

Michigan Laborers' Fringe Benefit Funds

Physical Mailing Address: 6452 Millennium Dr, Ste 100, Lansing, MI 48917-7881
Phone: 1 (877) 645-2267 (MI-LABOR) • Fax: (517) 689-6016 • Website: www.michiganlaborers.org

September 2025

IMPORTANT NOTICE TO ALL RETIREES

RE: **TEMPORARY WAIVER OF SUSPENSION OF BENEFITS RULE FOR PARTICIPANTS
WHO RETIRE AND RETURN TO WORK AS LABORERS**

Dear Retiree:

We have **temporarily** waived the *Plan's Suspension of Benefits Rule* for the period
September 1, 2025 through December 31, 2026.

Previously, to be eligible for this waiver, you must have retired on or before July 1, 2025.
***Effective September 1, 2025, if you retire by August 1, 2025 and meet the other
requirements below, you will be eligible for the temporary waiver.***

1. What is the Suspension of Benefits Rule?

The Suspension of Benefits Rule prohibits Retirees from collecting a pension benefit while also working full time. This is a Notice that we've temporarily waived this Rule. So, you may temporarily collect your pension benefit and your wages as a full time employee -- under certain circumstances.

2. How to Qualify for this Temporary Waiver

To qualify for this temporary waiver, you must:

- 1) Retire by **August 1, 2025**;
- 2) ***have a at least a one-month cessation of work following your retirement date***;
- 3) have returned to work only as a Laborer and only for a contributing employer; and
- 4) have your contributing employer confirm, in writing, that you have returned to work as a Laborer and contributions are being made on your behalf pursuant to a collective bargaining agreement.



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3. Conditions of Waiver

A. The Plan's Supplemental Temporary Benefits (STB)

If you return to work under this temporary waiver of the Plan's Suspension of Benefits Rule, you will permanently forfeit your eligibility to receive the Plan's STB. So, if you're currently collecting a pension and the Plan's STB and you return to work, you'll immediately and permanently lose your STB.

Moreover, if you're currently retired -- but not yet eligible for the STB -- and you return to work, you'll lose your eligibility to collect the STB. (See pp. 11-12 of the Plan's Summary Plan Description for more information about the STB).

B. Expiration Date

This temporary waiver of the Plan's Suspension of Benefits Rule expires on December 31, 2026.

So, if you've retired and continue working as a Laborer after December 31, 2026, your pension benefit from the Michigan Laborers' Pension Fund will immediately be suspended.

C. Waiver Applies Only to Michigan Laborers' Pension Plan

This temporary waiver only applies to your pension benefit from the Michigan Laborers' Pension Plan.

4. Your Notification Duty

Remember: Regardless of this temporary waiver, every Retiree must immediately notify the Fund Office if they return to work in any capacity. This means you **MUST** notify the Fund whether you return to work:

- for a non-contributing employer;
- for a contributing employer;
- in a self-employed, supervisory, or managerial capacity in the construction industry; or
- in any other type of employment.

Sincerely,

Board of Trustees of the Michigan Laborers' Pension Fund

Managed for the Trustees:
Welfare & Pension Administration Service, Inc.

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