



GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION
6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499

October 3, 2023

TO: ALL ELIGIBLE PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS PENSION FUND

RE: TEMPORARY WINDOW FOR WORKING IN DISQUALIFYING EMPLOYMENT THAT IS ALSO COVERED EMPLOYMENT

ANNOUNCING AN IMPORTANT CHANGE TO YOUR PENSION PLAN BENEFITS SUMMARY OF MATERIAL MODIFICATIONS

This Participant Notice will advise you of certain plan changes that have been made to the Greater Kansas City Laborers' Pension Fund (the Plan). Please read this SMM in its entirety, share it with your family and store it with your Summary Plan Description (SPD).

Effective November 1, 2023 through October 31, 2024, the Board of Trustees has again established a temporary window that discontinues the Plan rule that suspends your pension benefits if you work more than 475 hours of Disqualifying Employment that is also Covered Employment in retirement. **Please note that this temporary window applies only to a retiree working in Covered Employment.**

Under the temporary window, a retiree in pay status can work an unlimited number of hours in Covered Employment between November 1, 2023 through October 31, 2024 without having their monthly benefit suspended.

The temporary change to the rules is only available for the period of November 1, 2023 through October 31, 2024. On November 1, 2024, the number of hours of work allowed will revert back to the Plan rule for retirees working in disqualifying employment that is also covered employment, 475 hours, as provided for in Section 6.13(a) of the Plan Document.

The temporary change to the rules only applies to retirees who have been retired for at least four months prior to or during the temporary window period of November 1, 2023 through October 31, 2024. For example, if you retired on October 1, 2023, this temporary window will not apply to you until February 1, 2024. Until February 1, 2024, the standard Plan rules will apply (i.e. you cannot work more than 475 hours).

The temporary rule does not apply to work in Disqualifying Employment, which is not Covered Employment. If a retiree works in Disqualifying Employment, his or her benefit may be suspended. Review the Summary Plan Description or contact the Fund Administrator for more information about Disqualifying Employment.

(OVER)

Reminder of Eligibility Requirements for Commencing Your Pension

To become eligible to commence any pension benefit under the Plan you must sever all employment with all Contributing Employers. **The temporary window to the Disqualifying Employment rules described above does not alter this eligibility requirement.**

If you have any questions about this SMM or your Pension benefits in general, we encourage you to contact the Fund Office at (913) 236-5490.

Sincerely,

Board of Trustees

This announcement serves as a Summary of Material Modifications (SMM) for the Greater Kansas City Laborers Pension Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.



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Managed for the Trustees by:
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September 30, 2022

TO: ALL ELIGIBLE PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS PENSION FUND

RE: TEMPORARY WINDOW FOR WORKING IN DISQUALIFYING EMPLOYMENT THAT IS ALSO COVERED EMPLOYMENT

ANNOUNCING AN IMPORTANT CHANGE TO YOUR PENSION PLAN BENEFITS SUMMARY OF MATERIAL MODIFICATIONS

This Participant Notice will advise you of certain plan changes that have been made to the Greater Kansas City Laborers' Pension Fund (the Plan). Please read this SMM in its entirety, share it with your family and store it with your Summary Plan Description (SPD).

Effective July 1, 2022 through October 31, 2023, the Board of Trustees has established a temporary window that discontinues the Plan rule that suspends your pension benefits if you work more than 475 hours of Disqualifying Employment that is also Covered Employment in retirement. **Please note that this temporary window applies only to a retiree working in Covered Employment.**

Under the temporary window, a retiree in pay status can work an unlimited number of hours in Covered Employment between July 1, 2022 through October 31, 2023 without having their monthly benefit suspended.

The temporary change to the rules is only available for the period of July 1, 2022 through October 31, 2023. On November 1, 2023, the number of hours of work allowed will revert back to the Plan rule for retirees working in disqualifying employment that is also covered employment, 475 hours, as provided for in Section 6.13(a) of the Plan Document.

The temporary change to the rules only applies to retirees who have been retired for at least four months prior to or during the temporary window period of July 1, 2022 through October 31, 2023. For example, if you retired on June 1, 2022, this temporary window will not apply to you until October 1, 2022. Until October 1, 2022, the standard Plan rules will apply (i.e. you cannot work more than 475 hours).

The temporary rule does not apply to work in Disqualifying Employment, which is not Covered Employment. If a retiree works in Disqualifying Employment, his or her benefit may be suspended. Review the Summary Plan Description or contact the Fund Administrator for more information about Disqualifying Employment.

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June 24, 2022

**TO: ALL ELIGIBLE PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS
PENSION FUND**

RE: CHANGES TO THE DISABILITY BENEFIT

The purpose of this Summary of Material Modification (SMM) is to inform you of changes to the disability benefit offered by the Greater Kansas City Laborers Pension Fund (or the “Plan”). Please read this SMM in its entirety, share it with your family and store it with your Summary Plan Description (SPD).

For disability claims filed on or after September 1, 2022, a determination by the Social Security Administration that the participant is totally and permanently disabled shall constitute a presumption that the participant is totally and permanently disabled under the Plan.

For disability claims filed on or after September 1, 2022, “Total and Permanent Disability” shall mean a physical or mental condition of a participant as evidenced by an award of disability by the Social Security Administration that permanently and totally prevents such participant from engaging in any regular occupation or employment for remuneration or profit and which will be permanent and continuous during the remainder of the participant’s life.

For disability claims filed on or after September 1, 2022, a Disability Pension shall commence upon the later of a) the first day of the month following the month the participant’s completed application for benefits is approved, or b) the disability onset date determined by the Social Security Administration.

If you have any questions about this SMM or your Pension benefits in general, we encourage you to contact the Fund Office at (913) 236-5490.

Sincerely,

Board of Trustees

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