Frequently Asked Questions

Q: When should I apply for my retirement benefits?

You should mail or bring your completed Retirement Application and all required documents to the Trust Fund Office (“TFO”) 60-90 days (not more than 180 days) prior to your desired retirement date. You may request a Retirement Application from either your Union Local or the TFO.

Q: What documents am I required to submit with my retirement application?

A list of required documents is included with your Retirement Application. One of the required documents you will need to submit is an acceptable proof of age document. Depending on your circumstances, you may also be required to submit documents relating to your marital status, disability, and/or military service.

Q: What can affect my retirement date?

Your retirement date is dependent on, among others things, your age, type of retirement benefit requested, when you submit your application and whether you have stopped working.

Q: What types of retirement benefits are there?

The UFCW – Northern California Employers Joint Pension Plan (the “Plan”) provides the following retirement options: Normal Retirement Benefits, Early Retirement Benefits, Golden 85 Unreduced Early Retirement Benefits (also referred to as Rule of 85 – not applicable for Members hired after 2005 ratification).

Group 1 Members:
If you were hired before the ratification of the contract changes made in 2005 (referred to as “Group 1 Members”) you are considered a Member of Group 1. You become a Participant as of the first day of the month after you earn 375 Hours of Service within any Plan Year or in the 12 consecutive months beginning on your date of hire. Your service must include at least one Hour of Covered Service. Normal Retirement Benefits are available as early as age 60 for Group 1 Members.

Group 2 Members:
If you were hired on or after the ratification of the contract changes made in 2005 (referred to as “Group 2 Members”) you are considered a Member of Group 2. You become a Participant as of the first day of the month after you are age 21 and have earned 750 Hours of Service within any Plan Year or in the 12 consecutive months beginning on your date of hire. Your service must include at least one Hour of Covered Service. Normal Retirement Benefits are available at age 65 for Group 2 Members.

Q: How long will it take to process my Retirement Application?

Typically, an application is processed within 90 days of receipt. However, additional time may be necessary to process your application if we need additional information. For example, we may need to request additional information or documents from you, your employer, or another third party, such as, your last day worked, your marital status, any prior divorces, or disability status.

Q: What’s the difference between a Benefit Credit and Vesting Credit?

There are two (2) basic types of Pension Plan Credits. Vesting Credits are based on Hours of Service accumulated in each Plan Year and are used to determine your vesting status and entitlement to a pension benefit. Credited Service (or “Benefit Credits”) are also based on Hours of Covered Service accumulated in each Plan Year and are used to calculate the amount of your monthly pension benefit.

a. How are Benefit Credits earned?
You earn a maximum of 1 Benefit Credit per calendar year based on 1,800 or more Hours of Covered Service
  • No credit for less than 150 hours
  • Partial Benefit Credit for Hours of Covered Service that are between 150 and 1799

b. How are Vesting Credits earned?
You earn a maximum of 1 Vesting Credit per calendar year based on 750 Hours of Service
  • No credit for less than 150 hours
  • Partial Vesting Credit for Hours of Service that are between 150 and 749

Q: What is a Vested Participant?

Being a Vested Participant means that you are entitled to receive a benefit from the Plan on your Normal Retirement Date (your Normal Retirement Benefit). Your Normal Retirement Date is the first of the month following your Normal Retirement Age (generally age 60 for Group 1 Members and age 65 for Group 2 Members). Former Participants of the Northern California Retail Clerks Unions and Food Employers Joint Pension Trust Fund whose last Collective Bargaining Agreement provided for retirement at age 65, as well as those former Participants of the California Butchers’ Pension Trust Fund who incurred a Separation from Covered Employment prior to that Fund’s merger with the Joint Plan on January 1, 1998, also have a Normal Retirement Age of 65.

Q: Can I work after I retire?

Whether you retire before or after your Normal Retirement Age (generally age 60 for Group 1 Members and age 65 for Group 2 Members), the Plan may restrict the number of hours you can work for any employer, whether or not they contribute to the Plan. These restrictions apply to employment in the same industry and in the same trade or craft in the same geographic area (all of CA, HI and NV) covered by the Plan while you are receiving pension benefits. Under the Plan, such work is defined as “Suspendible Service.”

If you work in Suspendible Employment, your monthly pension benefit will be suspended for each month you work in excess of the reemployment limits as dictated by the Plan under which your pension is governed. If you decide to go back to work, please contact the TFO in advance so we can determine whether or not your post-retirement employment is considered Suspendible Service.
The benefits available to an eligible Surviving Spouse depend on the type of retirement benefits selected on your Payment Options form at retirement.

If you selected a 50% Joint & Survivor benefit, 50% of your monthly pension benefit would continue to be paid to your eligible Surviving Spouse monthly for his or her lifetime upon your death. If you select 75% Joint & Survivor benefit, 75% of your monthly pension benefit would continue to be paid to your Surviving Spouse monthly for his or her lifetime upon your death. If, however, you selected the Single Life Annuity option (with your Spouse’s valid consent), then your Spouse would not be eligible for any survivor pension benefits in the event of your death. Survivor Benefits are actuarially adjusted to take into account age and Spouse’s age time of retirement and type of retirement.

Example: Mary retires at age 65 on August 1, 2012. Her accrued pension is $1,000 per month. If Mary elects the 50% Joint and Survivor benefit with her 65 year old Spouse, she will receive $902 for as long as she lives with 50% of that amount ($451) continuing to her Surviving Spouse for as long as he lives. On the other hand, if Mary elects the 75% Joint and Survivor benefit with her 65 year old Spouse, she will receive $860 for as long as she lives with 75% of that amount ($645) continuing to her Surviving Spouse for as long as he lives.

Please note that in order to be eligible for a Surviving Spouse Benefits, your Surviving Spouse must be legally married to you on your retirement date and for at least 12 months immediately prior to your death (with some exceptions as required by law). Only legal spouses are eligible to receive Surviving Spouse benefits under the Plan.

Q: Can I change my option of retirement after I retire and after I receive a pension benefit?
No. Once you retire and receive a benefit, you cannot change the retirement option.

Q: What is the Rule of 85?
Rule of 85 is generally available if you are a Group 1 Member under age 60 and your age and years of Credited Service equal 85 or more. This benefit is not available for former Butcher Plan participants whose employer contribution rate is less than the highest Butcher or Meat Department contribution rate. Group 2 Members are not eligible for the Rule of 85. Please note that both Rule of 85 and Normal Retirement provide the same pension benefit amount that are unreduced for age.

Q: I previously worked for another employer. Does this count towards my benefit?
It may; the Plan has several Reciprocal Agreements with other Retirement Plans. The applicability of this provision will be reviewed once your Retirement Application is received.

Q: Can I take my benefit as a lump sum payment?
Generally, a monthly benefit payment is the Plan’s regular form of benefit payment. If you would like additional information concerning lump sum payments, please contact the TFO for a Summary Plan Description.

Q: I was disabled during my Union Employment. How does this effect my benefit?
If you were absent from Covered Service due to a disability, you may receive additional pension credits (Vesting Credits and Benefit Credits) or an excused absence under conditions specified in the Plan. You may receive an excused absence or Benefit Credits for Military Service, disability, or other approved leaves of absence specified by the Plan.

Please note that this FAQ is being provided to you for your benefit and is intended for informational use only. The terms of the applicable Plan Document and Summary Plan Description shall control to the extent there are any inconsistencies between those documents and this FAQ. Furthermore, not all information on this FAQ may apply to you, as it depends on your individual situation. You are encouraged to contact the TFO at 800-552-2400 for your personal information about vesting, eligibility and benefits amounts. If you have any questions about taxes, Medicare, Social Security benefits, or how any other federal or state laws may affect your retirement and health benefits, we recommend that you consult with your own financial advisor or an attorney.