

## Suspension of Pension Benefits After Retirement — Return to Work

If you are considering returning to work after your retirement, please read this brochure first. We realize the importance of your pension and have designed this brochure to provide you with (1) the information you need to avoid suspension of your monthly benefits in the event you decide to return to work, and (2) your rights if your benefits are suspended.

### Can I permanently lose my pension after I retire?

No. Once you retire and begin receiving pension payments, you cannot permanently lose your pension for returning to work.

### Can my pension be temporarily suspended?

Yes. The Pension Plan is designed to provide a monthly income after you cease employment. Your pension may therefore be suspended for every month during which you work in the industry covered by the Pension Fund.

Suspension rules do not apply to you as of April 1st of the calendar year following the calendar year in which you attain age 70½. At that time you will receive your monthly pension regardless of the number of hours you work.

### What types of employment will cause suspension of my pension?

There are two types of employment which will cause suspension of your pension:

- **Covered Employment**...work in a position which requires your employer to make contributions on your behalf into the Pension Fund...

...if you work 101 or more hours per month and you are age 60 or older, or

...if you work 40 or more hours per month and you are under age 60.

If you return to work in Covered Employment, you must have formally terminated your employment with the employer for which you worked immediately prior to retirement. You will not have formally terminated your employment unless your employer reported your termination date to the Benefits Fund Office and, upon rehire, you are treated as a new employee under the Collective Bargaining Agreement, including provisions involving seniority, waiting periods, and any health or pension contributions.

- **Industry Employment**...work in any capacity involving industry or related operations that is located within this area of the country or work while participating in any pension plan with which this Fund has a Reciprocity Agreement (see your Pension booklet for a list of Reciprocal Funds)...

...if you work 101 or more hours per month and you are age 60 or older, or

...if you work 40 or more hours per month and you are under age 60.

### If I work outside Covered or Industry Employment, will my pension be suspended?

No. If you work in a job that does not fall into the definition of Covered Employment or Industry Employment, your pension will not be suspended.

### If my pension is suspended, can I appeal the decision?

Yes. Within 180 days you may submit a written appeal to the Board of Trustees, 1300 Higgins Road, Suite 300, Park Ridge, IL 60068-5713. Your appeal must include your reasons for disagreement with the suspension decision and should include any supporting documents. The Board of Trustees will review your appeal at a quarterly meeting and will inform you in writing of their decision.

### If my pension is suspended, when will payments resume?

You become eligible to receive monthly pension payments for any month in which you meet the following requirements:

- If you are under age 60, you worked less than 40 hours; or
- If you are age 60 or older, you worked less than 101 hours.

**Will my pension resume automatically when I stop working or reduce my hours?**

No. You must contact the Pension Office either by phone or in writing.

**When my pension resumes, will my benefit be for the same amount?**

The amount of your benefit will depend on the type of work you did:

- If you worked in Covered Employment, you may have earned additional pension credit. Your pension will therefore be recalculated to reflect any additional service you may have earned.
- If you worked in Industry Employment, you did not earn additional pension credit. Your pension will therefore remain the same.

**Will I have to repay any benefits I received for months during which I was employed?**

When your pension resumes, a percentage of each monthly benefit may be withheld until the total amount has been repaid. The percentage which will be withheld will not be more than 25% of your monthly pension benefit.

We hope the information in this brochure will prove helpful to you in deciding whether or not to seek employment after your retirement.

Special provisions govern return to work for Disability retirees—contact the Pension Office.

If you have any questions about the Reemployment After Retirement provision of the Pension Plan, please

**CONTACT THE PENSION OFFICE BEFORE YOU RETURN TO WORK!**

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United Food and Commercial Workers  
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# Reemployment After Retirement