Pension Frequently Asked Questions:

Q: What are the changes to the post retirement death benefit?
A: Effective January 1, 2008, the $3,000 post-retirement death benefit is no longer available from the Plan. If any retiree, regardless of his or her retirement date, dies on or after January 1, 2008, the beneficiary will not receive a lump-sum death benefit.

Q: When will the benefits begin?
A: Your employment with a participating employer must be terminated before any benefit payments can begin, unless your benefit is paid under the required distribution provisions (over age 70 ½) of the plan.

Q: When should I apply for benefits?
A: You should apply for benefits approximately 4 months prior to your anticipated retirement date. If you are on an authorized sick leave due to a serious illness or injury which could result in total and permanent disability, you should go ahead and apply for benefits. You can download and print application forms from the Download Forms section of this website.

Q: How is my benefit calculated?
A: Benefits are determined based on the benefit rate in effect at the time of your termination of coverage under the Plan. See the summary plan description for details.

Q: What is the difference between eligibility service and credited service?
A: Eligibility service is used to determine whether you qualify for Plan benefits. Generally, you receive a Year of eligibility service for each calendar year in which you have 400 or more hours of service. Credited Service is used to calculate the amount of your benefit from the Plan. Future Credited service is based on the number of hours for which contributions are made for you during each calendar year. See the summary plan description for details. Past credited service is service for employment prior to the date your employer joined the Plan. See the summary plan description for details.
Q: What types of benefits are available from the Plan?
A: A Normal benefit if you retire on or after your Normal retirement age with 5 or more years of eligibility service; or A Disability benefit in case of total and permanent disability after 20 or more years of eligibility service; or A Vested benefit after 5 or more years of eligibility service; or An Early benefit if you retire between the ages of 55 and your Normal retirement age with at least 10 years of eligibility service; Note: if you were a prior participant in the Indiana Plan, Early retirement is payable with 5 vested years as long as you had Service accrual after 1990.

Q: How can I register to the website?
A: In order to register, you need to be either a Health and Welfare or a Pension Fund participant. Go to UFCW home page and click the registration link. You’ll have to provide your SSN, PIN, mailing address and email address.

Q: How many years do I need to be eligible for a benefit?
A:

• NORMAL
  The following is the dates that the Normal eligibility changed to 5 years:
  UFCW Unions and Employers Pension Fund – Atlanta, GA 1/01/1990
  UFCW Unions and Employers Benefit Plan of Central Ohio 1/01/1999
  Indiana UFCW Pension Fund 1/01/1990
  Northwest Ohio UFCW Union and Employers Joint Pension 1/01/1992

  Prior to these dates 10 years of eligibility service was require for Normal Retirement.

• EARLY
  10 or more years of eligibility of service under all Plans with the exception of the prior Indiana Plan, which is 5 years of eligible service.

• Disability
  Under the Consolidated Pension Fund, 20 years is required with Social Security Disability Award.