



# PUPS

*People United Providing Services*



**Jim Woods - Chairman**  
**Retired and Active UPS workers**

*\*Not affiliated with UPS or the Teamsters*

## When You Retire

In general, you become eligible for a service pension after you have earned 25 or more years of future benefit service

## APPLYING FOR PENSION BENEFITS

No more than six (6) months before your pension eligibility date, you should contact the 705 Pension Fund office for an Application to Commence Payment of Pension Benefits. Wanda ( (312) 738-2800 extension 244

(At that time, you will need to provide **ORIGINALS** or **CERTIFIED COPIES WITH SEAL** of the following documents:

1. Participant's proof of age (Official birth certificate )
2. Spouse's proof of age. (Official birth certificate )
3. Marriage Certificate
4. Copies of any divorce decrees or death certificates of any former spouses.

**PHOTOCOPIES ARE UNACCEPTABLE. ORIGINALS WILL BE COPIED AND IMMEDIATELY RETURNED.**

## Choosing How Your Pension Is Paid

- If you are unmarried, your pension is generally paid as a life only pension.
- The following forms of payment are available to a married participant:
- Life only pension (if you have less than 20 years of benefit service);
- 50% joint and survivor pension;
- 50% joint and survivor pension with pop-up;
- 75% joint and survivor pension with pop-up;
- 100% joint and survivor pension with pop-up; or
- Life only with a post-retirement death benefit (not available for deferred vested, normal, or early pensions if you have less than 20 years of benefit service). This option is also available to unmarried participants with dependent children who have at least 20 years of benefit service.
- Depending on the payment option you choose, you may need your spouse's consent.
- If the total value of your benefit is \$5,000 or less, it may, upon approval of the Trustees, be paid to you in one lump sum payment.

Working while receiving a pension

Under 65 : You must certify that you are not currently engaged in Industry Employment

OVER AGE 65 AND LESS THAN 70 1/2:

You must certify that you are not currently engaged in Industry Employment, as defined in Article 2, Section 2.24 and if so, for no more than 39 hours per month.

Industry Employment is defined in Article 2, Section 2.24 as

“Any public or private work covered, or of the type covered, by any Collective Bargaining Agreement under Local 705 or signatory to a Reciprocal Agreement (except the National Reciprocal Plan), including any work performed as an Employee, supervisor, manager, consultant, independent contractor, sole proprietor, member of an unincorporated firm or partnership, or officer of a corporation, as well as all employment by an Employer and all employment which involves supervision or management of Employees engaged in work which is covered, or of the type covered, by any Collective Bargaining Agreement”.

\*\*\* Wanda from the 705 pension department has suggested ( asked) that we call her if we work while receiving a pension to make sure it is not covered under Industry Employment . (312) 738-2800 extension 244

UPS Part time pension information

Call. (404) 828-6044

Retirement Benefit Request form can be found on the PUPS Web Site.

Retirees are covered under the Teamcare RU plan ( benefit break down found on PUPS Web site )

Teamcare retiree Coverage Requirements

- 1 Award letter from local 705 to Teamcare.
- 2 Must not be eligible for medicare
3. Must be at least age 52

4 Monthly contribution, for retiree insurance

\$200 for individual \$400 for family ..... monthly contribution ( I don't think they call it a insurance premium, but that is what it is ) for your retiree health insurance

5 In order to have a child enrolled , at least one parent must also be covered. ( I think this needs to be worked on and changed if we can )

6. If you become eligible for medicare, you no longer are eligible for Teamcare. examples turn 65 or go on social security disability and then after 2 years on Social Security disability you have to go on medicare. ( this was a big loss, on the old UPS Brown Insurance people that were on social security disability under the age of 65 and then go on medicare would still keep their UPS insurance. We now we lose our Teamcare insurance and have to pay for a Medicare supplement. ( medicare supplements are more expensive if you are under the age of 65.

\*\* members that retired before 2014 and under the old insurance still have this option

7. You are allowed to postpone your Teamcare health insurance, after you retire, one time.

Teamcare Health Insurance ( RU plan ) for retirees major difference then active full time workers.

1. RetireePlan Benefit limit ( \$250,000 ) per individual ( annual renews every year to \$250,000. ( no plan limit for active workers )
2. Retiree Annual Dental Maximum \$1,500. (Annual Dental Maximum does not apply to children under age 19. ) renews every year.No plan limit for active workers.
3. If you do a side by side comparison of active workers health care as compared to retiree health care in almost every category the benefits are less for retirees.
- 4 You are encouraged to go to the PUPS Website and download both plans (active and retiree plans) and compare them for yourself.
- 5 Teamcare will send you payment coupons for the year, and it is your responsibility to pay them on time. If you forget to pay your Teamcare payment, they do not send late notices out. If you miss too many payments you could lose your health insurance.

#### Web sites

PUPS Retiree web site.....<http://pupsinc.homestead.com/>  
Local705.....<https://teamsterslocal705.net/>  
Local 705 IBT fund office.....<https://local705funds.org/>



Email Teamcare questions.....Retiree-HealthBenefits@MyTeamcare.org

Teamcare phone number.1-800-832-6227

Teamcare Website..... <http://myteamcare.org>

Disclaimer.. The information is true to the best of my knowledge , but you should verify information that pertains to you with Local 705, Teamcare, and UPS.Some of this information was condensed, for ease of understanding.

### PUPS Meeting information

PUPs meets on the third Saturday of every odd month at 10am at the following places

Tinley Park VFW..... January , March, May

17147 S. Oak Park Ave

Tinley Park IL 60477

Villa Park VFW.....September, November

39 East St Charles Rd

Villa Park IL.

Lockport American Legion.....July( PUPS Picnic )

15052 Archer Ave

LockportIL60441

### Contact Information

Jim Woods PUPS Chairman.....708 767-3122. [jpwtrader@sbcglobal.net](mailto:jpwtrader@sbcglobal.net)

Craig Karnia. Co chairman..... 708 602-0263

Ron Vaisvila Secretary ..... 630 670 3750 [ronv11@comcast.net](mailto:ronv11@comcast.net)