

Mid-Atlantic UFCW and Participating Employers Pension Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

Retiree Work Rules

Below is an explanation of some important Fund rules which affect your benefits if you work after retirement. Pension payments may commence on the first day of the month following the date of termination of employment of a Participant and fulfillment of the requirements necessary to be eligible for a pension benefit.

Pension Benefits

If you work 40 or more hours in a month in the same industry in the same geographic area of the Fund, your pension benefits will be suspended. However, benefits will **not** be suspended for any month in which the pensioner is employed and rehired by a Mid-Atlantic UFCW participating employer or an employer which has a reciprocal agreement with the Fund.

All Retirees, Read Below:

You must immediately notify the Fund Office if you work in the retail food industry and work 40 or more hours in a month. If you begin working in the retail food industry for 40 or more hours in a month at any time in the future, you must notify the Fund Office in writing. As required by the Board of Trustees, Retiree Information Forms (“RIFs”) and any applicable attachments will be sent out each year and must be returned to the Fund Office in order for you to maintain eligibility for benefits.

If you have any questions about your retiree benefits or working after retirement, please call Participant Services at 1-800-638-2972.