



ARCA/MCA
Southern California

How to Obtain Retirement Benefits

The process of retiring can be complex and confusing. Not only will you need to make decisions on your life after retirement, you will also need to navigate the various processes required to obtain your benefits.

When should you begin the process?

You should begin applying for benefits at least four months prior to your retirement date. Although it may not take the entire four months to complete the process, there may be required documentation that you will need to obtain. Additional time will also allow you to appeal a denial or challenge an adverse result.

What documents and information you should have available:

- Birth certificate
- Marriage certificates
- Divorce decrees including QDRO's if applicable
- Spouse's birth certificate
- Designation of beneficiary forms
- Voided check or deposit slip for direct deposit purposes
- If you plan to rollover your Defined Contribution account, the name, address and account number of the account into which it is to be deposited
- Work history in the air conditioning and pipe trades industry
You can request your employment information from the Social Security Administration by completing Form SSA-7050-F3. The form is available for downloading or printing at www.acrtrust.org
- If you plan to continue working after retirement, you must obtain prior approval of your post retirement work from the Trust Office.
You will need to submit a detailed job description and include any machinery or equipment you will be operating. If you fail to obtain approval and do work that is considered prohibited by the rules of the Trust, your pension will be suspended and reinstatement will be delayed.
- Social Security Administration Disability Award (for disability pensions)
- Medicare card if you are already signed up for Medicare
- Information on any other pension funds that you are eligible to receive
- Information on any air conditioning industry companies in which you, your spouse or family member have any ownership interest
- Information on military service and copy of discharge paperwork
- Be sure to keep detailed notes of the person(s) to whom you speak and request written confirmation of your benefit information



Useful Sites and Articles:

www.dol.gov/ebsa/publications/nearretirement.html

“Taking the Mystery Out of Retirement Planning”

This booklet published by the Department of Labor that will assist you in planning for retirement. It also contains links to other sites that may be beneficial.



Social Security Administration

www.ssa.gov/retire2/index.htm

This is a web site for the Social Security Administration. You can calculate your Social Security Administration benefit and obtain information as to how to apply and what documents you will need.



Medicare

www.medicare.gov

This is a Medicare website. If you are 65 years of age, you must sign up for Medicare Parts A and B in order to be eligible for retiree Health and Welfare coverage through the Airconditioning and Refrigeration Industry Health and Welfare Trust. There is no cost to you for Medicare Part A, but there is a premium you must pay for Part B. Do not elect Medicare Part D coverage if you elect retiree Health and Welfare coverage through the Airconditioning and Refrigeration Industry Health and Welfare Trust because the prescription drug benefit through the Trust is at least comparable to the Medicare Part D benefit.



Airconditioning and Refrigeration Industry Joint Trusts

www.acrtrust.org

This is the site for the Airconditioning and Refrigeration Industry Joint Trusts. You can obtain information on all rules relating to eligibility for retirement as well as health and welfare coverage as a retiree. There are also links to other sites, including Prudential and the Plumbers and Pipefitters National Pension Fund. You may download a pension application form as well as various other documents.



Defined Contribution Trust

www.retirement.prudential.com

This is the site for you to log in and manage your Defined Contribution Trust account. If you wish to withdraw or rollover your account, you will need to make application through the Airconditioning and Refrigeration Industry Trust Office. The form is also available at www.acrtrust.org.



Plumbers and Pipefitters National Pension Fund

www.ppnpf.org

This is the site for the Plumbers and Pipefitters National Pension Fund. You may get answers to your questions regarding eligibility and view or print necessary documents, including a Pension Benefit Application Guide.



Union Local 250

www.ua250.org

If you are a Union Local 250 member, be sure to contact the union office to advise them of your retirement status. You will be eligible for reduced dues. Remember, if you fail to pay retiree dues you will be suspended and not eligible for death benefits provided by the United Association.

Miscellaneous

You will need to give careful consideration to the form of your pension benefit from the Airconditioning and Refrigeration Trust. If you choose other than a joint and survivor benefit with your spouse, he or she must agree with your selection and his or her signature must be notarized or witnessed by an employee of the Trust Office.

You should also review and update designation of beneficiary forms as well as your personal estate planning documents, such as your Will and/or Trust.

If you have additional questions, you may contact the Trust Office and the appropriate office staff person will assist you.

Date: _____ **Name:** _____ **Organization:** _____

Notes: _____

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Notes: _____

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Notes: _____

Date: _____ **Name:** _____ **Organization:** _____

Notes: _____

