



NRIPP Disability Provides Safety Net

Additional protection for you and your family

None of us like to think about what would happen if we were injured or otherwise disabled, and unable to work. But, there is some peace of mind in knowing that the disability feature of the National Roofing Industry Pension Plan (NRIPP) provides a safety net for us and our families if such an unfortunate event should occur. In our last issue we gave you a high-level overview of the NRIPP, focusing on the advantages and benefits you will receive from the plan when you retire. In this issue we would like to focus on the disability feature and the benefits it provides for you and your family.

This is the second in a series of articles designed to keep you informed about benefits sponsored by the International Union and available to you through the collective bargaining process.

Your Eligibility for Disability Benefits

With such an important benefit we want to ensure that the plan is around for a long time, so there are some strict requirements that must be met before disability benefits can be paid. You're eligible to receive disability benefits from the pension plan if you meet all of the following conditions:

- You have earned at least 10 years of vested service.
- You have become totally and permanently disabled within 24 consecutive months from the date you last worked in covered employment. (More details described below.)
- You have completely withdrawn from any further employment within the same industry, trade or craft in any geographical area covered by the plan for at least 30 consecutive days. (Note: Under these circumstances you are considered to be retired by the plan.)
- You have filed an application for disability benefits with the fund office and the trustees have approved your application.
- You have not engaged in disqualified employment that has not been "cured." Disqualified employment is work on or after August 1, 1990 for an employer in the industry who is not party to a collective bargaining agreement with the International Union or any of its affiliates. Disqualified employment can be cured if you return to work for an employer in covered employment and that employer is required to make contributions to the fund on your behalf for at least 1,000 hours worked. Disqualified employment can be cured one time only.

Full Disability vs. Trade Disability

The plan provides two different levels of disability benefits based on your ability to work: full disability and trade disability.

Full disability

Generally, you are considered totally and permanently disabled by the plan if you receive a determination from the

Social Security Administration that you are entitled to a disability benefit in connection with your Old Age and Survivors Insurance Coverage. Under these circumstances your full disability benefit will be calculated in the same way as your normal retirement benefits. There are no age requirements for full disability benefits. This benefit is there for your protection – regardless of your age.

Trade disability

Even if you are not eligible for disability benefits from Social Security, you will be considered to be disabled by the plan if you are age 40 or older and are completely disabled because you cannot engage in employment in the roofing industry. Your trade disability will be determined by reducing your normal retirement benefits and will be based on your age.

If you are on trade disability and later are determined to be totally and permanently disabled and become eligible for a disability benefit from the Social Security Administration in relation to the same circumstances that resulted in your trade disability, then your benefit will be retroactively increased to the amount you would have received under full disability. However, no retroactive disability payments will be paid for any period earlier than 12 months before the month in which your trade disability benefit began.

Disability Payment Options

If you are married when your disability payments start, you will receive a Joint and 50% Survivor Benefit unless you and your spouse elect another form of payment. Under this option, if you die before recovering from your disability your spouse will receive 50% of the amount you were receiving for the rest of his or her life beginning on the first of the month following your death.

If you are not married when your disability payments start, you will receive a monthly Annuity Payment for the rest of your life or until you recover from your disability. There are no survivor options under this payment option.

Something You Can Count On

It's good to know that when you retire – or if you should become disabled – you have Something You Can Count on with the NRIPP. It's your safety net. We hope this brief overview of the disability benefits provided by the plan has been helpful to you. Stay tuned as we continue to provide you.

Note: If you would like more information on the NRIPP, please call the Fund Office at 1-800-595-7209. If there is any difference between the information provide here and the actual Pension Plan document, the legal document will be followed.