



UFCW Local 1776 – Penn Traffic Members

Information – Unemployment, COBRA & Pension

The following will provide you with guidance and information about unemployment benefits, COBRA benefits and pension.

1. UNEMPLOYMENT BENEFITS

You can get information about, and apply for, PA unemployment benefits either online or by phone.

- a) Online at www.uc.pa.gov 24 hours, 7 days a week. This site has all the information, etc. you'll need and also has a list of frequently asked questions. If you need further help, computer access and assistance is available at *PA CareerLink* offices. Find the office nearest you at www.pacareerlink.state.pa.us.
- b) Telephone: 888-313-7284; Monday – Friday 7am to 8:30pm; Sun 7am – 2:30pm; closed Sat.
- c) Filing can be done by mail. Forms can be obtained online, at *PA CareerLink* offices and state legislator's offices.

The Pennsylvania Unemployment Compensation (UC) Law establishes various requirements of eligibility for UC benefits. UC eligibility can't be predetermined. Your eligibility will be based on the information provided by you and your employer(s) after you file an "Application for Benefits".

As of December 2009, qualified unemployed Pennsylvanians may be eligible for up to 26 weeks of state-funded UC) benefits; then up to 33 additional weeks of federally funded emergency UC; then up to 13 weeks of state extended benefits. That makes a total of up to 72 weeks of benefits for those who qualify.

2. COBRA BENEFITS

When you lose your job, you will hear about COBRA. For terminated employees, COBRA provides temporary health coverage for up to 18 months. It offers terminated employees and eligible dependents the opportunity to continue the coverage they had from their former employers.

If you had employer-provided health coverage on the day before your employment terminated, your former employer must notify you that you are entitled to elect a temporary continuation of the same group coverage you had while you were employed. For Penn Traffic employees, the COBRA benefits will be administered by the same health and welfare fund that administered your employer-provided benefits.

Each qualified participant is required to pay the full cost (employer and any employee co-insurance) of the premium, plus up to a 2% administration fee. COBRA premiums can be lower than the premiums for comparable individual health plans available in the marketplace – especially if you or a family member has a pre-existing health condition.

You will receive information about how to sign up for COBRA, which includes a COBRA "Election Notice". You must sign up for COBRA within 60 days from that notification date or lose your eligibility. You must make your first full premium payment by the due date on your "Election Notice", typically within 45 days. If you wait the full 60 days, months of "back due premiums" may be due. You must pay those premiums in full to receive coverage.

Under temporary COBRA legislation (called "*The American Recovery and Reinvestment Act*") enacted in February 2009, and as amended on **December 19, 2009** by the Department of Defense Appropriations Act, 2010--if an employee loses (lost) his/her job (under a COBRA qualifying event) between 9/1/08 and 2/28/10, the government will pay (subsidize) 65% of the employee's COBRA premium for a up to 15 months. There is currently additional legislation pending regarding COBRA Continuation Coverage assistance before Congress.

COBRA Rates per UFCW Local 23 Benefit Fund (more info to follow):

- Fulltime Hired prior to 11/11/05
Medical/Prescription Single: 438.27 Family: 1051.84
- Fulltime Hired on/after 11/11/05
Medical/Prescription Single: 388.88 Family: 933.31
- Parttime with Four Years & Hired Prior to 11/11/05
Medical/Prescription Single: 438.27

Non-core benefits which include vision and dental are an additional \$22.49 for single/ \$53.98 for family.

You can call the Local 23 Benefit Fund at 1-800-423-3863 with any additional questions.

3. PENSION

To obtain information about your pension plan(s), call the following telephone numbers:

- a) **800-578-5899** - "*UFCW Pension Fund of Northeastern PA*", Pittston PA
- b) **800-458-8618** - 401k Plan - "*UFCW local 1776 and Participating Employers Retirement & Savings Fund*", Plymouth Meeting PA



MAIN OFFICE: Walton Campus • 3031A Walton Road, Suite 201 • Plymouth Meeting, Pennsylvania 19462-2344
Phone: (610) 940-1776 • 1-800-822-3737 • 1-866-329-1776 Fax: (610) 941-9525 Internet: www.ufcw1776.org

CENTRAL PA DIVISION (Gettysburg/Harrisburg) • 3161 Chambersburg Road • Biglerville, PA 17307-9405
(717) 334-0064 or 1-800-332-9421 Fax (717) 334-4150

N.E. PA DIVISION (Wilkes Barre) • 2007 Highway 315, Suite 100 • Pittston, PA 18640-6105
(570) 655-6886 or 1-800-635-6994 Fax (570) 655-6864

HOW TO APPLY FOR YOUR PENSION BENEFITS UFCW PENSION FUND OF NORTHEASTERN PENNSYLVANIA

First, refer to your Summary Plan Description and review the rules regarding when you can begin receiving a benefit, to determine if you are eligible.

Then, please call the Fund Office at 570-655-0554 or 800-578-5899 and ask a representative to send you **Part I of the Application for Pension Benefits**. When you speak to a representative of the Fund Office, please also confirm that the address they have on file for you is accurate.

When you receive **Part I of the Application**, there will also be enclosed a Direct Deposit Form and a Federal Income Tax Withholding Form (Form W4-P). Complete and return to the Fund Office **Part I of the Application**, the Federal Income Tax Withholding Form, and the Direct Deposit Form (if you choose to have your check directly deposited into your bank account). You must also submit the following information: with **Part I of the Application**:

- Birth Certificate
- Your Spouse's Birth Certificate (if you are married)
- Marriage Certificate (if you are married)
- Divorce Decrees from any prior marriages (if a separation agreement is incorporated into the decree, that will be required also)
- Any Qualified Domestic Relations Order ("QDRO") that has been entered with regard to your pension benefits.

Upon receipt of this information, the Fund Office will prepare calculations so that you can review the amount you would receive under the different benefit options .

Once the Fund Office receives all of the above information, you will then be sent **Part II of the Application**. **Part II of the Application** allows you to elect a benefit option. Once the Fund Office receives a complete **Part II of the Application**, your Application will be processed, and you will be notified of the determination of your benefits.

- Updated Pension statements were mailed out 12/28/09