Frequently Asked Questions:

- **Questions regarding changes:**

  1. Why can't I just call my address/direct deposit changes in over the phone?

     Due to the latest HIPAA regulations, and in order to protect our participant's identity and benefits, we require all original signatures in order to change any information.

  2. When is it appropriate to send in address/ direct deposit changes?

     Our cut off date is always on the 15th of each month (no matter what day the 15th falls on). This allows for processing. If you send your change in later than this date, your change will be processed with the next months pay out.

- **Questions regarding the application:**

  1. How do I know what payment type to check for?

     The 50% Joint and Survivor Pension Payment Type would allow for continued payments to your spouse (or other noted Survivor (page 4 on the application for unmarried participants) after the participant's death. The participant's pension would be calculated at a slightly reduced rate based on the difference of the two ages. After the participant was to die, the Survivor would be eligible to receive 50% of what the participant was receiving.

     The monthly income for life option allows the participant to receive their full benefit available (if under age 62 and doesn't qualify for the Rule of 85 the pension will be reduced based off an age formula reducing the pension) for their lifetime with no benefits payable after death.

     The level income option is available only to applicants between the ages of 50-62. This option allows the participants pension to be slightly increased prior to age 62, then reduced after age 62 (when Social Security Benefits begin) to provide a more level income during the participants retirement.

  2. Do I need to send original documents in with my application?

     No, we require our participants to send in copies of such documents as birth certificates, marriage licenses, etc… If we do receive an original document we will make a copy of it for our records and send the original document back to the participant. The only original document that we will accept is a death certificate.

3. How many pieces of age verification do I need to submit?

   If you provide a copy of your birth certificate, we will not need any additional pieces of age verification; however, if you are unable to submit a copy of your birth certificate then you will need to submit TWO other forms of age verification. The age verification must show your date of birth.

4. Do I always need to have the Joint and Survivor Declaration page notarized?

   No, the only reason you would need to have the page notarized is if you are married and decide that you do not wish to have your spouse as your Joint and Survivor. The Spousal Waiver is to be signed by the participants spouse in the presence of a notary to show that they understand that they will not be receiving any sort of payment after the death of the participant.

5. What is the Consent to Waiver 30-Day Advanced Waiting Period?

   This form, when signed, signifies that the participant understands that once their application is received, we will NOT wait 30 days to begin processing their pension. Once the application is received in our office, the participant understands that all the decisions they made on their application are final. This form must be signed in the presence of a notary.

6. How do I fill out the request for Social Security and what is it for?

   The request for Social Security Earnings Information is to only be signed and dated in the section marked "4." This form has nothing to do with the participants benefit from Social Security. This form is used when we have a need to gain extra information in order to correctly and justly calculate the participant's pension. This form is NOT to be sent to the Social Security Administration, but is to be sent along with the application to the Pension Office. Also, please do not fill out the rest of the form, just where it is marked "4." as the pension office will fill out the other required areas. Also, there is no need to include any money with this particular page, as we care for all the expenses for this form.

- **Questions regarding the Benefit Statement Request Form:**

  1. Is this form going to begin the process of my pension benefits?

No, this form is simply to provide the participant with information regarding their potential pension. Also, the information we give to the participant is an estimate of the pension, decisions on the participant's part when completing the application for pension benefits could affect the amounts.

2. Do I need to complete the whole page of the Benefit Statement Request Form?

   Yes, we require that the entire form be filled out completely. If the form is not filled out sufficiently, we will return the form for correction, thus lengthening the time for calculation.

3. What is the employment history section of the form?

   We ask that the participant completes the employment history section of the form including any time they spent in the UFCW union nationwide. In some cases, employment under the UFCW union in another state could qualify for a reciprocal agreement, potentially increasing the participant's eligibility. When completing this section, it is also important to include all local numbers and states.

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