



MASSACHUSETTS LABORERS' PENSION FUND

P.O. Box 1501, 1400 District Avenue, Suite 200

Burlington, Massachusetts 01803

Telephone (781) 272-1000 • Toll Free (800) 342-3792 • Fax (781) 272-2226 • pension@mlbf.org

Massachusetts Laborers' Pension Fund Carve-Out Pilot Program FAQs

Q: I am a Laborer working for a signatory contractor in a bargaining unit position. I am eligible to begin collecting my MLBF Pension. Can I collect my MLBF Pension while still working for my current employer but in a non-bargaining unit position?

A: Ordinarily, the answer is no, you may not collect your MLBF Pension in these circumstances unless you begin working in the position on/after April following the year in which you turn age 70.5. However, there is a new Carve-Out Pilot Program that allows you to work in certain circumstances while collecting your pension.

Q: Who is eligible for the Carve-Out Program under the Massachusetts Laborer's Pension Fund?

A: To be eligible, you must be (a) 62 years of age or older, and (b) a member in good standing with a Local Union of the Massachusetts & Northern New England Laborers' District Council.

Q: What are the positions covered under the Carve-Out Program?

A: Only certain positions are eligible for the Program. Eligible positions are: Estimator, Safety Officer, Project Engineer, Project Manager, Superintendent, Operations Manager, Quality Assurance or Quality Control Supervisor, or any other position approved by the Board of Trustees **provided the following requirements are met:**

1. Your employer is not now making, and has not in the past made, contributions to MLBF for members in your position; and
2. You are not directly supervising members.

Q: Does my employer still pay into the Massachusetts Laborers' Pension Fund on my behalf for my work under the Carve-out Program?

A: No, a Carve-out position is not a bargaining unit position, an employer does not pay into MLBF for this position, and there are thus no corresponding MLBF benefits for this work.

Q: Do I have to notify MLBF that I am working in one of the qualified positions in order to participate in the Carve-out Program?

A: Yes. You **MUST** apply for the program by notifying MLBF in writing **BEFORE** you start in one of the qualified carve-out positions. You must provide information necessary to determine whether you are eligible for the program. You may use the sample form letter, but please be sure to fill in your specific



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details. Please email your request to Pension@mlbf.org or mail to Massachusetts Laborers' Pension Fund, PO Box 1501, 1400 District Ave, Suite 200, Burlington, MA 01803-1501. Note that your employer must also notify MLBF as set-out below. Once approved, you will receive a letter from MLBF that you have been accepted into the program.

Q: I am an employer who would like to have one of my employees participate in the Carve-out Program. What do I do?

A: You must provide MLBF the information necessary to determine whether your employee is eligible for the Program. You may use the sample employer form letter, but with the specific details of your request filled in. Please email your request to Pension@mlbf.org or mail to Massachusetts Laborers' Pension Fund, PO Box 1501, 1400 District Ave, Suite 200, Burlington, MA 01803-1501.

Q: What happens if I do not receive approval from MLBF before I start working in a qualified position while collecting my pension?

A: Your work for the employer will be deemed suspendable employment, and your pension payments will be suspended and any overpayments collectable subject to the plan's suspension rules.

Q: What must I do to maintain my eligibility for the program?

A: To remain eligible for the program, you and your employer must comply with the terms of the program. To that end, you must submit an annual recertification confirming that you continue to work in the position which was approved by MLBF. Please see the sample recertification letter.

Q: Is this a permanent program?

A: This is a **pilot program and may** be extended or modified at the discretion of the Board of Trustees.

Q: I have additional questions about the Carve-out program. Who can I contact?

A: Please contact the Massachusetts Laborers' Pension Fund at **781-272-1000 x150** with any questions.

Please refer to your Pension SPD for more detailed descriptions of your benefits and eligibility for benefits. Plan provisions are determined by the Plan document. If there is a discrepancy between the Plan documents and this statement, the Plan document will govern.