## Don't Retire Without Talking to the TWU Local 100 Retiree Consultant

## CALL THE TWU LOCAL 100 RETIREES ASSOCIATION TO MAKE AN APPOINTMENT

CONSULTATION IS FREE AND YOUR SPOUSE IS INVITED! CALL TODAY 212-873-6000 EXT 2161, 2076, 2077



We will estimate your monthly pension benefit.

We will go over the options available to you and their costs.

We will discuss the pitfalls of retiring with an outstanding loan.

We will discuss the 25/55 refund.

We will discuss your retiree medical benefits and COBRA.

We will walk you through the process of retiring, who to see, where to go.

We will discuss credited service, bad time and compensation time.

We will discuss the differences between ordinary and accidental retirement.

You'll learn about the TWU Retirees Association supplemental dental and vision plans.

You'll learn about the new Hospital Income Insurance Plan.

Remember you cannot get our nationwide dental, vision and hospital income plans anywhere else.