

The Indiana Laborers Pension Fund does not allow pension benefits to be paid for a month in which you worked 40 or more hours in an industry, trade, craft and geographic area as described in Article 13, Section 13.02 below:

(a) A Participant shall be reemployed in or continue in Suspensible Employment if his employment meets the criteria of subsections (1), (2) and (3):

(1) In an Industry in which Employees covered by the Plan were employed and accrued benefits under the Plan as a result of such employment at the time that benefit payments commenced or would have commenced if such Participant had not been reemployed or continued in employment (Industry means the business activities of the types engaged in by any Employer);

(2) In a Trade or Craft in which such Participant was employed at any time under the Plan. Trade or Craft means:

- (A) A skill or skills learned during a significant period of training or practice, which is applicable in occupations in some industry;
- (B) A skill or skills relating to selling, retailing, managerial, clinical or professional occupations; or
- (C) Supervisory activities relating to a skill or skills described in (A) or (B) above.

The determination of what constitutes a Trade or Craft shall be made in a manner consistent with final Department of Labor Regulation Section 2530.203 3(c)(2)(ii);

(3) In the Geographic Area covered by the Plan at the time that benefit payments commenced or would have commenced if such Participant had not been reemployed or continued in employment (Geographic Area covered by the Plan includes Indiana and the remainder of any Standard Metropolitan Statistical Area which falls in part within Indiana, determined as of the time that benefit payments commenced or would have commenced if such Participant had not been reemployed or continued in employment), and the following counties located in the State of Kentucky: Crittenden, Henderson, Union and Webster.

Notwithstanding the forgoing, employment with an Employer in a capacity not covered by any classification of the applicable collective bargaining agreement shall be deemed not to be Suspensible Employment.

(b) A Participant shall be credited with one (1) hour of Service for each hour for which he is directly or indirectly paid, or entitled to payment, by his Employer:

- (1) For the performance of duties during any calendar month; and
- (2) For reasons other than the performance of duties during any calendar month, whether or not the employment relationship has terminated (such as vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty or leave of absence).