



A number of somewhat technical terms are used throughout this website and are defined below. It will probably be necessary to refer to these definitions frequently in order to fully understand the explanations made on this site.

Covered Employment: A person is in “Covered Employment” during the periods he is employed by a Participating Employer who is making contributions to the Trust on behalf of that person [,and for 12 months after ceasing employment if that cessation was not due to his death, quit, discharge from employment or his Employer’s withdrawal from participation.]

Covered Participant: A Participant who, at the time referred to, is an employee currently employed by an employer who is making contributions to the Trust on behalf of that employee.

Earliest Retirement Age: Age 55

Group: For employees who are represented by the Union, a “Group” means the collective bargaining unit, i.e., the employees covered by a single collective bargaining agreement. For example, if an Employer has employees at only one location who are represented by the Union, and all those employees are in a single collective bargaining unit and covered by a single collective bargaining agreement, then the collective bargaining unit is a Group. Where an Employer has employees at several locations who are represented by the Union, and all these employees, regardless of location, are in a single collective bargaining unit and covered by a single collective bargaining agreement, then the bargaining unit employees at all these locations constitute a single Group. If, however, each location has its own collective bargaining unit and its own collective bargaining agreement, then the Union employees at each location are a separate and distinct Group.

Participant: A Participant is an employee who at one time or other was covered under the Plan, meaning that the employee's employer was paying contributions to the Trust on behalf of that employee.

Participating Employer: An Employer who employs Covered Participants and is currently paying contributions to the Trust on their behalf.

Retiree: A Participant who has retired and is receiving pension benefits from the Trust.

Terminated Vested Participant: A former Vested Covered Participant who has terminated employment with all Participating Employers but who is not yet eligible to receive pension benefits because either he has not yet reached retirement age and retired or he has reached retirement age but has not yet applied for retirement benefits.

Vested Covered Participant: A Covered Participant whose pension has become "Vested".

Vested Participant: A person who is either a Vested Covered Participant or a Terminated Vested Participant.