

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

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IMPORTANT NOTICE TO ALL PLAN PARTICIPANTS

RE: TEMPORARY WAIVER OF *SUSPENSION OF BENEFITS RULE* FOR PARTICIPANTS WHO RETIRED BEFORE APRIL 1, 2017 AND RETURN TO WORK AS LABORERS

Dear Participant:

We have *temporarily* waived the Plan's *Suspension of Benefits Rule* for the period *January 1, 2020 through December 31, 2020*.

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) have retired *before* April 1, 2017;
- 2) have returned to work *only* as a Laborer and *only* for a contributing employer; and
- 3) 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.

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*

(See Reverse Side)

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).

Please note: if you've already retired, but returned to work as a supervisor under an earlier waiver of the *Suspension of Benefits Rule*, this new waiver does not permit you to continue to collect your pension check and active employee wages after April 1, 2017. Moreover, effective April 1, 2017, you can't collect your STB if you return to work or continue work after your retirement – regardless of when you resumed work after retirement.

B. Expiration Date

This *temporary waiver* of the Plan's *Suspension of Benefits Rule* expires on **December 31, 2020**.

So, if you've retired and continue working as a Laborer *after* December 31, 2020, 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