

How do I become a Participant?

You become an Active Participant in the Plan after you have been credited with at least 200 Hours of Work in 12 consecutive months. If you do not earn 200 Hours of Work in the first 12 months you work, the starting date for your eligibility period is rolled forward, month by month, until you earn 200 Hours of Work in 12 consecutive months. Between September 1, 2003 and September 1, 2006, you became an Active Participant after you were credited with at least 700 hours of work in 12 consecutive months.

What is the Plan Year?

It is the 12-month period beginning each September 1st and ending the next August 31st.

What is a Year of Service?

A Year of Service is a Plan Year in which you have been credited with at least 200 Hours of Work.

How do I become entitled to Benefits?

You are entitled to Annuity Benefits after you have attained vested status. You are 100% vested in your Annuity Benefits after you have been credited with at least 3 Years of Service.

When can I receive my Annuity Benefit?

You can receive your Annuity Benefit immediately when you are eligible to retire from the Michigan Laborers' Pension Fund, become disabled or separate from the Trade for two consecutive Plan Years.

Can I take cash distribution?

Yes. The Annuity Fund provides for a cash distribution of your account balance or monthly pension payments at retirement.

Are there any other benefits payable from the Pension Fund?

The Annuity Fund also pays Disability Retirement Benefits, Deferred Vested Benefits, and Death Benefits.