



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 United Association of Journeymen and Apprentices of The Plumbing and Pipefitting Industry of The United States and Canada Local Union No. 85 Pension Plan (the "Plan" or "Fund")**

**Re: Suspension of Benefits Rule Lifted from Oct. 1, 2024 to Dec. 31, 2024**

### WHAT IS THIS NOTICE ABOUT?

This Summary of Material Modifications ("SMM") is to inform you that The Board of Trustees has decided to temporarily lift the Plan's Suspension of Benefits Rules effective October 1, 2024 to December 31, 2024. The Suspension of Benefits Rules were previously reimposed on July 1, 2024.

### HOW DOES THIS NOTICE AFFECT ME?

With the lifting of the suspension rules, Retirees of all classifications (Early Unreduced, Early Reduced, and Normal) may return to work 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, 2024.

### WHAT DO I NEED TO DO?

**If you have or plan to return to work and you are currently Retired and receiving a pension, you must notify the Fund Office of your return to work.** You will be notified later this year if the lifting of the suspension of benefit rules will continue into 2025, or if the Trustees will reimpose the suspension rules for January 1, 2025.

### 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*

PRSRRT STD  
U.S. POSTAGE  
**PAID**  
SAGINAW, MI  
PERMIT NO. 52

FIRST NAME LAST NAME  
ADDRESS1  
ADDRESS2  
CITY, STATE ZIP

**SAGINAW PLUMBERS & PIPEFITTERS**  
**U.A. LOCAL NO. 85 FRINGE BENEFIT FUNDS**  
PO BOX 1350  
TROY, MI 48099-1350