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# INDIANA LABORERS PENSION FUND

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This letter serves as a summary of material modifications of the Plan.  
Please keep this with your Summary Plan Description.

## NOTICE OF PENSION PLAN IMPROVEMENTS

**SEPTEMBER 2020**

To All Participants of the  
Indiana Laborers Pension Fund

Dear Participant:

The Board of Trustees recently made changes to the Pension Plan. This letter describes the changes.

### *Disability Retirement Eligibility Clarifications*

Effective for Disability Retirement Benefits applications submitted on or after October 1, 2019, Participants can generally establish eligibility for the Benefit in one of two ways (additional requirements apply as listed below):

- You can submit documentation showing you have an Occupational Disability, **or**
- You can submit proof of a Social Security disability award.

Prior to this change, Occupational Disability was the only option available to Participants.

Effective for Disability Retirement Benefit applications received on or after October 1, 2019, you must meet **all** of the following conditions of either paragraph (a) or (b) to be eligible for a Disability Retirement Benefit. This benefit may commence as early as age fifty-two (52).

- (a) You meet the requirements of this paragraph (a) if you satisfy all of the following:
- (1) You meet the definition of Occupational Disability and be unable to perform construction work due to an injury sustained on a jobsite while working under any LIUNA collective bargaining agreement or performing a job for which contributions are required to be made to the Fund under a participation agreement; and
  - (2) You are not receiving any other type of benefit under the Plan; and
  - (3) You have at least five (5) years of vesting service; and

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**Officers-Board of Trustees**

Mark S. Andrews  
Chairman

David A. Frye  
Secretary-Treasurer

Somer Taylor  
Administrative Manager



- (4) You submit proof of accident and disabled status within thirty-six (36) months of the date of the accident; and
  - (5) The Trustees find that you are still disabled as of the desired commencement date.
- (b) You meet the requirements of this paragraph (b) if you satisfy all of the following:
- (1) You have been determined to be disabled by the Social Security Administration (SSA); and
  - (2) You are not receiving any other type of benefit under the Plan; and
  - (3) You have at least five (5) years of vesting service; and
  - (4) You have worked at least seven hundred (700) hours under a collective bargaining agreement in the jurisdiction of the Indiana Laborers Pension Fund in each of the two (2) Plan Years ending prior to the date of disability as determined by the SSA or, have satisfied such hours of work requirement for the Plan Year containing the date of disability as determined by the SSA and the preceding Plan Year; and
  - (5) You submit proof of determination of disability by the SSA within thirty-six (36) months.

**Questions**

If you have any questions regarding these changes, please contact the Fund Office at 1-800-962-3158.

On behalf of the Board of Trustees,

Somer Taylor  
Administrative Manager