



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 9

To: All Participants
From: Board of Trustees
Date: June 2021
Re: New Eligibility Rules

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

If you retired on or after November 1, 2020, there is a new way to become eligible for coverage from the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund. In addition to the previous method, which required that you must be receiving a pension benefit from the Southern California Pipe Trades Retirement Fund based on at least 12 Pension Credits, the new method (“Option 2”) is based primarily on how many months of coverage you have had in the Southern California Pipe Trades Health & Welfare Fund.

This new method will primarily benefit you if, for the bulk of your career, you have had contributions made on your behalf to the Southern California Pipe Trades Health & Welfare Fund as well as the Pensioners & Surviving Spouses Fund, but you worked under a collective bargaining agreement that has not required contributions to the Southern California Pipe Trades Retirement Fund.

- **Sections 4(A) and 4(B) of the Summary Plan Description are replaced as follows:**

SECTION **4. ELIGIBILITY**

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A) When a Pensioner May Elect Coverage

You may elect coverage under the Plan if you meet ALL of the following criteria:

i) Option 1 – for Individuals who have Sufficient Retirement Fund Pension Credits

- a) You are receiving a monthly pension from the Southern California Pipe Trades Retirement Fund based on 12 or more years of Pension Credit; and

- b) You have been eligible for benefits under the Active Plan as a Participant for at least one month during the 24 months before your Annuity Starting Date; and
- c) You have been eligible for benefits under the Active Plan as a Participant for at least 60 of the 120 months preceding your Annuity Starting Date; and
- d) You elect coverage at the time of initial retirement; and
- e) You pay the applicable monthly Premium timely; and
- f) You timely file a fully completed Enrollment Form.

ii) Option 2 – for Individuals who have Sufficient Health & Welfare Fund (Active Plan) Eligibility Months

- a) You must have retired and ceased all employment or activity of any kind, direct or indirect in any capacity, with any Employer that contributes to this Plan or that is signed to a collective bargaining agreement or participation agreement requiring contributions to this Plan. Also, you must not be engaged in “disqualifying employment” as defined by the Southern California Pipe Trades Retirement Fund (see Appendix 1, Section 4(E)(vi)); and
- b) You meet one of the following requirements:
 - 1) You have been eligible for benefits under the Active Plan as a Participant for at least 300 months before your retirement date; or
 - 2) You are at least age 55 as of your retirement date and have been eligible for benefits under the Active Plan as a Participant for at least 144 months before your retirement date; or
 - 3) You are an Active Plan Participant at the time you are deemed disabled by the Social Security Administration and have been eligible for benefits under the Active Plan as a Participant for at least 144 months before your retirement date; and
- c) You have been eligible for benefits under the Active Plan as a Participant for at least one month during the 24 months before your retirement date; and
- d) You have been eligible for benefits under the Active Plan as a Participant for at least 60 of the 120 months preceding your retirement date; and
- e) Your Employer contributed to coverage offered by the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund for the same months as the Active Plan; and
- f) You elect coverage at the time of initial retirement; and
- g) You pay the applicable monthly Premium timely; and
- h) You timely file a fully completed Enrollment Form.

B) When Coverage Begins

Coverage generally begins on the later of:

- i) Under Option 1 above:
 - a) The first day of the month for which you receive a monthly pension benefit from the Southern California Pipe Trades Retirement Fund; or
 - b) The first day of the month in which you lose eligibility under the Active Plan.
- ii) Under Option 2 above:
 - a) The first day of the month after which you have retired; or
 - b) The first day of the month in which you lose eligibility under the Active Plan.

• Section 4(E)(iv) of the Summary Plan Description (Returning to Work for a Contributing Employer) is replaced as follows:

iv) Returning to Work for a Contributing Employer

If you are retired and return to work for a Contributing Employer, you must advise the Fund Office of such employment before your employment commences. Your coverage under the Plan will be terminated, including your obligation to pay a Premium to the Plan, effective on the date you return to work for a Contributing Employer as follows:

a) Return to Work Under the Waiver Program

If you return to work covered under the Southern California Pipe Trades Retirement Fund Temporary Waiver Program (see Appendix 1), you lose coverage under this Plan but may continue coverage under the Active Plan by paying the same Premium amount you would be required to pay under this Plan.

b) Return to Work that would Result in Suspension of Pension Benefit

If you return to Covered Employment that results or would result in the suspension of a Southern California Pipe Trades Retirement Fund pension benefit (see Appendix 1), you lose coverage under this Plan but may continue coverage under the Active Plan by paying the full COBRA rate to the Active Plan until such time as you become eligible under the Active Plan on the basis of contributions made to the Active Plan by your Employer for hours worked.

c) Return to Work at Age 65

If you are age 65 to age 70½ and you return to Covered Employment for 39 or fewer hours in a month (see Appendix 1), you will lose coverage under this Plan but may continue coverage under the Active Plan by paying the same Premium amount you would be required to pay under this Plan for the entire period of your Covered Employment.

d) Return to Work at Age 70½

If you are age 70½ or older and you return to Covered Employment, you lose coverage under this Plan but may continue coverage under the Active Plan by paying the same Premium amount you would be required to pay under this Plan until you become eligible under the Active Plan based on contributions made to the Active Plan by your Employer for hours worked.

e) Return to Work in a Non-Bargaining Unit Position

If you return to work in non-Covered Employment (a position not in a bargaining unit covered under a Collective Bargaining Agreement, e.g., estimator, detailer, management, or corporate officer), you will lose coverage under this Plan for the length of your non-Covered Employment.

f) Return to Work as an Apprentice and Journeyman Training Trust Instructor

If you return to work as an instructor for the Southern California Pipe Trades Apprentice and Journeyman Training Trust Fund, you will lose coverage under this Plan but may continue coverage under the Active Plan by paying the same Premium amount you would be required to pay under this Plan.

In some cases, you may be permitted to re-enroll in the Plan. See Section 4(E)(v).

● **Section 4(E)(v) of the Summary Plan Description (Re-Enrollment after End of Employment) is replaced as follows:**

v) Re-enrollment after End of Employment

If you were previously enrolled in this Plan and you decided to dis-enroll as described in Section 4(E)(i)(a), you and your Eligible Dependent, if any, may be permitted to re-enroll in the Plan if you provide satisfactory evidence of Continuous Comparable Coverage.

If you were previously enrolled in this Plan and returned to work in the plumbing, heating, and piping industry which is not pursuant to a recognized Collective Bargaining Agreement as described in Section 4(E)(i)(b) but which would not result in the suspension of a Retirement Fund benefit (see Appendix 1), you may re-enroll in this Plan when you cease employment, so long as you continue to satisfy all other eligibility requirements to participate in the Pensioners Health Plan, and you notify the Fund Office of the end of your employment and of your intent to re-enroll within 90 days after the end of employment. If you elect not to re-enroll in this Plan and/or timely pay the applicable Premium, you will be barred from establishing eligibility at a later date.

If you were previously enrolled in this Plan and (1) returned to work in the plumbing, heating, and piping industry which is not pursuant to a recognized Collective Bargaining Agreement as described in Section 4(E)(i)(b) and (2) such employment resulted, or would have resulted in, the suspension of your Retirement benefits as described in Section 4(E)(i)(c)(see Appendix 1), you may re-enroll in this Plan, so long as you continue to satisfy all other eligibility requirements to participate in the Pensioners Health Plan and only after you have either (a) worked enough hours in Covered Employment to earn at least a quarter Pension Credit under the Southern California Pipe Trades Retirement Plan for each calendar quarter in which you worked at least one hour in non-Covered Employment, or (b) worked enough hours in Covered Employment to earn at least 3 months of Active coverage in the Southern California Pipe Trades Health & Welfare Fund for each calendar quarter in which you worked at least one hour in non-Covered Employment. If you meet this condition, you must elect coverage at the time of reinstatement under the Southern California Pipe Trades Retirement Plan or, if you are not eligible for that benefit, within 90 days after the end of your covered

employment. If you elect not to re-enroll in this Plan and/or timely pay the applicable Premium, you will be barred from establishing eligibility at a later date.

If you were previously enrolled in this Plan and you returned to work for a Contributing Employer as described in Section 4(E)(i)(d) and 4(E)(iv), you may re-enroll in this Plan when you cease employment, and upon the exhaustion of any Eligibility Bank in the Southern California Pipe Trades Health & Welfare Fund (if applicable), and further upon the end of your suspension of benefits from the Southern California Pipe Trades Retirement Fund (if applicable), so long as you continue to satisfy all other eligibility requirements to participate in the Pensioners Health Plan, and you notify the Fund Office of the end of your employment and of your intent to re-enroll within 90 days after the end of employment. If you elect not to re-enroll in this Plan and/or timely pay the applicable Premium, you will be barred from establishing eligibility at a later date.

• **Section 6(A) has been replaced as follows:**

**SECTION
6. MONTHLY PREMIUM**

A) Premium Classifications and Range Classes

The amount of your monthly Premium is determined by the classifications and range classes described below.

i) Premium Classifications

Participants are grouped into the following categories, based on Medicare eligibility, marital or Domestic Partnership status, and the Eligible Dependent’s Medicare eligibility. Your classification will be evaluated each month.

Classification	Definition
MM	Member (Pensioner) is Medicare-eligible; no Eligible Dependent is covered under the Plan
MMSM	Member (Pensioner) is Medicare-eligible; covered Eligible Dependent is Medicare eligible
MMSN	Member (Pensioner) is Medicare-eligible; covered Eligible Dependent is Not Medicare-eligible
MN	Member (Pensioner) is Not Medicare-eligible; no Eligible Dependent is covered under the Plan
MNSM	Member (Pensioner) is Not Medicare-eligible; covered Eligible Dependent is Medicare-eligible
MNSN	Member (Pensioner) is Not Medicare-eligible; covered Eligible Dependent is Not Medicare-eligible

ii) Premium Score and Range Class

You are given a score under a combination point system called the “Rule of 100”.

a) If you qualified under Option 1 in Section 4(A)

Your “Rule of 100” score is determined at the time of your initial retirement under the Southern California Pipe Trades Retirement Plan and is based upon your age plus the number of Pension Credits you have accrued under the Retirement Plan at the time of your initial retirement. For example, if you retire at age 65 with 35 Pension Credits, you will have a score of 100. If you retire at age 60 with 25 Pension Credits, you will have a score of 85.

If you receive a disability pension at the time of your initial retirement, then, in determining your score, it will be assumed that you are age 65.

If you retire under a non-disability pension and later you are eligible to convert, and do convert, to a disability pension under the Retirement Plan, your premium score will be recalculated to assume that you were age 65 when you retired. Your recalculated score will be used to calculate the Premium you

owe as of the first month following the date the Fund Office receives both your notice of entitlement to Social Security benefits and your election to convert your pension.

b) If you qualified under Option 2 in Section 4(A)

Your “Rule of 100” score is determined at the time of your initial retirement and is based upon your age plus the number of months you were covered under the Southern California Pipe Trades Health & Welfare Fund (Active Plan) divided by 12. For example, if you retire at age 65 with 420 months of Active Plan coverage, you will have a score of 100. If you retire at age 60 with 300 months of Active Plan coverage, you will have a score of 85.

If at the time of your initial retirement, the Social Security Administration has determined that you are disabled, then, in determining your score, it will be assumed that you are age 65.

If the Social Security Administration has not made a disability determination at the time of your initial retirement but later makes such a determination and your “disability entitlement date” is on or before your initial retirement date, then your premium score will be recalculated to assume that you were age 65 when you retired. Your recalculated score will be used to calculate the Premium you owe as of the first month following the date the Fund Office receives your notice of entitlement to Social Security benefits.

In either case (Option 1 or Option 2), your premium score will be reduced by four points for every year (or portion of a year) you work in the plumbing and pipefitting industry for an Employer that is not signed to a United Association master labor agreement. Years before your first year of Retirement Fund Pension Credit (if applicable) will not count for this purpose. However, if you return to work in Covered Employment, you can regain points lost due to working in non-Covered Employment as follows: In addition to earning one new point for each Pension Credit earned, one point lost for working in non-Covered Employment will be restored for every two points earned after returning to Covered Employment. Under Option 1, years before a permanent break in service under the Retirement Plan cannot be restored.

NOTE	Your premium score will be determined once, at the time of your initial retirement, and generally will not later be revised.
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Under the “Rule of 100”, your score is then converted to a “Range Class” based on the scale below:

Range Class	Score From	Score To
A	100	and above
B	95	99.99
C	90	94.99
D	85	89.99
E	80	84.99
F	75	79.99
G	below 75	

● **Section 6(E) is replaced as follows:**

E) Coverage for Pensioners Eligible for a Retroactive Disability Benefit

a) If you qualified under Option 1 in Section 4(A)

If you (1) are awarded a retroactive disability pension under the Southern California Pipe Trades Retirement Fund, (2) you qualify for and elect coverage in this Plan, and (3) you provide proof of Continuous Comparable Coverage since your most recent month of eligibility in the Southern California Pipe Trades Health & Welfare Fund, you will be eligible under, and pay monthly premiums to, this Plan as of your Annuity Starting Date, and not your earlier “disability entitlement date”.

b) If you qualified under Option 2 in Section 4(A)

If (1) the Social Security Administration determines that you are disabled, (2) you qualify for and elect coverage in this Plan, and (3) you provide proof of Continuous Comparable Coverage since your most recent month of eligibility in the Southern California Pipe Trades Health & Welfare Fund, you will be eligible under, and pay monthly premiums to, this Plan as of the first month following the date the Fund Office receives your notice of entitlement to Social Security benefits.

In either case (Option 1 or Option 2):

- Absent proof of Continuous Comparable Coverage, your eligibility under this Plan will be retroactive to your “disability entitlement date”, and you must pay monthly Premiums for the entire retroactive eligibility period.
- Your “disability entitlement date”, not your retirement date or Annuity Starting Date, is used to determine whether or not you meet the requirements to be eligible for coverage from the Plan.
- Your “disability entitlement date” is usually six months after your Social Security “disability onset date”, which is the date the Social Security Administration determines that you first become disabled.
- If you are a disabled Pensioner and you pay for COBRA continuation coverage after your Active Plan Eligibility Bank runs out, any retroactive coverage from this Plan will start after the end of the COBRA coverage period.

Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund

Summary Plan Description

Appendix 1

Southern California Pipe Trades Retirement Fund Suspension of Benefit and Temporary Waiver Rules

The following are sections from the Southern California Pipe Trades Retirement Fund Summary Plan Description that relate to when your Pensioners & Surviving Spouses Health Fund coverage may be suspended and reinstated. See Section 4(E) of this Pensioners & Surviving Spouses Health Fund SPD.

Southern California Pipe Trades Retirement Fund

SECTION

12. RETIREMENT AND SUSPENSION

A) Retirement-Severance from Employment

i) Before Age 65

If you have not reached Normal Retirement Age (generally age 65) then, to be considered retired and eligible to apply for and receive an early or service pension benefit from the Plan, you must retire and refrain from any and all employment with Employers participating in the Retirement Fund and must sever any and all employment with Employers participating in the Retirement Fund before your Annuity Starting Date.

ii) Age 65 and Older

If you have reached Normal Retirement Age or older, you will be considered retired and eligible to apply for and receive benefits if you refrain from employment prohibited by the Plan and from all employment or work in the State of California in the plumbing and pipefitting industry in the same trade or craft in which you earned Pension Credits, with any Employer (whether or not signatory to a Collective Bargaining Agreement) or self-employed. However, you may work up to 39 hours per month in this type of employment without affecting your eligibility to retire.

B) Suspension of Benefits Upon Return to Employment

If you retire but subsequently return to work and work in what the Plan defines as “disqualified employment”, your benefit may be suspended as explained below.

i) Disqualified Employment Before Age 65

If you retire before age 65 and later return to work, your benefit will be suspended from payment if you accept employment or activity in the plumbing or pipefitting industry. Employment or activity in the plumbing and pipefitting industry means the industry in which Employees covered by this Plan are employed and related businesses, and any industry that falls under the trade jurisdiction of the United Association or any of its local unions. Disqualified Employment in this industry includes all jobsite and offsite construction, prefabrication, pre-cutting, supervisory, design, labor relations, expediting and maintenance work, employment as an Employer or for a labor organization, within the jurisdiction of District Council No. 16. The scope of this prohibition includes work for another person or company or through self-employment even if the pensioner is not doing the work directly but is supervising, directing or assigning work, or subcontracting.

Certain work in the industry is acceptable and will not be considered “disqualified employment”.

- a) It is acceptable for you to return to work and perform, design, or estimating and/or consulting work in the plumbing and pipefitting industry so long as all of the following requirements are met:
 - 1. The work is for an Employer that is signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union; and

2. The work is not performed on a jobsite; and
 3. The work is performed as an actual employee of an Employer, not as an independent employer or sub-employer; and
 4. The product of your work is supplied only to an entity that is signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union.
- b) It will not be considered “disqualified employment” if you return to work as a corporate officer and hold a contractor’s license, or serve as an officer of the corporation and/or perform managerial, design, estimating or consulting work for a corporation signatory to Collective Bargaining Agreement requiring contributions to the Fund.
- c) In addition, it will not be considered “disqualified employment” if you return to work with the United Association or any of its affiliates outside of District Council No. 16. Employment by the United Association is also acceptable.
- d) Public and private employment as an instructor teaching skills that are related to the plumbing and pipefitting industry is permissible, but only if such instruction is related to and approved by an apprenticeship or journeymen training program sponsored by the United Association or an affiliated local union.
- e) Work as a civil servant will not be considered “disqualified employment”. You may return to work in the plumbing and pipefitting industry as a Civil Servant for a federal, state, local or quasi- governmental entity pursuant to applicable laws governing Civil Servants. However, with respect to all credit earned in excess of 7.05 cents per hour after January 1, 2006, governmental employment as a Civil Servant in the plumbing and pipefitting industry will be considered “disqualified employment”. If you worked your first Hour of Service under the Plan on or after July 1, 2006, work in the plumbing and pipefitting industry in governmental employment as a Civil Servant will be considered “disqualified employment” and if you are a post June 30, 2006 Participant who returns to such work, you will have your pension benefit suspended.

ii) Disqualified Employment Between Age 65 and Age 70½

If you are between the ages of 65 and 70½ and you retire and later return to work, your benefit will be suspended from payment if you work, within the State of California, 40 or more hours per month in the same industry, trade, or craft in which you accrued pension benefits. This includes self-employment as well as work as an Employee. It will not be considered disqualified employment, however, and your benefit will not be suspended, if you return to work in any of the categories of jobs that constitute exceptions to “disqualified employment” for Pensioners returning to work prior to Normal Retirement Age, as set forth immediately above.

iii) Employment Permitted After Age 70½

Starting on the date on which you reach age 70½, there are no restrictions on the type of work or number of hours of work you may perform while receiving pension payments.

C) Suspension of Payments

If you become employed in “disqualified employment” as described above, your benefits from the Plan will be suspended for any month of such employment. If you are younger than age 65, payments will be suspended for an additional period of six months following the end of the “disqualified employment”, (18 months) if you fail to notify the Fund Office, but in no event beyond age 65.

If you are contemplating post-retirement employment, you should notify the Fund Office in writing before starting work.

If you are younger than age 70½ and receiving a pension from this Fund, you will be required to complete an Annual Statement by Pensioner form which lists all employment performed by you or which certifies that you did not engage in “disqualified employment” during the preceding year. If this information is not provided by May 15, you will not receive your July pension payment and payments will not resume until the Fund Office receives the information. You will be required to submit your tax returns in the event the Trustees request that you confirm information that you have provided in the Annual Statement by Pensioner or where no other appropriate evidence is available.

The Trustees will recover the amount of any previous payments that should have been suspended, through offset against future monthly benefit payments or other lawful means.

If your benefits have been suspended, you must notify the Trustees, in writing, when the “disqualified employment” has ended. Benefit payments will not be re-started until such notice has been received. When the Trustees receive the notice, they will examine the circumstances of the employment and advise you on how the recovery of any improperly made payments will be scheduled.

If you have any questions as to whether a job you plan to take will cause a suspension, you should write to the Fund Office, giving the name of the Employer for whom you intend to work and a complete job description signed by the Employer describing the work you propose to perform. You will be advised if this work will cause a suspension of your benefits.

NOTE	The Southern California Pipe Trades Pensioners and Surviving Spouses Health Fund says that a pensioner who engages in certain kinds of post-retirement employment must have his coverage suspended. Certain post-retirement employment may result in a permanent loss of eligibility to participate in the Pensioners Health Plan. In certain cases, you may instead be eligible for coverage under the Southern California Pipe Trades Health & Welfare Fund (active plan). You are strongly encouraged to study the Pensioners Health Fund SPD.
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SECTION

13. TEMPORARY WAIVER PROGRAM FOR PENSIONERS TO RETURN TO WORK

Although employment in the plumbing and pipefitting industry is considered disqualified employment for which benefits may be suspended, the Trustees may temporarily permit employment in certain positions in the industry as they determine is reasonable and appropriate given the needs of the industry. All such waivers of the disqualified employment rules set forth above, shall be temporary, and shall expire on a date set by the Trustees or upon revocation by the Trustees. The following work is subject to the temporary work waiver program:

A) Work as a Superintendent, Project Manager, or Labor Relations Representative in the Plumbing and Pipefitting Industry, Provided All of the Following Conditions are Met:

- i) The work is for an Employer that is signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union;
- ii) The work does not displace or take away any work from bargaining unit Employees under the applicable Collective Bargaining Agreement;
- iii) The work does not involve employment for which contributions will be paid to the Southern California Pipe Trades Retirement Fund;
- iv) The work must not include any of the duties of a foreman or a general foreman;
- v) The duties of a position as a superintendent or project manager must include the supervision of general foremen and foremen and must not include the direct supervision of work crews;
- vi) The employment must not be in the same position or involve substantially the same duties as the pensioner had with the Employer before he retired;
- vii) The majority of the duties performed in a position as a labor relations representative must involve labor relations;
- viii) The work must be performed as an actual employee of the Employer, not as an independent employer or subcontractor; and
- ix) The product of the work for the Employer may not be supplied to an entity that is not signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union.

B) Design or Estimating Work in the Plumbing and Pipefitting Industry, Performed Either On or Off a Jobsite, Provided All of the Following Conditions are Met:

- i) The work is for an Employer that is signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union;

- ii) The work does not displace or take away work from bargaining unit Employees under the applicable Collective Bargaining Agreement;
- iii) The work is performed as an actual employee of the Employer, not as an independent employer or subcontractor;
- iv) The product of the work may not be supplied to an entity that is not signatory to a Collective Bargaining Agreement with the United Association or an affiliated local union.

C) Work in Covered Employment for an Employer Contributing to the Fund Under the Following Requirements and Conditions:

- i) This program applies only to jobs for which a waiver has been granted. If there is a labor shortage that cannot be met by working Participants, District Council No. 16 may ask the Trustees for a temporary waiver. A special committee of the Trustees will then decide whether to grant a temporary waiver of the rules for suspension of pension benefits.
- ii) The waivers will be limited to work at a specific jobsite or work of a specific skill type. The waivers will be temporary and subject to cancellation at any time. Work outside the scope of the waivers will still be subject to suspension of pension benefits.
- iii) The program is only available to pensioners who have been receiving a pension for at least two years.
- iv) If you are employed under this program, you will continue to receive your monthly pension benefit as long as you are working in accordance with the jobsite and other limitations of the waiver. You will also receive credit under the Plan for periods of such employment, and your pension amount will be adjusted annually to account for the increased credit. No adjustments will be made to the pension amount for any prior years, and the adjustments will be limited to the additional incremental amount earned for the year during the waiver employment.
- v) If you are employed under this program, you will not lose your entitlement to the annual payment from the Southern California Pipe Trades Christmas Bonus Fund as long as you are working in accordance with the jobsite or other limitations of the waiver.
- vi) If you stay on the job after the waiver is canceled or if you work outside the limitations of the waiver, your pension benefits will be suspended, your coverage will terminate and you will not be entitled to a benefit from the Southern California Pipe Trades Christmas Bonus Fund for the applicable year.

NOTE	These waivers only apply to the Southern California Pipe Trades Retirement Fund. You should check with the Plumbers and Pipefitters National Pension Fund or other benefit funds to determine if benefits received from those plans will be affected by this type of employment.
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