



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:** Benefit Improvements & Reinstatement of Suspension of Benefits Rules

---

### WHAT IS THIS NOTICE ABOUT?

This Summary of Material Modifications ("SMM") is to inform you of two important benefit changes to the Pension Fund. First, this notice is to make you aware of an improvement to your Pension benefits for service from the October 2005 work month through the December 2008 work month. Second, the Board of Trustees has decided to reimpose the Plan's Suspension of Benefits Rules effective July 1, 2024.

### BENEFIT IMPROVEMENT FOR CREDITED HOURS OF SERVICE OCTOBER 2005—DECEMBER 2008

We are pleased to inform you that the Board of Trustees, effective May 1, 2024, has **increased** benefit multiplier for calculating your Pension benefit for Credited Service earned on or after October 1, 2005, through December 31, 2008, from \$672.00 to \$1,200.00. In addition, during this same period (October 1, 2005, through December 31, 2008) your Credited Service will be determined by dividing your total Hours of Service by 1,500 instead of 2,000, further improving your benefit for service during that period. Eligibility for this improvement is further limited to Participants who retire at their Normal, Early, or Late Retirement Date, or who are eligible for a Pre-Retirement Death Benefit, and who have not experienced an uncured Break in Service at the time of retirement.

Please note that this benefit improvement applies to the period of October 1, 2005, through December 31, 2008, ONLY. For all other periods of service, the formula for determining your Credited Service and Accrued Benefit has not changed.

If you are currently in pay status and eligible for this improvement, the Fund Office will automatically adjust your pension benefit check for the month of May 2024 forward. If you are not in pay status, the value of the benefit improvement will be reflected in the next pension benefit statement you receive if you had service during this period, and are otherwise eligible for the improvement.

## SUSPENSION OF BENEFITS RULES REIMPOSED EFFECTIVE JULY 1, 2024

The Pension Fund's Suspension of Benefits Rule was temporarily lifted by the Board of Trustees due to a need for additional labor to crew ongoing and expected work within the jurisdiction of Local 85. **Effective July 1, 2024, the Plan's Suspension of Benefit Rules have been reinstated.** As a reminder, these rules are summarized for you below.

- If you are Normal Retirees or Retiree receiving an Unreduced Early Retirement Benefit you may work up to **39.5 hours** per month before your benefit will be suspended for each month in which you exceed this threshold, or until you reach the age when minimum distributions from the Plan are required.
- If you are an Early Retiree with a Reduced Retirement Benefit **you may not work any hours** in Covered Employment, otherwise, your benefit will be suspended for each month in which any Covered Employment is performed, or until you reach the age when minimum distributions from the Plan are required.

This 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. You do **not** need to take any specific action, but you may need to adjust your work schedule with your Employer if you are a Retiree who has returned to work.

### IMPORTANT REMINDERS

**Every Retiree still must immediately notify the Fund Office if he or she returns to work in any capacity, regardless of whether you return to work for a non-contributing employer (e.g., non-union), a contributing Employer, or in a self-employed, supervisory, or managerial capacity.**

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*