

PLUMBERS AND PIPEFITTERS NATIONAL PENSION FUND

SUMMARY OF THE PLAN PROVISIONS ON RECOVERY FROM DISABILITY, TERMINATION OF BENEFITS AND RE-EMPLOYMENT

In accordance with Article 4 of the Plan, **payment of your Disability Pension will continue for only as long as you remain entitled** to a Social Security Disability Benefit **and do not return to work**, including on a trial work basis. The Fund may, at any time require evidence of your continued entitlement to a Social Security Disability Benefit.

Payment of your Disability Pension **will be discontinued upon notice** from the Social Security Administration **that you are no longer entitled to a Social Security Benefit**, unless you formally appeal to the Social Security Administration their determination and provide medical proof satisfactory to the Trustees that your appeal is being made in good faith. **Payment of your Disability Pension will be discontinued if you return to work.**

Continued payment of your Disability Pension during your appeal to the Social Security Administration will cease upon the passage of an 18 month period, your return to work, your withdrawal of your appeal to the Social Security Administration, or a decision on your appeal by an Administrative Law Judge upholding the loss of your eligibility for Social Security benefits.

If you return to work in the plumbing and pipefitting industry, the **Fund will presume that you have recovered from your disability and will terminate your Disability Pension** effective with the month in which you return to work. If you return to work on a Social Security Administration Authorized Trial Work Release, your Disability Pension will be suspended during the trial work period. In order to reinstate your Disability Pension after the trial work period, you must provide verification that you are still entitled to a Social Security Benefit.

You must notify the Fund in writing within 21 days of your loss of Social Security eligibility, your return to work, the withdrawal of your appeal, or an unfavorable decision by an Administrative Law Judge.

Failure to provide such written **notice within 21 days will**, upon your subsequent Retirement, **result in a temporary loss of eligibility for benefits** following the date of your Retirement for a period equal to six months plus the number of months you erroneously received monthly benefits under this Plan. The six-month loss of eligibility will not, however, result in the withholding of benefits for any month following your attainment of Normal Retirement Age (age 65).

If you receive notification from the Fund, which you believe to be in error, that your Disability Pension has been terminated and that your eligibility for benefits has been deferred for a specified period of months following your retirement, you may make a **written appeal** requesting that the Trustees review this action. Your appeal must be made **within 180 days** after you are notified of this termination.

If you should lose your entitlement to a Social Security Benefit you may again return to Covered Employment and resume the accrual of Pension Credit and be entitled to a Normal, Early Retirement, Deferred or Vested Pension. The amount of your pension will be determined in accordance with the separation provisions of Section 4.20 of the Plan. The amount of your future pension will be determined on the basis of the value of your accrued benefit prior to your Disability separation, plus the value of your accrued benefit upon your return to work, but otherwise unaffected by the prior receipt of a Disability Pension.

If you retain your entitlement to a Social Security Benefit until you attain age 65, **upon reaching age 65 you will become a regular pensioner and your benefits will continue** thereafter regardless of **whether or not you remain entitled to a Social Security Disability Benefit**. If, after attaining age 65, you return to work in the plumbing and pipefitting industry, your pension benefits will be suspended in accordance with the provisions of Section 9.07 (b) of the Plan regarding the suspension of benefits due to a return to work in Disqualifying Employment (see Summary of Plan Provisions on Suspension of Benefits Due to a Return to Work).