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## **Pension Fund Questions and Answers**

### **How do I enroll in the Pension Fund?**

As a new participant you will be provided a welcome packet that has the enrollment form, You can find the form on the Fund website at [www.1199nefunds.org](http://www.1199nefunds.org) or request it by calling the pension department local at 860-728-1100 or toll free at 800-227-4744.

### **What is a covered job class?**

A covered job class is determined based on how your employer groups positions based on areas of responsibilities. You can find a list of positions in your Collective Bargaining Agreement (CBA), Recognition section (usually listed in Article 1 or the Preface of the CBA).

### **Who makes contributions to the pension plan?**

Contributions are made monthly by your employer on your behalf; The contributions are assessed on overall employee gross payroll. Your Union dues do **NOT** go toward your pension, nor are any deductions taken from your paychecks for pension contributions. Your employer is required to contribute on your behalf when you work the required number of hours in a month as outlined in the Pension Article of your CBA.

### **How do I become vested?**

You earn one year of vesting service if you work 1,000 or more hours in a calendar year. You need 5 vesting credits plus at least one (1) additional employer contribution to be 100% vested in the Plan.

**Please refer to the *Summary Plan Description (SPD)* for more details.**

### **Do I need to name a beneficiary?**

If you are *married* your spouse is automatically your beneficiary.

If you are *single*, once you retire and apply for your pension benefit you can choose an option to name a beneficiary.

### **What if I die before I retire?**

If you die before you retire, your spouse may be entitled to survivor benefits. There are specific options for consideration. You can reach out to the Fund office for details specific to your situation by calling local at 860-728-1100 or toll free at 800-227-4744.

**Please refer to the *Summary Plan Description (SPD)* for more details .**

**What happens if I transfer to or from a bargaining position to a non-bargaining position?**

If you are *vested* in the Plan before you transfer, you are entitled to your vested benefit at retirement. You *will not* receive any benefit credits while in a non-bargaining position. You may not collect your pension while in a non-bargaining position with a contributing employer. For more details specific to your situation feel free to call the Fund office local at 860-728-1100 or toll free at 800-227-4744.

**Are loans or hardship withdrawals allowed?**

No, there are no provisions for loans or withdrawals.

**Can I take a lump sum distribution?**

No, the pension benefit is only payable as a monthly benefit.

**When can I retire?**

*Normal* retirement age is 65. To collect pension benefits you must be 100% vested. The pension plan does provide early retirement benefits if you are fully vested and meet all the eligibility requirements.

For specific details and eligibility requirements call the Fund office local at 860-728-1100 or toll free at 800-227-4744.

**What is an Unreduced Early Retirement?**

Unreduced early retirement is a benefit calculated without an early retirement reduction to your pension benefit amount. For specific details and eligibility requirements call the Fund office local at 860-728-1100 or toll free at 800-227-4744.

**Is my pension benefit taxable?**

Yes, your pension benefit is considered a taxable source of income. When you are ready to retire you can apply for pension benefits and complete tax forms to determine withholding preference.

**Can pension benefits or eligibility criteria change?**

Yes, in accordance with applicable federal law, the Pension Fund Trustees in their capacity as fiduciaries to the Pension Fund are allowed, and under certain circumstances are required, to make changes. When changes are made, you will be notified prior to the implementation of the changes.

**Please note the purpose of this document is to provide informal guidance only. All elements are controlled by the terms of the Fund Plan Document and SPD.**

**Who should I contact if I have additional questions or need additional information?**

- You can send an email to [pension@1199nefunds.org](mailto:pension@1199nefunds.org)
- You can call the Fund office local at 860-728-1100, toll free at 800-227-4744.
- You can go to the Fund Website [www.1199nefunds.org](http://www.1199nefunds.org)
- You can mail questions to New England Healthcare Pension Fund, 77 Huyshope Avenue, 2<sup>nd</sup> Floor, Hartford, CT 06106.

