



Carpenters Pension Fund of Illinois

28 North First Street, Suite 201, Geneva, IL 60134-2285

Toll Free: 800-448-5825 Office: 630-232-7166 Fax: 630-845-1137

Website: www.iebcfunds.org

Suspension of Benefit Rules

The Department of Labor issued final regulations regarding the suspension of benefits to a retiree if a retiree returns to certain employment while receiving a pension benefit from the Plan. The Pension Plan must comply with these regulations.

When Will a Retiree's Benefit be Suspended?

Your monthly benefit will be suspended for each month that you work or are paid for at least 40 hours in the **Industry, Trade, Craft** or **Geographic Area** (Disqualifying Employment). All paid time shall be considered toward the forty (40) hours, even if the compensation is for vacation, illness or other incapacity.

Industry – The construction industry or any other industry in which employees covered by the Plan had been employed when a Participant's Pension began.

Trade or Craft – Any trade or craft covered under any Collective Bargaining Agreement in which trade or craft such Participant was employed at any time under the Plan including skills learned during a period of training or practice resulting in opportunities for employment in occupations in the "industry."

Geographic Area – The State of Illinois and/or any other area covered by the Plan when the retiree's Pension began. It also includes any area covered by a reciprocal agreement with the Plan.

Please note that your benefit may be suspended regardless of the employer, if you work in Disqualifying Employment. This means that even if you return to work for a non-contributing employer, or are self-employed, your Pension benefit is subject to the suspension rules. As of a Participant's Required Beginning Date (the April 1st following the year in which you turn 70 ½) no employment shall be considered Disqualifying Employment. Please see the Plan document for further information.

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Notifying the Fund Office of Your Return to Work

You are required to notify the Fund Office within 15 days after returning to work, including self-employment, regardless of the employer or the number of hours worked. Enclosed is a "Return to Work" form, which should be completed and returned to the Fund Office when you are re-employed. If you fail to notify the Fund Office and it is discovered that you are employed, we will assume that you are working at least 40 hours and your monthly Pension benefit will be suspended.

Before returning to work, you may request an "Advance Employment Determination" form from the Fund Office as to whether or not your benefit will be suspended.

Your monthly Pension benefit will be reinstated when you complete the "Resumption of Benefit" form informing the Fund Office that you are no longer working in Disqualifying Employment or are working less than 40 hours per month.

If you fail to notify the Fund Office about your return to work and the Fund pays a benefit for a month when it should have been suspended, you will be liable to the Fund for the overpayment. The overpayment will be recovered by the Fund by reducing future benefits until the overpayment is recovered. Up to 100% of the first benefit check may be applied to the overpayment and 25% of each check thereafter until the overpayment is fully recovered.



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Advance Employment Determination Form

Under the Pension Plan, a retiree may request an opinion before returning to work as to whether or not your Pension benefit will be suspended upon returning to work. Complete this form and return it to the Fund Office and we will offer you a determination of your proposed employment. Please be aware that the Fund Office may request additional information regarding proposed employment.

Please complete each item:

Name (Please print)	Social Security Number	Local #
Street Address	City, State & Zip Code	
Name of Employer	Address of Employer	
Date of Return to Work (Month/Day/Year)	Job Title	

Job Duties

Number of hours you will be working each month (Check one)

- Under 10 Hours
- 11 – 25 Hours
- 26 – 39 Hours
- 40 or More Hours

Participant Signature

Date



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Return to Work Form

Under the rules of the Pension Plan, a retiree is required to notify the Fund Office within 15 days upon returning to work, regardless of the number of hours worked or place of employment. Failure to notify the Fund Office may result in a suspension of your monthly Pension benefit.

Please complete each item:

Name	Social Security Number	Local #
Street Address		City, State & Zip Code
Name of Employer	Address of Employer	
Date of Return to Work (Month/Day/Year)	Job Title	

Job Duties

Number of hours you will be working each month (Check one)

- Under 10 Hours
- 11 – 25 Hours
- 26 – 39 Hours
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Resumption of Benefit Form

Under the rules of the Pension Plan, a retiree whose monthly Pension benefit has been suspended must notify the Fund Office when employment ceases, or you begin working less than 40 hours a month, before your monthly Pension benefit can be resumed.

Please complete each item:

Name (Please print)	Social Security Number	Local #
Street Address	City, State & Zip Code	
Name of Last Employer	Last Day Worked (Month/Day/Year)	

After this information has been verified by the Fund Office, your monthly benefit will be resumed effective the first of the month following the month in which you stopped working in Disqualifying Employment. Your monthly benefit payment will be resumed no later than the first day of the third month after the form is received in the Fund Office.

Participant Signature	Date
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