

# ASBESTOS WORKERS' LOCAL 47

## FRINGE BENEFIT FUNDS

Asbestos Workers' Local 47 Welfare Fund  
Asbestos Workers' Local 47 Retirement Trust Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

### NOTICE REGARDING RETURN TO WORK GUIDELINES

#### (SUSPENSION OF BENEFITS PROVISIONS)

#### *(79 HOURS OF SERVICE RULE)*

No Retirement Benefit will be paid to a Pensioner or Participant under age 70 years of age in any month he is employed if:

1. He earns 80 or more Hours of Service in that month;
2. The work is in the Asbestos Workers' Industry;
3. The work is in a trade or craft or supervision of a trade or craft in which the Pensioner or Participant was employed at any time under the Plan; and
4. The work is within the geographic area covered by the Plan when his benefits commenced.

Please note that you will be notified when your Retirement Benefit has been suspended. Benefits will be withheld until you notify the Trustees in writing that you have discontinued that work. If you received any benefits to which you were not entitled, they will be deducted from future benefits.

You must also notify the Trustees of any intended employment. Your benefits can be discontinued if, on request, you fail to certify in writing that you are employed, or fail to give the Trustees necessary information about your employment.

If you provide the Trustees with all the facts about any intended employment, they will, within sixty (60) days, let you know whether that work will interfere with your Retirement Benefits. If you do not agree with the Trustees' decision, you are entitled to appeal that decision. Please refer to Section L – Your Rights on page 99 of the Summary Plan Description.

If the Trustees have given you written notice that your benefits will be withheld and you have not certified that you are not employed or provided the Trustees with the necessary information, then the Trustees may presume that you have worked more than eighty (80) hours, or if you have worked at a construction site, they may presume that you have worked there as long as your employer has been on that work site.