

**GUIDE TO YOUR BENEFITS
FROM THE
UIW PENSION PLAN**



September 2024

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INTRODUCTION

This booklet describes the benefits available to you from the United Industrial Workers Pension Plan ("UIW Pension Plan" or "UIWPP").

The UIW Pension Plan is a multi-employer employee benefit plan. It provides defined benefit pensions for employees of employers who have collective bargaining agreements with the United Industrial, Service, Transportation, Professional and Government Workers of North America ("UIW" or "Union"), or affiliated unions. The Plan is funded through contributions made by these employers. The contribution rate is actuarially determined. The assets of the Plan are held in trust for the participants and beneficiaries.

This booklet contains important information about your pension benefits. Read it carefully and keep it for future use. You may also view the booklet online at: uiwunion.org/pension-plan. In the event of any significant changes to these benefits, the Plan will mail you a notice of the changes; or, if you have consented, will email these notices to you. Notice of benefit changes will also be posted online at: <https://uiwunion.org>. If you have questions, contact the Plan at 301-899-0675. Please note that this version of the Summary Plan Description booklet is always on the UIW Union website. A Spanish language version of this Summary Plan Description is also available online at: uiwunion.org/pension-plan.

For disabled participants, this book also is available in large print and recorded versions. To request these versions, you can contact the Plan's office at 301-899-0675 or via mail at:

UIW Pension Plan
5201 Capital Gateway Drive
Camp Springs, Maryland 20746

This booklet is referred to as the Summary Plan Description or SPD. This booklet is only a summary of the UIW Pension Plan. The Rules and Regulations of the Plan and the Trust Agreement, together with laws that apply to benefit plans, control the payment of benefits.

Benefits paid to participants are governed by the terms of the Plan in effect at the time of retirement and by any later amendments that affect their benefits.

INFORMATION YOU SHOULD BE AWARE OF

The UIW Pension Plan is directed by a group of people called the Board of Trustees. The Board of Trustees has the absolute authority to make changes to the Plan. As of the date of this booklet, the members of the Board of Trustees are:

Thomas Orzechowski
Karen Horton-Gennette
John Merchant
Laura Lopez

Andrew Pincus
Leah Comer

The members of the Board of Trustees are called *fiduciaries*. As fiduciaries, they have a duty to make prudent decisions regarding the Plan and to act in the best interest of the participants.

The Board of Trustees appoints a person to take care of the daily operations of the Plan. This person is called the Plan Administrator. The Plan Administrator of the UIW Pension Plan is Margaret R. Bowen.

You can contact the Board of Trustees and the Plan Administrator at:

UIW Pension Plan
5201 Capital Gateway Drive
Camp Springs, Maryland 20746
(301) 899-0675

Legal process may be served on the Plan Administrator or the Board of Trustees at the above address.

Since the Plan's records are kept on a calendar year basis the end of the Plan year is December 31.

The Internal Revenue Service Identification Number for the UIW Pension Plan is 11-6106805.

WORDS YOU NEED TO UNDERSTAND

beneficiary—the person or persons that you choose to have your death benefit paid to as shown on your UIW Pension Plan beneficiary form;

covered employment—days that you worked for a signatory employer and certain other days described in this booklet;

employee—a person who is, or was, working for a signatory employer, and is, or was, covered by the Plan;

participant—a person who is eligible, or may become eligible, to receive benefits from the Plan. You become a participant in the Plan on June 30 of the year that follows any calendar year during which you receive credit for at least 1,000 hours of service under this Plan;

Plan—the United Industrial Workers Pension Plan (also referred to as “UIW Pension Plan” or “UIWPP”);

service days—days when you worked for an employer who is obligated to pay into the UIW Pension Plan for your benefits and days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act (“USERRA”);

signatory employer—an employer who agrees to make payments to the Plan so that their employees will receive benefits;

spouse—The person to whom you are legally married or the Plan will recognize your common law marriage if it is established by state law where you reside.

WHAT PENSION BENEFITS CAN I RECEIVE FROM THE PLAN?

Not everyone has the same goals in mind when they plan for retirement. Because of this, the Plan provides four pension benefits. These four pension benefits are:

- NORMAL PENSION
- DEFERRED VESTED PENSION
- EARLY RETIREMENT PENSION
- DISABILITY PENSION

WHEN DO I BECOME A PARTICIPANT IN THE PLAN?

You become a participant in the Plan on June 30 of the year that follows any calendar year during which you receive credit for at least 1,000 hours of service.

WHAT TIME CAN BE COUNTED AS SERVICE UNDER THE PLAN?

Service

To qualify for any of the pension benefits described in this booklet, the following time will be counted as service under the Plan:

- time that you worked for an employer who is obligated to pay into the Plan for your benefits;
- time that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA"). *The amount of credit you will receive will be based upon an average of your yearly hours of service prior to military service. In accordance with USERRA, credit for military service will not be granted at all if your military service exceeded five years;*
- time that you received weekly disability payments from the United Industrial Workers Health and Benefits Plan *prior to March 31, 2006;*
- time for which you received back pay from an employer who is obligated to pay into the Plan for your benefits.

This time is the only service that can be used to figure the amount of your pension benefit. **An hour of service is each hour during which you receive credit for service.**

A year of benefit service is a calendar year during which you received credit for at least 1,800 hours of service. If you receive credit for less than 1,800 hours of service in a calendar year, you can receive partial credit for a year of benefit service. Partial credit can be added together to make a year of benefit service.

This partial credit is as follows:

Hours of Service	Quarter of Service	Hours of Service	Quarter of Service
450 - 899	1	1,350 -1,799	3
900 - 1,349	2	1,800 or more	4

Past Service Credit

The Plan may count time when you were working for an employer who had not yet begun paying into the Plan. However, past service credit may only be used to *qualify* you for a pension benefit; it may not be used to increase your benefit amount.

IS THERE ANY WAY I CAN LOSE CREDIT FOR TIME I HAVE WORKED?

If you do not work enough hours each year, you can cause a break in service. You can lose credit for time you have worked through breaks in service. If you lose all of your service credit as the result of breaks in service, then you will no longer be a Plan participant.

However, once you have credit for service after January 1, 1999 and you receive credit for five years of vesting service without any break periods as discussed below, you cannot lose credit for time you have worked. **A year of vesting service is a calendar year in which you receive credit for at least 1,000 hours of service.**

If you do not have credit for service after January 1, 1999, you must have credit for service after January 1, 1976 and credit for ten years of vesting service without any break periods as discussed below, to keep from losing credit for time you have worked.

There are four different break in service rules. Each rule affects a different time period.

The four rules are as follows:

From January 1, 1968 through December 31, 1975

For the years 1968 through 1975, a break in service is any three years in a row during which you received credit for less than 1,800 hours in the three years. If you have three years in a row, with less than 1,800 hours of service, you will lose credit for all your service before and during the break in service.

From January 1, 1976 through December 31, 1984

For the years 1976 through 1984, a break in service is a calendar year during which you received credit for fewer than 500 hours of service. If you have a number of breaks in service in a row, and this number of breaks is the same as or more than your number of years of service, you will lose credit for all your service before and during the breaks in service.

From January 1, 1985 through December 31, 1998

For the years 1985 through 1998, a break in service is a calendar year during which you receive credit for less than 500 hours of service.

If you have credit for five or fewer years of service, you will lose credit for all your service, including the breaks, if you have at least five years in a row with a break in service in each year.

If you have five or more breaks in service in a row, and this number of breaks is the same as or more than your number of years of vesting service, you will lose credit for all your service before and during the breaks in service.

After January 1, 1999

For 1999 and later years, a break in service is a calendar year during which you receive credit for less than 500 hours of service. If you have credit for less than five years of service and you have five or more breaks in service in a row, you will lose credit for all your service before and during the breaks in service.

WHAT TIME CAN BE COUNTED TO PREVENT A BREAK IN SERVICE?

In addition to time for which you received credit for service, there is other time that can be counted to prevent a break in service. This time includes:

- when you were receiving vacation pay from your employer;
- when you were receiving disability payments directly or indirectly from your employer;
- time after January 1, 1985 when you were unable to work because of pregnancy or because you needed to care for your newborn or newly adopted infant up to a maximum of 500 hours.

WHAT ARE THE REQUIREMENTS FOR EACH OF THE PENSION BENEFITS?

Each of the four pension benefits has its own special requirements. These requirements are as follows:

Normal Pension

You can retire on a Normal Pension if you have reached normal retirement **age 65** and you have credit for 25 years of benefit service with at least 1,800 hours of service in each year.

Deferred Vested Pension

You can retire on a Deferred Vested Pension if you have reached normal retirement **age 65** and you must have credit for at least one hour of service after January 1, 1999 and have credit for 5 years of service with at least 1,000 hours of service in each year.

If you do not have credit for service after January 1, 1999, but you have credit for at least one hour of service after January 1, 1976, you can receive a Deferred Vested Pension if you have credit for 10 years of service with at least 1,000 hours of service in each year.

Early Retirement Pension

You can retire on an Early Retirement Pension if you have reached **age 62**. To receive this pension, you must have credit for 15 years of benefit service with at least 1,800 hours of service in each year. However, because you can retire before you reach normal retirement age, the pension benefit amount will be reduced.

Disability Pension

You can retire on a Disability Pension if you are totally and permanently disabled and can no longer work. As proof of your disability, you must have a Social Security Disability Award. You can receive this pension at any age. To receive this pension, you must have credit for 15 years of benefit service with at least 1,800 hours of service in each year.

HOW MUCH MONEY CAN I RECEIVE AS A PENSION BENEFIT?

If you worked both *before and after January 1, 1989*, you must complete the three steps below to figure your pension benefit. If you only worked after January 1, 1989, you only need to complete step 2. **Note:** This method is also used to *begin* to figure the amount of an Early Retirement Pension benefit (for information regarding how to calculate reduction after steps 1-3, review "HOW MUCH MONEY CAN I RECEIVE AS AN EARLY RETIREMENT PENSION BENEFIT?" on page 9).

Step 1

To figure the amount of your monthly benefit, you must first figure the benefit you have earned for service *before* January 1, 1989. To do this, you will need to know the amount that your employer contributed to the Plan (hourly) on December 31, 1988.

- Compare your employer's hourly contribution with the **Table of Benefit Amounts** to find your benefit amount.
- Multiply your benefit amount by the number of years of benefit service you have earned before January 1, 1989. This is the monthly amount of the benefit you have earned for your service before January 1, 1989.

TABLE OF BENEFIT AMOUNTS

EMPLOYER CONTRIBUTION	BENEFIT AMOUNT	EMPLOYER CONTRIBUTION	BENEFIT AMOUNT
Less than .20	\$12.00	.45 - .49	\$30.00
.20 - .24	\$15.00	.50 - .54	\$33.00
.25 - .29	\$18.00	.55 - .59	\$36.00
.30 - .34	\$21.00	.60 - \$1.19	\$39.00
.35 - .39	\$24.00	\$1.20 or more	\$45.00
.40 - .44	\$27.00		

Step 2

To figure the amount of your full monthly benefit, you must next figure the benefit you have earned for service *after* December 31, 1988. To do this, you will need to know the amounts of your employer's hourly contributions for each of the years you worked after 1988.

- Multiply the amount of your employer's hourly contribution for each year by the number of hours you worked in each year. You must repeat this step for each year you worked after December 31, 1988.
- Add these yearly amounts together.
- Multiply the result by .0375 to find the monthly amount of the benefit you have earned for service after 1988.

Step 3

Add the results of Step 1 and Step 2 together. This is the total amount of your monthly pension benefit.

Example:

Lloyd retired at the end of 2018. His service began in 1985 and he has credit for 33 years of benefit service.

On December 31, 1988, Lloyd's employer was paying contributions of 30 cents per hour to the Plan. He looks in the Table of Benefit Amounts and finds that \$21.00 is his benefit amount. He then multiplies \$21.00 by the 3 years of benefit service he earned before January 1, 1989. He finds that \$63.00 is his benefit amount for this service.

For the five years 1989 through 1993, Lloyd's employer contributed 30 cents per hour to the Plan. For the nine years 1994 through 2002, Lloyd's employer contributed 35 cents per hour to the Plan. For the ten years 2003 through 2012, Lloyd's employer contributed .40 cents per hour to the Plan. For the six years 2013 through 2018, Lloyd's employer contributed .50 cents per hour to the Plan. During each of these 29 years, Lloyd worked 1,800 hours. To figure his benefit Lloyd multiplies his employer's contribution by the hours he worked.

For 1989 to 1993: $.30 \times 1,800 = \$540$
 $\$540 \times 5 \text{ years} = \$2,700$

For 1994 to 2002: $.35 \times 1,800 = \$630$
 $\$630 \times 9 \text{ years} = \$5,670$

For 2003 to 2012: $.40 \times 1,800 = \$720$
 $\$720 \times 10 \text{ years} = \$7,200$

For 2013 to 2018: $.50 \times 1,800 = \$900$
 $\$900 \times 6 \text{ years} = \$5,400$

Lloyd adds the totals for each of the 29 years together and finds \$20,970 to be the result. By multiplying \$20,970 by .0375, he finds that \$786.38 is the benefit for his service after December 31, 1988. By adding \$63.00 and \$786.38 together, Lloyd finds his total pension benefit of \$849.38 per month.

HOW MUCH MONEY CAN I RECEIVE AS AN EARLY RETIREMENT PENSION BENEFIT?

The amount of your Early Retirement Pension benefit is based on the amount you would have received had you retired on a Normal Pension. However, because you can retire before you reach normal retirement age 65, the amount you would have received must be reduced.

The amount of this reduction will depend on how old you are when you begin receiving your pension. Your pension will be reduced by five ninths (5/9) of one percent (1%) for each month that your date of retirement is before you attain age 65. The younger you are when you begin receiving your pension, the greater the total reduction will be.

CAN I CONVERT MY MONTHLY ANNUITY TO A SINGLE LUMP SUM PAYMENT (“CASH-OUT”)?

If at the time of your application, the present actuarial value of your pension benefit is \$50,000, or less, you will be given the opportunity to convert your annuity to a lump sum payment. However, if you are married, your spouse must consent to the lump sum payment. If the present actuarial value of your pension benefit is \$7,000, or less, at the time of your application, you will be required to receive your payment in the form of a one-time lump sum payment. If you receive a lump sum, no future benefits will be payable from the Plan.

IF I AM WORKING, WILL I AUTOMATICALLY RECEIVE MY PENSION AT RETIREMENT AGE?

You will not automatically receive your pension benefit at retirement age. To begin receiving your pension benefits, you must file an application with the Plan when you stop working.

If you do not apply for your pension benefit when you reach normal retirement age, and you are no longer working for a signatory employer, the Plan will adjust your benefit to reimburse you for the missing payments between your pension commencement date and the date you were entitled to start your pension.

If you are age 65 or older and you continue to work for a signatory employer, you will be credited for the time worked but not eligible to receive retroactive benefits back to age 65.

You **must** begin receiving your pension on April 1st of the calendar year that follows the year in which you reach age 70½ (mandatory retirement date). Even if you continue to work, you should file an application with the Plan within six months after your 70th birthday.

CAN I CONTINUE TO WORK AFTER RECEIVING MY PENSION?

Once you begin receiving your pension benefit, if you should desire to return to work, you must write to the Plan's Board of Trustees to inform them that you wish to return to work with a signatory employer. Once you return to work, **your pension benefit will be suspended for any month during which you work in excess of 40 hours for a signatory employer** unless you are receiving a mandatory retirement benefit. Once you have stopped working, your pension benefit will be restored and you will be credited for the time worked. The Trustees have the authority to enforce compliance with this provision.

UPON MY DEATH, WHAT PENSION BENEFITS CAN MY SPOUSE RECEIVE?

If you are married for at least one year at the time you retire, the Plan will adjust your monthly benefit to provide you with a joint and survivor annuity benefit. If you choose to continue to receive your benefit as a joint and survivor annuity benefit, your spouse will continue to receive a monthly benefit from the Plan after your death. Your spouse will receive this benefit until his or her death.

To cover the costs of this joint pension, the amount of your monthly benefit will be reduced. The amount of this reduction, which is figured by the Plan, takes into account the ages of you and your spouse at the time of your retirement. The amount of your spouse's monthly benefit will be equal to 50% or 75% of the amount of your monthly benefit depending on which option you choose.

You and your spouse may choose **not** to take advantage of this option by notifying the Plan at the time you retire. If you do so, you will receive your full benefit in the form of a straight-life annuity benefit. For you to receive benefits in the form of a straight-life annuity, your spouse must agree in writing that he/she is waiving his/her right to a survivor's benefit which means they will not receive a benefit upon your death.

If you die at a time when you were eligible for a pension, but you had not yet retired, or at a time when you were vested for a pension but had not reached retirement age, the Plan will pay your spouse a survivor's annuity benefit. The amount of the survivor's benefit will depend on the ages of you and your spouse at the time of your death and the pension benefit that you would have been entitled to.

Depending on the amount of the survivor's benefit, your spouse may have a choice to receive the benefit as a lump-sum at the time of your death or in monthly payments that begin when you would have reached the Plan's earliest retirement age. If monthly payments are chosen, your spouse will receive this benefit until his or her death.

CAN MY EX-SPOUSE RECEIVE PART OF MY PENSION BENEFITS?

Federal law allows your ex-spouse to receive part of your pension benefits if he or she obtains a state court order called a Qualified Domestic Relations Order ("QDRO" or "Order"). You or your attorney can receive a copy of a sample QDRO by contacting the Plan's Legal Department. When the Plan receives a QDRO, the Plan **must** comply with its terms. The Order will specify the amount of benefits the ex-spouse is entitled to receive and may require you to receive your pension in the form of a Joint and Survivor's pension benefit.

When a QDRO is received by the Plan, it is reviewed by Plan counsel to ensure that the Order complies with the Plan's Rules and Regulations. If there is a problem with the validity of the Order, you, your ex-spouse, and your attorneys will be notified within a short time of any changes that need to be made to the Order. Once the executed Order is received by the Plan, it will be retained with your pension records.

HOW DO I APPLY FOR PENSION BENEFITS?

To receive pension benefits, you must file a completed UIW Pension Plan application with the Plan. You can obtain a pension application from your local plan representative, online at: uiwunion.org/pension-plan or by contacting the Plan at 301-899-0675.

You **must** begin receiving your pension by April 1st of the calendar year that follows the year in which you reach age 70½. Even if you continue to work, you should file an application with the Plan within 90 days of your mandatory retirement date.

At the time you file your pension application, you will need to submit the documents listed below. Some pension applicants start collecting these documents as much as a year ahead of time. You may want to start early to avoid any delay in processing your pension application. **Your pension application is not considered complete until you have submitted all required documents.**

The following documents must be submitted with your application if they are not already on file with the Plan office:

- copy of your birth certificate;
- copy of your spouse's birth certificate;
- copy of your marriage certificate;
- copy of your Social Security card or proof of your taxpayer identification number;
- copy of your spouse's Social Security card or proof of his or her taxpayer identification number;
- If you are divorced, copy of your divorce decree(s) and Qualified Domestic Relations Order ("QDRO") if applicable;
- If your spouse is deceased, copy of the death certificate;
- passport size photo (optional);
- any documents supporting past military service;
- If you are claiming past service credit, please provide an itemized Type I Statement of Earnings from the Social Security Administration;

If you are filing for a **Disability Pension**, you also will need a:

- Social Security Disability Award;

NOTE: For a Disability Pension, it is recommended that you file your application at the same time that you apply for your Social Security Disability Award. This will insure that your pension benefit payments begin promptly when you receive your Award.

You should mail your completed pension application, together with the necessary documents, to:

UIW Pension Plan
5201 Capital Gateway Drive
Camp Springs, Maryland 20746

Except for a Disability Pension application, your application will be processed within 90 days and you will be informed by the Plan in writing whether you qualify for a pension benefit or not. Disability Pension applications are processed within 45 days.

WHEN DO PENSION BENEFITS BEGIN?

Your effective date will be the first day of the calendar month following ***the later of*** the date of your completed application **OR** the date when all of the eligibility requirements are met.

WHAT IS THE PENSIONER DEATH BENEFIT?

Upon your death, anyone you have named as a beneficiary can receive a payment from the Plan. The full amount of the pensioner death benefit is \$5,000.

WHO CAN BE MY BENEFICIARY AND HOW MUCH MONEY CAN THEY RECEIVE?

To name a beneficiary, you must complete a beneficiary form provided by the Plan. To claim the ***full amount*** of your death benefit, the beneficiary you have named must be a close relative. Under the Plan's Rules, your beneficiary may be any of the relatives from the following list:

Spouse	Mother	Sister
Child	Father	Brother
Grandchild	Stepmother	Stepsister
Grandmother	Stepfather	Stepbrother
Grandfather	Half-sister	Niece*
Stepchild	Half-brother	Nephew*

**Niece and nephew are defined as the children of the brother or sister of a deceased pensioner.*

The amount of the pensioner death benefit is \$5,000. The death benefit is subject to the funeral expense deduction.

However, if the beneficiary you have named is not a relative on this list, the maximum amount he or she can receive is \$1,000 as a death benefit. If you do not name a beneficiary on a form provided by the Plan, a maximum of \$1,000 will be paid to your estate or to the person who paid for your funeral. **It is extremely important to keep your beneficiary information up to date to ensure that all the benefits you have earned will be paid to your**

beneficiary. Remember, if you experience a life event such as marriage, birth, death, or divorce, you may want to revise your beneficiary designation.

WHAT IS THE FUNERAL EXPENSE DEDUCTION?

If someone has paid for your funeral (other than the government, insurance, or prepaid arrangements), the Plan will pay that person up to \$1,000 towards the funeral expenses. The amount of this payment will be subtracted from the amount of the Death Benefit that your beneficiary will receive.

The amount of funeral expenses that the Plan will pay is limited to \$1,000.

HOW DOES MY BENEFICIARY APPLY FOR MY DEATH BENEFIT?

To receive your death benefit, your beneficiary must file an Application for Death Benefits with the Plan. Your beneficiary can obtain this application from your local plan representative, online at: <https://uiwunion.org/pension-plan> or by contacting the Plan at 301-899-0675.

They must include an itemized funeral bill, paid or unpaid, and an official Certificate of Death with the application. Your beneficiary must also provide the Plan with official documents that show how he or she is related to you.

If your beneficiary is not of legal age, your beneficiary's legal guardian must apply for your death benefit.

Your beneficiary must apply for your death benefit within one year following your date of death.

WHAT RIGHTS DO I HAVE IF THE PLAN DENIES MY APPLICATION FOR PENSION?

If your application for benefits is denied, you have the right to appeal the Plan's decision to the Plan's Board of Trustees.

If the Plan denies your application, a written explanation will be sent to you. If you believe that the Plan should have approved your application, you can request a review by a subcommittee. You must make your request in writing and you must send it within 90 days of the date your application was denied. You may include any documents or information that supports your position when making your request.

If you were denied a disability pension benefit, the Plan will grant you some additional rights to help you with your appeal. Please contact the Plan office for more information concerning these procedures.

Your application will be reviewed by a subcommittee of the Board of Trustees. They

will look at all documents or information that they receive from you or anyone else. After completing their review, the Trustees will make their decision and will notify you in writing.

If the subcommittee's decision is unfavorable, and you have new and pertinent information supporting your case, you may submit an appeal within 60 days to the full Board of Trustees for further consideration.

Your written appeals should be sent to:

Board of Trustees
UIW Pension Plan
5201 Capital Gateway Drive
Camp Springs, Maryland 20746

Any legal action based upon the Plan's denial of benefits must be commenced no later than two (2) years after your appeal is denied by the subcommittee or the Plan's full Board of Trustees (if applicable).

Prior to filing a lawsuit against the Plan, you are required to notify the Plan at 5201 Capital Gateway Drive, Camp Springs, Maryland by delivering notice in person, by certified or registered mail return receipt requested of the specific complaint or allegation(s) against the Plan. The Trustees will review the notice within 60 days and respond. Any legal action must be filed in the U.S. District Court of Maryland.

WHAT HAPPENS IF I RECEIVE AN OVERPAYMENT FROM THE PLAN?

You are responsible to reimburse the Plan for any overpayment made to you. The Plan may take such action as reducing future benefits or seeking repayment of the overpayment.

ARE MY BENEFITS INSURED?

Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC) which is a federal insurance program. The PBGC provides financial assistance to plans that become insolvent. The maximum benefit that the PBGC guarantees is set by law. Normal and early retirement benefits, disability benefits, and certain survivor benefits are insured. For more information about the PBGC and multiemployer benefit guarantees, go to PBGC's website, www.pbgc.gov, or call PBGC toll-free at 1-800-400-7242 (TTY/TDD users may call the Federal relay service toll free at 1-800-877-8339 and ask to be connected to 1-800-400-7242. The PBGC is located at 1200 K. St. N.W., Suite 930, Washington, DC 20005-4026.

HOW WILL THE PLAN NOTIFY ME IF THERE ARE ANY CHANGES IN MY BENEFITS?

If the Trustees decide to make any changes to your benefits, the Plan will notify you electronically or by mail depending on your preference. Once the Plan has your email address the Plan will communicate with you electronically unless you opt out of electronic notices. The Plan will send an e-mail notification whenever important updated Plan information is available online. All important notices will be posted to <https://uiwunion.org/pension-plan>. Please be advised that you have the right to continue to receive paper notices by mail and may also request a copy of any posted document free of charge. To opt out of electronic delivery or to receive a paper copy of any document, send a written request by: email: map@seafarers.org; fax: (301)702-6061; or mail: MAP, 5201 Capital Gateway Drive, Camp Springs, MD 20746. The most updated version of this Summary Plan Description booklet is always on the UIW Union website.

WHAT LEGAL RIGHTS DO I HAVE?

As a participant in the Plan, you have certain rights under the Employee Retirement Income Security Act. These rights include:

You have the right to:

- receive information about the Plan;
- inspect Plan documents at the Plan's office;
- receive copies of Plan documents for a small copying fee;
- receive a listing of signatory employers, as well as the collective bargaining agreements with employers for whom you have worked, when requested in writing;
- receive a summary of the Plan's financial report;
- not to be penalized or discriminated against by the Trustees of the Plan when you are applying for benefits;
- hire a lawyer if you believe that your application for benefits was incorrectly turned down, or that a Trustee of the Plan has not done his/her job;
- receive a written estimate of your pension benefits as often as once a year by contacting the Plan office in writing;
- have your questions answered by the Plan, and if you are not satisfied, the right to ask the U.S. Department of Labor at 1-866-444-3272 or online at: <http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>; or mail:

U.S. Department of Labor
Employee Benefits Security Administration
200 Constitution Avenue N.W.
Washington, D.C. 20210