

NAME:

SS#:

Warehouse Employees Union Local No. 730 Pension Trust Fund

EMPLOYER: Beneficiary

LOCAL: 730

ISSUE: Pension- Joint and Survivor Benefits

#P24/103-4754

FUND RULE:

"Forms of Payment

Aside from the types of retirement benefits, the Fund offers four basic benefit forms of payment:

1. Normal Benefit Option;
2. Single Life Option;
3. Five- or Ten-Year Certain Options; and
4. 50%, 66⅔%, or 75% Joint and Survivor Annuity Options (only available to married participants).

You may elect the form in which you will receive your benefits, but you may not change the form of benefits once your benefits commence. Benefit option elections may not be changed after retirement, even if a retiree returns to work...

(Warehouse Employees Union Local No. 730 Pension Trust Fund SPD, Page 18)

SUMMARY:

Application Received:	August 8, 2022
Appeal Received:	August 5, 2024

The **participant's** beneficiary is appealing for a \$30 reduction in her monthly Joint and Survivor Pension Benefit. The beneficiary states she is currently on Medicare and that the monthly premium is more than she can afford. She said the current cost of Medicare may force her out of her current living situation. The beneficiary applied for state Medicaid insurance to assist with the cost of Medicare, but was denied and advised that she makes \$30 over the income guidelines to qualify. The beneficiary further states that she requires the assistance with medical coverage more than the additional \$30 a month in her pension benefit.

Fund records indicate that the beneficiary became entitled to Joint and Survivor Benefits in August 2022, and receives a monthly amount of \$400.91. The beneficiary elected to have \$0 withheld from her monthly amount for Federal Income Taxes.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: