
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

January 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.

Proof of Disability Through SSA Disability Determination

Effective for Disability Retirement Benefits applications submitted on or after October 1, 2019, Participants can be eligible for the Benefit by submitting a Social Security disability award in addition to meeting the other requirements to be eligible for a Disability Retirement Benefit (as listed below). If a Participant's Disability Retirement Benefit is based on a Social Security disability award, the Participant must have worked at least 700 hours in the 2 years prior to his Social Security disability award.

Prior to this change, a Participant had to prove an Occupational Disability (as defined in the Plan) and that he was unable to perform construction work due to a jobsite injury while performing a job for which contributions were required to be made to the Fund under a collective bargaining agreement or participation agreement.

Effective for Disability Retirement Benefit applications received on or after October 1, 2019, a Participant must meet **all** of the following conditions to be eligible for a Disability Retirement Benefit:

- Be at least age 52;
- 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 OR have received a Social Security disability award;
- Not be receiving any other type of benefit under the Plan;

Officers-Board of Trustees

Mark S. Andrews
Chairman

David A. Frye
Secretary-Treasurer

Somer Taylor
Administrative Manager



- Have at least five years of Indiana Laborers Pension Fund Service at the time you became disabled and if your disability is based on a Social Security disability award, have worked at least 700 hours in the 2 years prior to receiving a Social Security disability award.
- Submit proof of accident and disabled status within 36 months of the accident or Social Security disability award; and
- The Trustees find that you are still disabled as of your desired commencement date.

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