

103A
April 13, 2004

PBGC Case Number: 200543
Plan Name: Piccadilly Cafeterias Inc Pen Plan

JANE DOE
Address
City, ST 00000

Dear JANE DOE:

- The Pension Benefit Guaranty Corporation (PBGC), a U.S. Government agency, has taken over your pension plan. For more information, please read the enclosed brochure, ***Your Guaranteed Pension***, or see our web site at www.pbgc.gov.
- We need some information from you so we can determine if you are eligible for a pension benefit. Please fill out the General Information Form and return it in the enclosed postage-paid envelope within 30 days. We will then review your completed form and your plan's records.
- Once we finish our review, we will tell you in writing if you are entitled to a benefit and the benefit amount. If you are not entitled to a benefit, we will give you the reasons in writing. In either case, we will advise of what rights you have to appeal our decision.
- If you are entitled to benefits, we will begin paying you estimated benefits when you are eligible and when you apply. Please call PBGC's Customer Contact Center about four months before you want benefits to begin. (The enclosed form is not an application.)
- If you are eligible for a benefit but you die before receiving your benefit, your spouse will be entitled to a survivor benefit. There is no charge for this PBGC benefit, and it will be paid even if you and your spouse declined this benefit under your plan.

If you have any questions, please call our Customer Contact Center toll-free at **1 (800) 400-7242**. For **TTY/TDD** users, call the federal relay service toll-free at **1(800) 877-8339** and ask to be connected to **1 (800) 400-7242**.

You may also write us at:

PBGC
P.O. Box 151750
Alexandria VA 22315-1750

Please tell us your social security number, address, daytime telephone number, and case number 200543 when you call or write.

There is a new IRS tax credit for health care insurance premiums called the Health Coverage Tax Credit (HCTC), which may apply to certain individuals who are 55 - 65 years of age and are receiving benefits from the PBGC. This credit does not apply if you are entitled to coverage under Medicare Part A, enrolled in Medicare Part B or a state's Medicaid program. In cases where individuals are 65 or older and not eligible for Medicare, they may still be eligible for the credit. The HCTC is equal to 65 percent of the premiums paid by you for qualified health insurance. **HCTC information is available from the IRS at its web site, www.irs.gov - IRS Keyword: HCTC, or at the HCTC toll-free number 1-866-628-HCTC (TTD/TTY: 1-866-626-HCTC).**

Please keep this letter in your records. We are giving you a folder for all your PBGC correspondence.