

**FELRA & UFCW Unions**  
**Health and Welfare Work Rules for Medicare Eligible Retirees**  
**Work Rules for Pension Fund**

Below is an explanation of some important Fund rules which affect your benefits if you work after retirement. Please read your Summary Plan Description ("SPD") booklet(s) carefully and call the Fund Office with any questions.

**Health and Welfare Benefits**

If you are entitled to Fund retiree health and welfare benefits and you are not entitled to other benefits through your subsequent employment after retirement, the Fund will provide you with Medical, Optical, Dental and Prescription Drug coverage and Medical coverage for your eligible dependent(s). Certain eligible dependents may be entitled to a limited Prescription Drug benefit. Please notify the Fund Office if you have retiree health and welfare coverage through the Fund and your new employer does offer benefits.

See your retiree SPD. Part time and full time status is determined by majority of service. You must have at least 20 years of credited service in the bargaining unit in order to be eligible for retiree health and welfare coverage.

Retirees eligible for Fund health and welfare benefits will have their benefits **coordinated** with any benefits available where they work, with the Fund benefits being secondary (that means a claim will first be processed by the plan which covers you as an actively working employee, with the balance remaining being processed under the Fund). If you decline available benefits, you will not be eligible for Fund health and welfare benefits.

The Fund defines "available benefits" as a medical plan available through that employer with the employer paying 80% or more of the cost of the plan (that is, 80% of the cost of coverage for the retiree as an individual or 80% of the cost of family coverage for the retiree and covered dependents).

A Tier I Medicare Retiree who returns to work for a FELRA participating employer which ratified the 1996 Collective Bargaining Agreement has the option to accept active coverage offered by the Employer or keep Fund retiree health and welfare coverage, regardless of the number of hours worked. Effective January 1, 2016, retirees who are not yet eligible for Medicare may be eligible for a stipend, but are not eligible for retiree health benefits from the Fund until they become eligible for Medicare.

All retirees and their dependents who are eligible for Medicare must buy Part B coverage at the earliest date they become eligible for it, or the Medicare Supplemental Benefit is not available. The Fund **supplements** Medicare coverage, and if you do not buy Part B, the Fund does not provide any benefits. If you or any dependent are eligible for prescription coverage under the Fund, and you (or your dependent) enroll in a Medicare Part D prescription plan, your prescription benefits through the Fund will be terminated.

**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 by a FELRA 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, Retirement 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 800-638-2972.

Sincerely,

Fund Office