD M.	776	ROADWAY EXPRESS, INC.
THUBBRON, SR., WILLIAM L.	229	DEFAZIO EXPRESS, INC.
TICE, EDWARD J.	429	ASSOCIATED WHOLESALERS, INC.
TRINIDAD, MARTHA L.	773	ONE SOURCE
VANDERHALL, MATTHEW J.	764	ARROW CARRIER CORPORATION
WAGNER, BARRY	429	MECHANICS UNIFORM RENTAL, INC.
WEISS, HOWARD D.	429	JONES MOTOR CO., INC.
WEITZEL, DENNIS C.	429	ALLIED SIGNAL TRANS., INC.
WENTZ, LESTER R.	771	KEREK AIR FREIGHT CORP.
WESSNER, RONALD L.	429	UNITED PARCEL SERVICE, INC.
WOLFE, LARRY J.	429	PETRO OIL
WOMELSDORF, JOHN P.	776	CENTRAL STORAGE & TRANSFER CO.
ZEPP, NILES A.	776	S T. JOHNSBURY TRUCKING CO., INC.
ZESKE, LAWRENCE J.	401	PLYMOUTH ROCK TRANSPRT. CORP.
ZITO, CHARLES A.	776	STONER BEVERAGE CO.

For the month of June, 2006

Name	Local	Employer
AUSTIN, JAMES M.	229	ROADWAY EXPRESS, INC.
BEAVER, SR., JOHN ROBERT	764	BRANCH MOTOR EXPRESS CO.
BECKER, LYN W.	771	YELLOW FREIGHT SYSTEM, INC.
BEIER, JR., WILLIAM E.	229	NEW PENN MOTOR EXPRESS, INC.
BIANCHI, JOSEPH J.	229	YELLOW FREIGHT SYSTEM, INC.
BLATT, RONALD L.	773	INTERNATIONAL DISTR CENTER, INC.
BOHNERT, DWAYNE	764	UNITED PARCEL SERVICE, INC.
BREUNIG, JR., WILLIAM J.	773	W S REICHENBACH & SON, INC.
BRIDY, SR., VICTOR M.	776	USF RED STAR
BROWN, LEE S.	776	PRESTON TRUCKING CO., INC.
BURCH, NATHANIEL	771	PENNCAST CORPORATION
CALAMAN, KENNETH G.	776	BESTCO CORPORATION
CARLISLE, SAM E.	429	LENZ MILLING COMPANY
CARPENTER, CLYDE W.	773	CHEMICAL LEAMAN TANK LINES INC.
CHIPP, RICHARD J.	229	DEFAZIO EXPRESS, INC.
CLEVELAND, GEORGIANN	229	TOPPS CHEWING GUM, INC.
COKEN, MARGARET	773	COCA-COLA BTLNG CO. LEHIGH VLLY
CORNELIUS, MARION R.	776	AMERICAN FREIGHT SYSTEM, INC.
ECKERT, TERRY E.	776	MATLACK, INC.
EISENHOUR, JR., RAYMOND E.	776	MYERS CONTRACT TRUCKING, INC.
ELLIOTT, LARRY L.	776	AMERICAN FREIGHT SYSTEM, INC.
ENDERS, THOMAS E.	776	PERK FOODS C/O HEINZ PET
ESGRO, DELIA	229	YELLOW FREIGHT SYSTEM, INC.
FARMER, BILLY M.	771	PENNCAST CORPORATION
FRANCIS, ARTHUR	229	UNITED PARCEL SERVICE, INC.
FRANK, DANIEL R.	401	ACME MARKETS, INC.
FRY, JR., RAYMOND E.	429	STROEHMANN BAKERIES, L. C.

For the month of June, 2006

Name	Local	Employer
GABELLO, LOUIS	229	TOPPS CHEWING GUM, INC.
GARDNER, GARY	229	ROADWAY EXPRESS, INC.
GINTER, RALPH A.	771	HERMAN R. EWELL, INC.
GLASS, SR., ROBERT E.	776	YORK GROUP, INC.
GLENN, WILLIAM E.	776	WILSON FREIGHT COMPANY
GOODMAN, DALE A.	776	W & L SALES COMPANY, INC.
GRIFFIN, JAMES A.	776	BRANDT DISTRIBUTORS
HAIN, PHILIP M.	764	UNITED PARCEL SERVICE, INC.
HECKMAN, SR., PAUL C.	429	GOODMAN VENDING SERVICE
HEISTER, SR., ROBERT E.	429	E J BRENNEMAN, INC.
HINTON, THEODORE G.	776	BROCKER REBAR CO., INC.
HOFFERT, GARY L.	429	COTT BEVERAGES WYOMISSING, INC.
HUBER, THOMAS A.	229	CONSOLIDATED FREIGHTWAYS
HUDSON, GARY E.	999	ARKANSAS BEST FREIGHT SYS., INC.
INCH, GEORGE	229	ROADWAY EXPRESS, INC.
KATALINAS, MARK R.	771	PENNCAST CORPORATION
KEENER, TERRY B.	776	PRESTON TRUCKING CO., INC.
KEIM, MERVIN A.	771	HERMAN R. EWELL, INC.
KELLEY, JAMES R.	776	ARKANSAS BEST FREIGHT SYS., INC.
KILPATRICK, PETER E.	773	FRIEDMANS EXPRESS, INC.
KING, MERVIN A.	771	HERMAN R. EWELL, INC.
KISSINGER, TERRY A.	776	CENTRAL STORAGE & TRANSFER CO.
KMIEC, PAUL	229	UNITED PARCEL SERVICE, INC.
KNAPPENBERGER, DAVID S.	773	ARROW CARRIER CORPORATION
KRAMER, RONALD F.	229	THE SCRANTON TIMES
KREIDER, DALE R.	771	YELLOW FREIGHT SYSTEM, INC.
LAMB, JAMES	401	ACME MARKETS, INC.
LEDDY, ROBERT M.	429	QUAKER MAID KITCHENS
LEHMAN, RICHARD N.	776	FLEMING COMPANIES, INC.
MACMURRAY, FREDERICK E.	776	NATIONS WAY TRANSPORT SERVICES
MACNEAL, III, GEORGE H.	771	YELLOW FREIGHT SYSTEM, INC.
MANLEY, GREGORY L.	429	SCHROCK CABINET COMPANY
MARTIN, ERVIN H.	771	THE SICO COMPANY
MARTIN, RAYMOND S.	429	KURTZ BROS CONCRETE, INC.
MCANDREW, JAMES V.	773	PEPSI COLA BOTTLING GROUP
MILLER, RONALD P.	773	INTERNATIONAL DISTR CENTE,R INC.
MILLER, JR., RICHARD R.	429	SUPERVALU, INC.
MOSEY, JR., CHARLES M.	776	ROADWAY EXPRESS, INC.
NIERER, ALEX F.	773	HAROLD STEPHENS COMPANY
NITARDO, DOROTHY M.	429	ARKEMA, INC.
OBER, DONALD T.	773	MYERS MEN, INC.
PALMERTREE, ROBERT L.	429	RDG. COCA COLA BOTTLING WORKS
PAULES, OSVILLE C.	773	ROCK HILL TRUCKING CO., INC.
PEARSON, WILLIAM A.	776	BORGER STEEL COMPANY
RADICI, THOMAS D.	401	FRIEDMANS EXPRESS, INC.
REBER, LARRY S.	429	DIETRICH'S MILK PRODUCTS, LLC
REESER, KENNETH R.	773	ASHLAND CHEMICAL COMPANY
REINERT, LINWOOD R.	429	BOYERTOWN AUTO BODY WORKS, INC.
RICE, STEPHEN	776	CONSOLIDATED FREIGHTWAYS
RICHARD, WILLIAM L.	429	SCHROCK CABINET COMPANY
RIDGE, GEORGE F.	776	PRESTON TRUCKING CO., INC.
ROBERTS, JAMES E.	401	FRIEDMANS EXPRESS, INC.
ROSENBERGER, JR., PAUL S.	312	CHEMICAL LEAMAN TANK LINES, INC.
RUNKLE, NANCY	776	ROADWAY EXPRESS, INC.
RUTT, LLOYD S.	771	YELLOW FREIGHT SYSTEM, INC.
SABUTO, JOHN E.	229	WILLIAM ROSENSTEIN & SONS
SMITH, DANNY C.	776	FLEMING COMPANIES, INC.
SNELBAKER, CLAIR E.	776	CONSOLIDATED FREIGHTWAYS
SNELL, TERRY	764	P I E NATIONWIDE, INC.
SPANGLER, JOSEPH A.	776	NEW PENN MOTOR EXPRESS, INC.
STEINHAUSER, RUDOLF A.	773	MATERIALS TRANSPORT SERVICE
SWARTZ, BRIAN CHESTER	776	TRANSCON LINES
THOMAS, GEORGE ELWOOD	776	NATIONS WAY TRANSPORT SERVICES
THORNTON, JR., JAMES	776	ROADWAY EXPRESS, INC.
TOMSIK, MICHAEL S.	773	YELLOW FREIGHT SYSTEM, INC.
TREGO, RAYMOND C.	771	YELLOW FREIGHT SYSTEM, INC.
TRINKLEY, HARRY B.	773	MATERIALS TRANSPORT SERVICE
WAGNER, ARLINGTON E.	764	MCCORMICK DRAY LINE, INC.
WARUNEK, FRANK	229	TOPPS CHEWING GUM, INC.
WEIDEMANN, WALDEMAR W.	773	CHEMICAL LEAMAN TANK LINES, INC.
WIEDER, KATHLEEN	773	BRANCH MOTOR EXPRESS CO.
WITMER, WILLIAM R.	773	INTERNATIONAL DISTR. CENTER INC.
WOLF, SR., EDMUND C.	429	ASSOCIATED WHOLESALERS, INC.
YEZILSKI, THOMAS E.	401	NORTH PENN TRANSFER, INC.
ZERBE, JR., EDWARD R.	429	BERKS PRODUCTS CORP.
ZIMMERMAN, RONALD C.	764	PROFESSIONAL DRIVERS SERVICE

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

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