



Better Together.
PLUMBERS 98 MCA Detroit
Mechanical Contractors Association of Detroit

**PLUMBERS LOCAL 98
FRINGE BENEFIT FUNDS**

P.O. BOX 159
TROY, MICHIGAN 48099-0159
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**NOTICE REGARDING TEMPORARY WAIVER OF
SUSPENSION OF BENEFITS FOR 2026**

December 2025

The Plumbers Local 98 Defined Benefit Pension Plan (Plan), like most pension plans, contains suspension of benefit provisions. These provisions permit Plan Trustees to suspend monthly pension benefits when an individual engages in Plan Related Employment after retirement or continues in Plan Related Employment past normal retirement age.

You were previously notified that a temporary waiver of these rules was in effect, which allowed Pensioners to work under certain conditions and not have their pension benefits suspended. This temporary waiver is set to expire December 31, 2025.

Due to continuing workforce shortages in the jurisdiction, the temporary waiver will be extended until December 31, 2026. Under this temporary waiver, Pensioners who have been retired six full months may return to work and not have their benefits suspended under the following conditions:

1. Prior to commencing work, the Pensioner completes a Return to Work Form, available at the Local 98 Union Hall, and
2. The work is for a contributing employer under:
 - a. the Local 98 collective bargaining agreement and no active employee qualified to perform the work is available at the time the work commences; or
 - b. a UA Michigan Pipes Trade collective bargaining agreement if at the time the Pensioner is dispatched no work is available under the Local 98 collective bargaining agreement for which the Pensioner is qualified; or
 - c. a UA collective bargaining agreement other than a UA Michigan Pipes Trade collective bargaining agreement.

A UA Michigan Pipes Trade collective bargaining agreement is a collective bargaining agreement covering one of the following UA Locals: 190; 370; 111; 85; 671; 704; 636; 357; 333; 174; 172; and 669, but only for work in the State of Michigan.

The Trustees retain the right to revoke this temporary waiver before December 31, 2026, if, in their sole discretion, conditions change. **Pensioners are therefore cautioned not to rely on this or any temporary waiver in deciding whether to retire or commence pension benefits.**

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Important Fund Information

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