



# PLUMBERS LOCAL 98 FRINGE BENEFIT FUNDS

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To: Plumbers Local 98 Supplemental Unemployment Benefit Trust Fund Participants  
From: The Board of Trustees of the Plumbers Local 98 Supplemental Unemployment Benefit Trust Fund  
Re: Summary of Material Modification – KEEP WITH YOUR SUMMARY PLAN DESCRIPTION  
Date: August 2024

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Please read this Notice carefully as it contains important information about changes to the Plumbers Local 98 Supplemental Unemployment Benefit Trust Fund Plan document (the Plan). This Notice should be read carefully and attached to your Plumbers Local 98 Supplemental Unemployment Benefit Trust Fund Summary Plan Document (SPD).

Please contact the Fund Office if you have any questions about the changes described in this Notice.

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## **ELIGIBILITY FOR SUB BENEFITS**

Effective April 10, 2024, the Plan provisions regarding eligibility for SUB benefits have been updated and amended to provide as follows:

Notwithstanding any other term of the Plan to the contrary, a Participant will not be eligible for Benefits if s/he:

- (a) despite having registered on the Union's out of work list, is not available for work (an individual will be deemed not available for work where they have turned down two jobs, for which they are qualified, for a contributing Employer within six months);
- (b) has been laid off by a non-contributing employer for whom s/he performed the type of work covered by the Collective Bargaining Agreement; or
- (c) while on the Union's out of work list, performs work of the type covered by the Collective Bargaining Agreement for a non-contributing employer or performs any work for a non-contributing employer in the plumbing and pipefitting industry.

## **CREDITS**

Effective April 10, 2024, the Plan provisions regarding Credits have been updated and amended to provide as follows:

Once initial eligibility is established, if a Participant has no contributions reported or owing on him for 12 consecutive months, he shall be restored to eligibility upon acquiring 6 credits in a period of 12 consecutive months or less.

If the Participant had accumulated credits at the end of the 12 consecutive month period for which no contributions were reported or owing, such credits shall be forfeited, provided, however, that no credits shall be canceled for any period during which the failure to earn credits during such 12 month period is due to:

- (a) performing work outside of the jurisdiction of the Union while in the employ of an Employer;

- (b) an injury or illness compensable under Workers' Compensation laws;
- (c) illness which has been reported to the Trustees and which is supported by evidence deemed acceptable to the Trustees in their sole discretion;
- (d) service in the Armed Forces; or
- (e) working outside the geographic jurisdiction of the Union on a travel card because of unemployment in the Detroit Area.

Notwithstanding anything in this Plan to the contrary, all credits shall be permanently forfeited if a Participant at any time performs work of the type covered by the Collective Bargaining Agreement for a non-contributing employer or performs any work for a non-contributing employer in the plumbing and pipefitting industry.

### **TERMINATION OF INDIVIDUAL SUB ACCOUNT**

Effective April 10, 2024, the Plan provisions regarding the termination of an individual SUB account has been updated and amended to provide as follows:

A Participant's Individual SUB Account terminates the earlier of the date (1) he/she becomes employed by a noncontributing employer in the plumbing and pipefitting industry (including self-employment), (2) he/she performs work of the type covered by the Collective Bargaining Agreement for non-contributing employer, (3) he/she becomes eligible for a benefit from the Plumbers Local 98 Defined Benefit Pension Fund, or (4) five years after Employer contributions to any Plumbers Local 98 fringe benefit fund are last received on his/her behalf.

### **RETIREE HEALTH REIMBURSEMENT ACCOUNT ELIGIBILITY**

Effective April 10, 2024, the Plan provisions regarding eligibility for a Retiree Health Reimbursement Account (HRA) have been updated and amended to provide as follows:

A Retiree HRA shall be established for each individual who:

- (a) is receiving a benefit from the Plumbers Local 98 Defined Benefit Pension Fund (Pension Benefit);
- (b) had Employer contributions made on his/her behalf to any Plumbers Local 98 fringe benefit funds within 5 years of the date he/she became eligible for a Pension Benefit; and
- (c) is a member in good standing with the Union.

Once established, the balance in a Retiree's HRA will be permanently forfeited if he/she becomes employed by a noncontributing employer in the plumbing and pipefitting industry (including self-employment) or performs work for non-contributing employer of the type covered by the Collective Bargaining Agreement.

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION CONTAINED IN THIS NOTICE.**