



**PLUMBERS LOCAL 98
FRINGE BENEFIT FUNDS**

**P.O. BOX 159
TROY, MICHIGAN 48099-0159
(248) 641-4988 (866) 646-8919**

**PLUMBERS LOCAL 98 DEFINED BENEFIT FUND
PENSIONER RETURN TO WORK FORM**

From time to time, based on industry needs, a temporary waiver of the suspension of benefit rules may be adopted by the Trustees. A temporary waiver allows Pensioners to return to work and continue to receive their pension benefits. The Trustees have adopted a temporary waiver of the suspension rules for work from April 1 – December 31, 2025. Under this temporary waiver, Pensioners who have been retired for at least six months may engage in bargaining unit work for contributing employers under (1) the 98 CBA, (2) a UA Michigan Pipe Trades CBA if at the time the Pensioner is dispatched no work is available under the Local 98 CBA for which the Pensioner is qualified, or (3) any other UA CBA.

This form is to be completed and returned to Local 98 by a pensioner prior to returning to work. Local 98 will then provide the completed form to the Fund Office before work begins.

Pensioner Name: _____

Pensioner Home Address: _____

Pensioner Retirement Date: _____

Return to Work Information:

Employer: _____

Check collective bargaining agreement under which work will be performed:

- Local 98 Collective Bargaining Agreement: _____
- UA Michigan Pipe Trades Collective Bargaining Agreement: _____
- Other UA Collective Bargaining Agreement: _____

Date Work to Commence: _____

By my signature below, I certify the above information is true and correct.

Pensioner Signature: _____

Date: _____

For Fund Office Use Only: I certify that the retirement date above is correct and that the Pensioner named above has been retired for six full months.

BeneSys Representative Name

Signature

Date

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NOTICE REGARDING SUSPENSION OF BENEFITS March 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 stop monthly pension benefits when an individual engages in Plan Related Employment after retirement or continues in Plan Related Employment past normal retirement age. From time to time, based on industry needs, a temporary waiver of these rules may be adopted by the Trustees that allows Pensioners to return to work and continue to receive their pension benefits.

A temporary waiver of the Plan suspension rules has been in effect which has allowed Pensioners who have been retired six full months to perform work covered by the 98 collective bargaining agreement for a contributing employer and receive their pension benefit (subject to notice requirements). This waiver will expire April 1, 2025, and be replaced with the waiver described below.

TEMPORARY WAIVER OF SUSPENSION OF BENEFITS EFFECTIVE APRIL 1, 2025, THROUGH DECEMBER 31, 2025

For Pensioners Currently Working: You have been allowed to work for a contributing employer under the Local 98 collective bargaining agreement and not have your benefit suspended. You may continue working for the same employer through December 31, 2025, and not have your benefit suspended. If you change jobs prior to December 31, 2025, please see the waiver below.

Pensioners who commence, or change jobs, on or after April 1, 2025:

Effective April 1, 2025, through December 31, 2025, Pensioners who have been retired six full months will be permitted to 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; 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.

For the purposes of the above, a UA Michigan Pipes Trade collective bargaining agreement is a collective bargaining agreement covering one of the following UA Locals:

- 190- Ann Arbor
- 370- Flint
- 111- Upper Peninsula
- 85- Saginaw
- 671- Monroe
- 704- Detroit Sprinklerfitters
- 636- Detroit Pipefitters
- 357- Kalamazoo
- 333- Lansing
- 174- West Michigan
- 172- South Bend
- 669- Road Local – Local 669 will be considered a UA Michigan Pipe Trades Local only for work in the State of Michigan.

The Trustees retain the right to revoke this temporary waiver prior to December 31, 2025, if conditions change. Pensioners are therefore cautioned not to rely on this or any temporary waiver in deciding whether to retire or commence pension benefits.

If you have any questions, please contact the Fund Office.