



Bricklayers Pension Trust Fund Metropolitan Area

February 2023

IMPORTANT NOTICE TO ALL RETIREES

RE: Return to Covered Work - Normal and Early Retirees

Dear Retiree:

In order to meet manpower needs, the Trustees of the Bricklayers Pension Trust Fund – Metropolitan Area have decided to waive the Pension Plan's suspension of benefits rule for the period from January 1, 2023, through December 31, 2023, but only if you retired by October 11, 2022. During this time period, there will be no limit on the number of hours that you, as a retiree, can be employed by a union contractor that contributes to this Pension Fund. This means that if you want to go to work now for a union contractor, you will receive your monthly local pension benefits from this Fund no matter how many hours you work between January 1, 2023 and December 31, 2023. This waiver will be reevaluated at the end of this twelve-month period and continued only if work conditions warrant it.

Please Note – While employer contributions will have to be made on your behalf, new pension credits for post September 1, 2022 service is subject to “offset rules” adopted under applicable tax laws. Thereby, any new pension credits (for post September 1, 2022 work only) will take into account the fact that you are receiving your monthly pension benefits while continuing to work. So, while your current pension benefit will not be affected if you chose to work, **as long as** this option is available, any new pension credits will be subject to those offset rules. Reciprocal contributions will be subject to the offset and result in suspension of benefits when contributions from out of jurisdiction are home-funded and not reciprocated.

PLEASE be aware that this waiver does **NOT apply to your Bricklayers and Trowel Trades International Pension Fund benefit**. The International Pension Fund has specific suspension of benefits rules for retirees. See the reverse side of this page for the IPF rules that were provided to us for your use. Please contact the International Pension Fund at 888-880-8222 to determine the effect your returning to work may have on your International Pension benefits.

YOUR NOTIFICATION DUTY

Remember: All Retirees must immediately notify the Fund Office if he or she returns to work in any capacity, regardless of whether you return to work for a non-contributing employer (e.g., non-union), a contributing employer, or in a self-employed, supervisory, or managerial capacity.

If you have questions about this waiver and the suspension of benefits provision of the Detroit Area Bricklayers Local Pension Plan, call the Fund Office at 248-641-4954.

Sincerely,

Board of Trustees
Bricklayers Pension Trust Fund – Metropolitan Area

cc: BAC Local 2

P.O. Box 4506, Troy, MI 48099-4506
Phone (248) 641-4954 Fax (248) 721-9678

BRICKLAYERS AND TROWEL TRADES INTERNATIONAL PENSION FUND RULES ON EMPLOYMENT AFTER RETIREMENT

To be considered retired, a pensioner must separate from employment for the entire month their pension starts. After retirement, your pension may be suspended for any month you work in Disqualifying Employment depending upon your age and earnings. Disqualifying Employment is:

- (1) Work with a contributing employer or employer in the same or related business as a contributing employer.
- (2) Self-employment in the same or related business as a contributing employer.
- (3) Employment or self-employment in any business, which is under the jurisdiction of the Union.
- (4) Employment with any Union, Fund or Program to which the Union is a party by an agreement.

You are required to notify the Fund office in writing within 15 days about any such employment you undertake. If you do not, your pension may be canceled for an additional six months. Payments made when you were in Disqualifying Employment will be deducted from future benefits. Exactly what kind of work that will cause your benefit to be suspended depends upon your age and earnings.

Ages 55-61: Pensioners under age 62 will have their payments withheld for any month worked in Disqualifying Employment.

Ages 62-63: Pensioners ages 62 and 63 will have their monthly benefit payment suspended when their yearly earnings in covered employment exceed the Social Security Maximum (\$18,960.00 for 2021) for recipients under age 64.

Ages 64 and over: For pensioners over age 64 there are no earnings limits, effective April 1, 2000.

For each calendar quarter in which a pensioner under age 64 engages in Non-covered Employment or self-employment in the Masonry Industry, their benefit will be suspended for six months regardless of their earnings.

All pensioners must notify the Fund office when they return to covered employment. Pensioners ages 62-63 should notify the Fund office when their earnings exceed the Social Security Earnings maximum. If you are not sure if a type of employment is prohibited, you may request a ruling from the Board of Trustees.