

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds



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DISQUALIFYING EMPLOYMENT AND SUSPENSION OF BENEFITS

To receive pension benefits from the Teamsters Joint Council No. 83 of Virginia Pension Fund, you must withdraw and refrain from Disqualifying Employment as defined in Article 4, Section 4.11 of the Pension Plan Document and outlined in the chart below.

Age	Work Considered Disqualifying
Before Normal Retirement Age (usually 65)	<ol style="list-style-type: none"> 1. Employment with an employer who pays into the Plan (a Contributing Employer), unless <ol style="list-style-type: none"> a. you work less than 40 hours in a calendar month for a Contributing Employer that pays contributions at or above the prevailing NMF agreement casual rate for each day you work, or b. you become permanently disabled to perform the duties of your covered occupation while working in Covered Employment, you may return to work for your former Contributing Employer in non-covered employment, or 2. Employment with an employer who competes with a Contributing Employer.
After Normal Retirement Age but before 70½ years old (usually between 65 and 70½)	<p>Working 40 or more hours per month:</p> <ol style="list-style-type: none"> 1. in an industry whose employees were covered by the Plan as of the date you retire or your Normal Retirement Age, and 2. in the geographic area covered by the Plan as of the earlier of the date you retired or your Normal Retirement Age, and 3. in a trade or craft, including supervisory work in which you were working at any time under the Plan.
After 70½	None

Participants who continue working in Covered Employment after their Normal Retirement Age will continue to accrue Benefit Accrual Service during such periods of Covered Employment.

Participants who commence their receipt of their pension benefits after Normal Retirement Age and did not engage in Disqualifying Employment after Normal Retirement Age will receive an actuarial increase in benefits in accordance with the Actuarial Assumptions stated in Appendix IV of the Pension Plan Document.

Once you commence your receipt of pension benefits, the Pension Fund will suspend and permanently withhold your monthly benefit for any month in which you are employed or self-employed in Disqualifying Employment. If you have reached Normal Retirement Age (usually age 65) and you return to work, the Trustees have the right to assume that you are working 40 hours per month and suspend your pension. You have the right to prove to the Trustees' satisfaction that your employment was for less than 40 hours in any such month.

You must notify the Fund in writing within 15 days after starting any job that may be Disqualifying Employment, no matter how many hours you plan to work or have worked. You can request a determination whether a job you are considering would result in a suspension of pension benefits by filing a written request in accordance with the procedure described in Section 4.13(d)(4) of the Pension Plan Document or submitting a 'REQUEST FOR POST-RETIREMENT EMPLOYMENT APPROVAL' form obtained from the Fund office. The Fund has the right to request additional information before making a ruling. If you do not agree with the Fund's ruling, you have the right to appeal the ruling to the Fund's trustees in accordance with the claims appeal procedure set forth in Section 9.10.

If you die while your pension is in suspense, any form of benefit you elected upon retiring under the Plan, including the Joint and Survivor Benefit and Contingent Annuitant Option, remains in effect.

To restart your pension, you must submit a notarized statement to the Fund office, advising that you have stopped working in Disqualifying Employment. Upon receipt of such a statement, your benefits will be reinstated as of the first month after your Disqualifying Employment ended. However, if Disqualifying Employment occurred during months in which you had already been paid, the Fund will seek a refund of the benefits paid to you. To obtain the money, the Fund will withhold a portion or all of your pension payments once they begin again.

If you have reached Normal Retirement Age (usually 65), the Fund may withhold up to 25% of your monthly payment with the exception of the first payment made to you. For this payment alone, the Fund may withhold up to 100% of your benefit. If you are under Normal Retirement Age, the Fund has the right to withhold your entire pension benefit until the overpayment is recouped. If you die before the money is repaid, the Fund will deduct the proper amount from any benefits due your Designated Beneficiary, Spouse, Contingent Annuitant or estate.

The applicable United States Department of Labor Regulations may be found in 29 C.F.R., Section 2530.203-3. You may also wish to refer to Sections 4.11 through 4.13 of the Pension Plan Document.

As always, you may call the Fund Office at 1-800-852-0806 or 282-3131, locally, if you have any questions regarding the rules governing suspension and post-retirement employment.