



SAGINAW PLUMBERS & PIPEFITTERS
U.A. LOCAL NO. 85 FRINGE BENEFIT FUNDS
P.O. Box 1350 • Troy, MI 48099-1350



(248) 641-4985 (800) 582-6181

To: All Participants in the U.A. Local Union No. 85 Supplemental Unemployment Plan (the "SUB Fund")

Re: Benefit Improvement

To: All Participants in the U.A. Local Union No. 85 Pension Plan (the "Pension Plan")

Re: Suspension of Benefits Rules

WHAT IS THIS NOTICE ABOUT?

This Summary of Material Modifications ("SMM") is to inform you that the Board of Trustees has adopted a benefit improvement for the SUB Fund, and to advise you that for the Pension Fund, the Board of Trustees has elected to continue its temporary lifting of the benefit suspension rules through December 31, 2025.

BENEFIT IMPROVEMENT FOR SUPPLEMENTAL UNEMPLOYMENT BENEFIT PLAN

We are pleased to inform you that the Board of Trustees, effective March 1, 2025, has **increased** the benefit available under the Supplemental Unemployment Benefit Fund from **\$140 to \$200**.

If you are receiving unemployment benefits from the SUB Fund, the Fund Office will automatically adjust your benefit beginning March 1, 2025. As a reminder, the SUB Fund is funded by fringe benefit contributions made by your Employer. As an eligible Employee, you have a credit account maintained for the SUB Fund. You earn one credit for each month during which you have worked at least 60 hours (but less than 120 hours). You earn two credits for months in which you worked more than 120 hours. Your account can hold up to 26 credits, and you must accrue 13 credits before you are eligible to receive benefits from the Plan. One credit will be applied (and deducted from your account) for each week you meet the following requirements:

- You are unemployed
- You are not performing gainful work for an Employer
- You are eligible for a State Benefit, and
- You have accumulated the required minimum number of credits (13)

Note, that if your State Benefit stops because you have received your maximum benefit, you will still be eligible for the benefit available through the SUB Plan. If you believe you are eligible for this benefit, you must file an application form which is available from the Plan Administrator.

SUSPENSION OF BENEFITS RULES LIFTED THROUGH DECEMBER 31, 2025

The Board of Trustees has approved continuing the temporary lifting of the Pension Fund's suspension of benefit rules through December 31, 2025. With the lifting of the suspension rules, Retirees of all classifications (Early Unreduced, Early Reduced, and Normal) may return to work for a contributing employer to the Pension Plan and continue to receive their pension benefits without those benefits being suspended, regardless of the number of hours worked. Please note this waiver is in only effect from October 1, 2024, to December 31, 2025.

This portion of the notice only applies to your pension benefit from the U.A. Local Union No. 85 Pension Fund. Other retirement benefits that you may be receiving may be subject to different rules.

WHAT DO I NEED TO DO?

The changes discussed in this notice will take effect automatically. **Please remember that if you are a Retiree and return to covered employment, you must notify the Fund Office. Failure to do so may affect the receipt of your pension benefits.**

IMPORTANT REMINDERS

This SMM is a summary and is **not** an official plan document. The actual terms of the Plan are contained in the plan document, which is available at the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any questions regarding this SMM, your benefits, or wish to obtain an updated copy of the Plan Document or SPD, please contact the Plan Office at (800) 582-6181 or (248) 641- 4985.

Sincerely,
The Board of Trustees