



# MASSACHUSETTS LABORERS' PENSION FUND

P.O. Box 1501, 1400 District Avenue, Suite 200

Burlington, Massachusetts 01803

Telephone (781) 272-1000 • Toll Free (800) 342-3792 • Fax (781) 272-2226 • [pension@mlbf.org](mailto:pension@mlbf.org)

To: Active Participants and Retirees  
From: Board of Trustees  
Massachusetts Laborers' Pension Fund

Re: Plan Changes and Extension of Pilot Programs

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We are pleased to inform you of the following plan changes to the Massachusetts Laborers' Pension Fund (the Fund or Plan). Please read this notice carefully.

## **Benefit Rate Increase**

Effective for pension starting dates on or after January 1, 2026, the monthly payment for new retirees will increase from the current rate of \$114 per pension credit to \$116 per pension credit. This pension benefit rate increase applies to all pension credits earned within the Massachusetts Laborer's and Northern New England Laborer's system. The increase for pension credits earned in reciprocal systems may be valued at a proportionally lower accrual rate. The increase applies only to members who work at least 250 hours in Covered Employment in 2025 or later.

### **EXAMPLE:**

Raphael has 30 pension credits and retires on January 1, 2026. He worked more than 250 hours in 2025. His benefit will therefore be calculated under the \$116 accrual rate.

$$30 \text{ pension credits} \times \$116 = \mathbf{\$3,480 \text{ monthly}}$$

Prior to the increase, Raphael's benefit would have been calculated at the \$114 rate (30 pension credits x \$112 = \$3,420 monthly)

This increase is not applicable to members who retired prior to January 1, 2026, unless the retiree returns to work and earns at least 5 additional pension credits, with at least 250 hours in Covered Employment in 2025 or later, and again retires on or after January 1, 2026.

If a member incurs a temporary break in Covered Employment (i.e., does not have 250 hours in Covered Employment in a calendar year), but later returns to Covered Employment before retiring and earns at



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least  $\frac{3}{4}$  of a pension credit within 3 years of their return, this increase will apply to all pension credits. However, if the member does not work  $\frac{3}{4}$  of a pension credit within 3 years of returning to Covered Employment, the increase will only apply to pension credits following the return to Covered Employment. Any previous pension credits will be frozen at the rate in effect at the time the temporary break was incurred.

## Extension of Temporary Exceptions to Suspension Rules (Pilot Programs)

The following exceptions to the suspension rules have been extended through December 31, 2027:

- Your pension benefit will not be suspended if you earn \$30,000 or less in a calendar year **working for a non-signatory employer.**

If you earn more than \$30,000 in a calendar year performing disqualifying employment (as defined by the Plan) for a non-signatory employer and you are under Normal Retirement Age, your benefit payments will be suspended for each month in that calendar year and for the six months subsequent to the end of the calendar year. However, if you submit proof that you did not engage in such work during a particular month, benefit payments will be suspended only for the months in which you engaged in such employment and for the six months immediately following the cessation of such work. If you earn more than \$30,000 in a calendar year performing such work and you have reached your Normal Retirement Age, your benefit will be suspended for any months in the calendar year for which you do not submit proof that you worked less than 40 hours in such employment.

This temporary exception **does not apply to disqualifying employment for a signatory employer**, which work is still subject to the Plan's suspension rules.

- After age 62 (regardless of your Normal Retirement Age) your benefit will not be suspended **if you work for a contributing employer** as an estimator, safety officer, project engineer, project manager, superintendent, operations manager, quality assurance/quality control supervisor, or any other position approved by the Board of Trustees, provided that:
  - Your employer is not now making, and has not in the past made, contributions to the Fund for members in your position;
  - You are not directly supervising laborers; and
  - You are a member in good standing of a Local Union of the Massachusetts & Northern New England Laborers' District Council.

You may apply to the Board of Trustees for consideration of additional positions under this temporary program.



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Your employer will not make contributions to the Plan for work under this temporary program and therefore you will not receive additional benefits. **You and/or your employer are required to notify the Fund Office in accordance with its procedures before you may begin work under this temporary exception;** otherwise, this exception will not apply to you and your benefits will be subject to suspension.

**These pilot programs will expire December 31, 2027 unless extended by the Board of Trustees.**

## Summary of Material Modifications

This notice is a Summary of Material Modifications (SMM) intended to notify you of important changes made to the plan of benefits of the Massachusetts Laborers' Pension Fund. Please attach this SMM to your Summary Plan Description (SPD) for future reference.

**Questions regarding this SMM can be directed to the Fund Office at 781-272-1000 ext. 150 or [pension@mlbf.org](mailto:pension@mlbf.org).**

Para servicios de traducción, comuníquese con la oficina del Fondo al 781-272-1000, extensión 150. Código SMM 2024

Para serviços de tradução, entre em contato com o escritório do Fundo pelo telefone 781-272-1000, ramal 150. Código SMM 2024