

Disability Pension

Effective for applications filed on or after September 1, 2025, a Participant may Retire on a Disability Pension if all of the following conditions are present:

1. The Participant has obtained a determination by the Social Security Administration (SSA) of total and permanent disability prior to the date of application;
2. The Participant has earned at least 10 Pension Credits earned in the ten consecutive calendar years immediately preceding the date of the disability; and
3. The Participant has been employed by a Contributing Employer or been a Registered Participant for each of the 10 calendar years immediately preceding the initial occurrence of the illness or injury giving rise to the disability, unless the Participant was unable to earn a Pension Credit in each of the last 10 calendar years as a result of unemployment, illness or injury for which Workers' Compensation or disability benefits were payable.

Participants who are on Workers' Compensation or Short Term Disability:

Participants who are on Workers' Compensation or Short Term Disability (STD) and apply within two years from the date of the SSA determination letter will receive a Disability Pension benefit and will receive lifetime medical coverage if they have maintained medical coverage through the PHBP or had other continuous coverage.

For Participants on Workers' Compensation, the Disability Pension will be effective as of the month following the date SSA Disability payments began (subject to applicable set-offs, if any);

For Participants on STD, Disability Pension will be effective the later of (i) the month immediately following the last STD payment, or (ii) the month following the date SSA Disability payments began.

If the Applicant applies more than two years from the date of the SSA determination letter, the Applicant will receive prospective Disability Pension benefit and prospective health coverage (as long as the Applicant maintained medical coverage through PHBP or had other continuous coverage), beginning as of the month following the date the application is filed.

Participants who are NOT on Workers' Compensation or Short Term

Disability:

Participants who are not on Workers' Compensation or STD and who apply within two years of the date of the SSA determination letter will receive a Disability Pension benefit and lifetime medical coverage (provided they have maintained medical coverage through PHBP or other continuous coverage), as long as

- a. The date of illness or injury as determined by SSA is no later than six months after you last worked in covered employment; and
- b. You provide a detailed SSA record of earnings to show no work after your last known covered employment.

If you are not on Workers' Compensation or STD and are applying for a Disability Pension more than two years from the date of your SSA determination letter, you will receive a

prospective Disability Pension benefit beginning as of the month following the date your application is filed, as long as

The date of illness or injury as determined by SSA is no later than six months after the Applicant last worked in covered employment; and

You provide a detailed SSA record of earnings to show no work after last known covered employment.

Participants who are not on STD or Workers' Compensation and apply more than two (2) years after the date of their SSA determination letter are not eligible for medical benefits.

Importantly, Participants who terminate Covered Employment and are not on STD or Workers' Compensation benefits and not registered for employment at the time of disability and subsequently become disabled are not eligible for a Disability Pension.

Disability Benefit Amount

The monthly amount of the Disability Pension is based upon the applicable Pension Credit Rate in effect at the time the application for the Disability Pension is filed. That Pension Credit Rate shall be multiplied by the greater of: (i) the number of Pension Credits, up to 25, the Participant would have earned if they were able to continue to work in Covered Employment until the date of their Normal Retirement Age, or (ii) the number of Pension Credits earned by the Participant.

You have two choices for when to commence your Disability Pension:

If you are collecting Workers' Compensation, then you can start your Disability Pension on the first day of the month immediately following the date that your Social Security Disability payments begin, subject to any and all Workers' Compensation set offs, or

If you are on short-term disability, you can start your Disability Pension on the later of (A) the first day of the month immediately following the last short-term disability payment, or (B) the first day of the month immediately following the commencement of your Social Security Disability payments.

No Disability Pension may commence before one's date of disability as determined by the SSA.

Disability Pension applicants who are not collecting Workers' Compensation or STD can start receiving Disability Pension benefits on the first day of the month immediately following the commencement of your Social Security Disability payments.

Effective for Participants who Retire from Covered Employment on a Disability Pension on or after May 1, 2025, and who were receiving the "A" Rate of Pay or higher under a CBA and whose Employer's contribution rate was equal or greater than the "A"-Contribution Rate, the amount of the Disability Pension is equal to the sum of \$100 times the number of the Participant's Pension Credits earned in and after 2019 plus \$85 times the number of the Participant's Pension Credits for Pension Credits earned prior to 2019. Please refer to the Pension Credit Rate Chart at the back of the Summary Plan Description (SPD) or to prior SPDs for this information.

Other increases for Pensioners who Retired at different times are set forth in the Pensioner Increases Chart at the back of the SPD.

In all cases, a Participant who is eligible to receive a Disability Pension shall have the monthly Disability Pension benefit reduced by the monthly amount of statutory Workers' Compensation benefits payable to the Participant, whether monthly or credited as part of a personal injury lawsuit or lump sum settlement. The Disability Pension benefit amount is

subject to adjustment for the Joint and Survivor Pension, as described on pages 22-27 of the SPD, if the Participant is married.

The decision of the Pension Committee to terminate a Disability Pension is subject to an appeal and review by a Plan fiduciary as described on pages 35-37 of the SPD. If a Participant's Disability Pension is terminated by the Pension Committee, the Participant may apply to retire on any other pension for which they may be eligible for at the time of revocation. **However, as with any denied claim for benefits, you have the right to appeal the Pension Committee's decision to revoke your Disability Pension as described on pages 35-37 of the SPD.**

One-Time Disability Conversion Option

A Participant who (i) is receiving Workers' Compensation benefits, and (ii) has been awarded a Disability Pension that is being offset by their Workers' Compensation benefits, **will have one opportunity during their lifetime to convert from the Disability Pension to another type of Pension offered under the Plan; provided, however, that the Participant must satisfy all the requirements to receive the other Pension (*i.e.*, a Normal Retirement, Standard, Early Standard, or a Vested Pension).**