

**MICHIGAN CARPENTERS'  
FRINGE BENEFIT  
FUNDS**

**EMPLOYER  
HANDBOOK**

**[www.michigancarpenters.org](http://www.michigancarpenters.org)**

March 2019

## YOUR RESPONSIBILITY AS A CONTRIBUTING EMPLOYER

You have agreed to undertake the responsibility of making fringe benefit contributions to the Michigan Carpenters' Fringe Benefit Funds. Congress has determined that the operation of benefit and welfare plans such as these Funds shall be strictly regulated. The Funds are required to establish and enforce rules that govern the payment of contributions. The rules must be enforced. **You are responsible to know and follow all of the rules that the Funds have adopted.** There is no legal excuse for failing to follow the rules. The Trustees of the Fringe Benefit Funds have prepared this Employer Handbook to help contributing employers understand and follow the rules; however, it is not intended to provide legal advice. Questions about the rules should be directed to the Collection Coordinator or Fund Office. If this Handbook is inconsistent with the rules adopted by the Funds, the rules shall control.

### AGREEMENTS

Federal law requires that all fringe benefit contributions must be made pursuant to a written agreement. **Oral agreements regarding the payment of fringe benefit contributions are not legal and will never be followed.** You are responsible to make sure that your company remits contributions based on the terms of a written agreement. Otherwise, your contributions will be held in escrow and cannot be credited to your employees. This can create serious problems for your employees, including the loss of health care coverage. You are responsible to keep copies of all of your agreements and you must provide those copies to the Funds upon request so that the basis for your contributions can be confirmed.

### HOW TO CONTRIBUTE TO THE FUNDS

You make contributions to the Funds by mailing a completed Employer Contribution Reporting Form and a check for the amounts due to the Depository Bank. The form is used for several types of work and/or geographical areas that are **designated by sections** for Local Unions and types of work on the right hand side of the form. You are also asked to select the type of collective bargaining agreement you are working under, also on the right hand side of the Employer Contribution Reporting Form. If you are not sure which section you should select, please obtain the correct information from the Local Union in whose jurisdiction the work is performed, your employer association, the Collection Coordinator or the Fund Office. For your convenience, addresses and telephone numbers of Local Unions, employer associations and the Fund Office are provided at the end of this Handbook.

You are required to file an Employer Contribution Reporting Form for each work month during which you are a signatory to a collective bargaining agreement with the Michigan Regional Council of Carpenters (MRCC), regardless of whether your employees performed work as a carpenter, pile driver, millwright, millmen, floor layer, lather or in any of the other branches of the trade (Work at the Trade or Trade) during the month.

As a convenience to employers, the Funds have established procedures that will allow you to file your reports by fax or e-mail and pay contributions by wire transfer. Employers who are interested in using these procedures should contact the Fund Office for details. Any form that is filed electronically shall have the same effect as a paper form bearing an original signature.

If you fail to file an Employer Contribution Reporting Form or fail to pay contributions that are due, you will be included in a list of employers who have failed to file reports or have failed to remit contributions (Delinquency List). The Delinquency List will also include the names of employers who have not contested payroll audit results that show that the employer is delinquent

in remitting contributions and/or assessment amounts, as well as employers against whom the Funds have obtained a Judgment. The Delinquency List will be prepared on a monthly basis, based on available information, and will be provided to other signatory contractors and representatives of the MRCC and employer associations in order to encourage compliance with the fringe benefit provisions of the collective bargaining agreement.

If your employees perform no Work at the Trade during the month, please check the appropriate box on the Employer Contribution Reporting Form so the Fund Office will be aware that your company was inactive during that month and so that you will not be listed as a delinquent employer. If your company completes all scheduled work in a specific area, please check the appropriate box.

Please report only one month's contributions on each Employer Contribution Reporting Form. Eligibility for benefits is based on the number of hours worked on a month-by-month basis.

Follow the directions for completing the Employer Contribution Reporting Form that are found on the form. If you have any questions, please contact the Collection Coordinator or the Fund Office.

In order to comply with Internal Revenue Service regulations and maintain the tax-exempt status of the Fund, the Pension and Annuity Funds are required to keep a record of gross wages earned by each participant in each Fund. You must provide that information on the Employer Contribution Reporting Form.

The Employer Contribution Reporting Form and your check should be mailed to:

Michigan Carpenters' Fringe Benefit Funds  
Department 77878  
P. O. Box 77000  
Detroit, Michigan 48277-0878

You are responsible to allow sufficient time for mail delivery. These items must be **RECEIVED AT THE DEPOSITORY BANK LOCK BOX BY THE 15<sup>TH</sup> DAY OF THE MONTH FOLLOWING THE MONTH IN WHICH THE WORK WAS PERFORMED.** Retain a copy for your records and send a copy to the Local Union in the area in which the work was performed. Please refer to the address roster to determine the proper mailing location for the Local Union copy. **If you cannot pay the contributions that are due, you still must file the completed Employer Contribution Reporting Form.**

## **REQUIRED CONTRIBUTIONS**

**Contributions must be paid for every hour of Work at the Trade performed by your employees.** This includes all Work at the Trade performed by journeymen, apprentices, temporary employees, part-time employees, probationary employees, students, and employees who also perform work at other trades. It generally does not matter that the person who performs the work is an owner, relative of the owner, corporate officer or a shareholder. **It also does not matter whether the person is a member of the Union.** If a person works for you as a carpenter, pile driver, millwright, millmen, floor layer, lather or in any of the branches of the trade, contributions must be made for all hours that the person works. **There are generally no exceptions to this obligation.**

Contributions are to be paid from the first hour the employee performs Work at the Trade. **There is no probationary period for contributions.**

## **CONTRIBUTIONS FOR WORK AT THE TRADE<sup>1</sup>**

This section sets forth the rules for the payment of contributions on behalf of employees, sole proprietors, partners, LLC members and shareholders who Work at the Trade.

### **Contributions for Employees Who Work at the Trade**

You must pay contributions for all employees who Work at the Trade based on the number of hours that each employee works. The Funds assume that 100% of the hours worked by those of your employees who perform any Work at the Trade require contributions, unless you have accurate, verifiable payroll records that show, on a day-by-day basis, the number of hours of Work at the Trade for each employee, including job information, the number of hours of non-Trade work and the type of non-Trade work performed.

If you fail to keep accurate, verifiable payroll records, it shall be conclusively presumed that each employee worked at least 40 hours per week or such other amount as reasonably determined by the Fund or its payroll auditor.

### **Contributions for Sole Proprietors and Partners Who Work at the Trade**

Pension and Annuity contributions are not authorized for sole proprietors and partners.

Contributions shall be paid to the Health Care, the Apprenticeship and the Industry Advancement Funds and dues shall be paid based on the actual number of hours of Work at the Trade by sole proprietors and partners.

You are responsible to keep accurate, verifiable payroll records for sole proprietors and partners who Work at the Trade, which must show, on a day-by-day basis, the number of hours of Work at the Trade, including job information, the number of hours of non-Trade work and the type of non-Trade work performed.

If you fail to keep accurate, verifiable payroll records for sole proprietors and partners who perform and Work at the Trade, it shall be conclusively presumed that each worked at least 40 hours per week or such other amount as reasonably determined by the Fund or its payroll auditor.

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<sup>1</sup> This Employer Handbook attempts to set forth the general rules that apply under the majority of collective bargaining agreements; however, please note that the terms of your collective bargaining agreement may require contributions for work in addition to these descriptions. For example, under the terms of the Independent Agreement, when an employee has any direct or indirect ownership interest in an employer, and performs any Work at the Trade, then all fringe benefit contributions must be made by the employer on that employee's behalf on the basis of the greater of 160 hours per month or the actual hours worked. For purposes of the foregoing an employee will be deemed to have an indirect ownership interest in an employer if his spouse, children, parents or grandchildren have any ownership interest in the employer for which the employee performs Work at the Trade. However, the Fund's Plans govern participation and eligibility. For example, the Pension Fund will not recognize the participation of a sole proprietor or partner, even if the collective bargaining agreement directs contributions to be made on their behalf and such contributions are not permitted.

## **Contributions for Limited Liability Company (LLC) Members and Corporate Shareholders Who Work at the Trade**

Whether a LLC member or corporate shareholder who Works at the Trade can participate in the Funds depends on whether that person is an employee.

**Who is an employee?** There are complex tests used to determine who is an employee; however, the Funds generally consider LLC members and corporate shareholders who receive an IRS Form W-2 from the employer to be employees and LLC members and corporate shareholders who only receive income reported on an IRS Schedule K-1 not to be employees for the purpose of paying contributions.

Contributions shall be paid to all Funds and dues shall be paid based on the actual number of hours of Work at the Trade by LLC members or corporate shareholders **who are employees**.

You are responsible to keep accurate, verifiable payroll records for LLC members or corporate shareholders who Work at the Trade, which must show, on a day-by-day basis, the number of hours of Work at the Trade, including job information, the number of hours of non-Trade work and the type of non-Trade work performed.

If you fail to keep accurate, verifiable payroll records for LLC members or corporate shareholders who perform and Work at the Trade, it shall be conclusively presumed that each worked at least 40 hours per week or such other amount as reasonably determined by the Fund or its payroll auditor.

**For an LLC member or corporate shareholder who Works at the Trade but is not an employee**, the rules set out above for sole proprietors and partners apply to you. Pension and Annuity Fund contributions are not authorized; however, contributions shall be paid to the Health Care, the Apprenticeship and the Industry Advancement Funds and dues shall be paid based on the actual number of hours of Work at the Trade.

### **CONTRIBUTIONS FOR WORK NOT AT THE TRADE**

This section sets forth the rules for the payment of contributions on behalf of employees, sole proprietors, partners, LLC members and shareholders who do **not** perform Work at the Trade.

#### **Contributions for Employees Who Do Not Work at the Trade**

Contributions and dues for employees who do not perform any Work at the Trade are not required under the terms of the collective bargaining agreement; however, in some instances, the employee may be covered under a Participation Agreement which requires contributions. A Participation Agreement is an agreement between the employer and a specific fund to allow contributions where they are otherwise not required by the collective bargaining agreement.

The Pension and Annuity Funds currently permit employers to contribute under Participation Agreements, but only for employees that qualify as “Bargaining Unit Alumni”. A person is a “Bargaining Unit Alumni” if he or she previously earned a Year of Service under the Pension or Annuity Plans, respectively, while performing Work at the Trade. If an employer chooses to contribute to the Pension and/or Annuity Funds on behalf of its “Bargaining Unit Alumni” the employer must do so according to the rules of the Pension and Annuity Funds, which include a requirement that the employer sign an appropriate Participation Agreement and contribute for all Bargaining Unit Alumni employees based on actual hours worked. Therefore, under these

circumstances, employees who do not perform Work at the Trade may participate in the Pension and Annuity Funds if they qualify as “Bargaining Unit Alumni”.

The Health Care, the Apprenticeship and the Industry Advancement Funds do not currently permit employers to contribute under Participation Agreements; therefore, for employees who do not perform Work at the Trade contributions to the Health Care, the Apprenticeship and the Industry Advancement Funds are not authorized.

### **Contributions for Sole Proprietors and Partners Who do Not Work at the Trade**

Contributions and dues for sole proprietors and partners who do not perform any Work at the Trade are not required under the terms of the collective bargaining agreement; further, none of the Funds currently permit sole proprietors or partners to be covered under a Participation Agreement. Therefore, you do not need to pay contributions or dues for sole proprietors and partners who do not perform any Work at the Trade.

### **Contributions for LLC Members and Corporate Shareholders Who do Not Work at the Trade**

Contributions and dues for LLC members or corporate shareholders who do not perform any Work at the Trade are not required under the terms of the collective bargaining agreement; however, in some instances, the LLC member or corporate shareholder who works as an employee may be covered under a Participation Agreement which requires contributions.

Whether a LLC member or corporate shareholder who does not perform Work at Trade can participate in the Funds first depends on whether that person is an employee. (See above to determine whether or not a LLC member or corporate shareholder is an employee.)

**If you are an employee and a LLC member or corporate shareholder who does not Work at the Trade**, you may participate in the Pension and Annuity Funds if you are a “Bargaining Unit Alumni” and the employer follows the rules of the Pension and Annuity Funds for participation by “Bargaining Unit Alumni”.

**If you are a LLC member or corporate shareholder who is not an employee and who does not work at the carpentry trade**, you are not permitted to participate in the Pension and Annuity Funds. You are not required to pay contributions to **any other Fund** if you do not work at the trade. You are not required to pay **dues** if you do not work at the trade.

The Health Care, the Apprenticeship and the Industry Advancement Funds do not currently permit employers to contribute under Participation Agreements; therefore, for LLC members or shareholders who do not perform Work at the Trade contributions to the Health Care, the Apprenticeship and the Industry Advancement Funds are not authorized.

## **CONTRIBUTION RATES**

It is each employer’s responsibility to pay the correct contribution rates for each hour worked by its employees. If employers are unaware of the correct rates, they should contact the Local Union, the Collection Coordinator, the Fund Office or the web sites for the employer associations to obtain all

wage and contribution rate information. It is important to know the anniversary date of the agreement you work under to anticipate and be aware of potential annual changes in contribution rates.

## **LATE PAYMENTS**

Late payments cause serious problems for the Funds and for your employees and cause the Funds to incur significant expense in the form of additional notice and collection costs. If the depository bank does not receive your contributions by the due date, liquidated damages in the form of late payment assessments will be assessed.

Contributions to the Health Fund, the Pension Fund, and the Apprenticeship Fund are assessed with late payment assessments at the APR of 8% over prime, calculated on January 1 and July 1 of each year, assessed on a per diem basis for each day which the payment is delinquent. Late payment assessments shall accrue from the 25<sup>th</sup> day of the month during which the contribution payment is due. In addition, the employer shall pay a flat rate of \$20.00 per employee.

If payment is not received by the Annuity Fund before 11:00 a.m. on the last banking weekday of the month following the month worked, the Annuity Fund charges liquidated damages and interest as follows:

- a) 0.055% liquidated damages per day up to a total of 20% of the delinquency, plus
- b) 0.049% interest per day.

Failure to pay late payment assessments may result in legal action against your company to collect the amounts due. Federal law and/or the Funds' Trust Agreements allow the Funds to recover **all attorney fees and costs** incurred by the Funds in collecting delinquent late payment assessments.

## **RETURNED CHECKS**

If your check is returned to the Fund Office because of insufficient funds, you will be required to pay a \$250.00 fee, and you will be required to replace the check with a certified or bank check for the contributions due and the NSF fee. In addition, you will be placed on the Delinquency List and will be subject to other legal remedies. Subsequent bad checks received within a 12 month period will be subject to the same procedure and a \$500.00 fee. In addition, late payment assessments will be charged, if appropriate, based upon the date that any reprocessed check is paid by the issuing institution.

## **THE EMPLOYER'S OBLIGATION TO MAINTAIN RECORDS**

Federal law requires all contributing employers to maintain records that are sufficient to allow the Funds to verify the accuracy of all contributions and hours and to determine all amounts that may be owed to the Funds. Employers are also required to maintain records identifying work on individual jobs.

If an employer fails to maintain adequate records, the Funds shall have the right to conclusively presume that each employee who performs any Work at the Trade for you worked at least 40 hours per week during the period of employment or such other amount as reasonably determined by the Fund or its payroll auditor.

If any employee splits his or her time between Work at the Trade and other work, you must maintain records which are sufficient to identify and distinguish the number of hours worked in both roles. If you fail to do so, it shall be conclusively presumed that all work was performed at the Trade.

## **PAYROLL AUDITS**

Payroll Audits are necessary in order to allow the Funds to verify the accuracy of contributions, to fulfill reporting requirements established by the Internal Revenue Service and the Department of Labor, and to provide regular reports and notices to Fund participants and beneficiaries. Federal statutes, common law and Fund Trust Agreements authorize payroll audits.

The Funds have established a payroll audit program. The purpose of the audit program is to verify the accuracy of the reports and contributions submitted to the Funds and to determine whether contributions have been paid for all covered work. Routine payroll audits are normally scheduled once every three years and are performed by authorized representatives of the Funds. In addition, payroll audits may be performed more frequently if the Trustees or their representatives have reason to believe that an employer is not properly paying contributions or there are other concerns.

When your company is selected for an audit, you will receive written notice of the time set for the audit and a list of records that the auditor requires in order to perform the audit. If the time or date selected by the auditor is not convenient, please contact the Fund Office immediately in order to schedule a mutually convenient appointment. You will receive a letter or telephone call confirming the audit appointment.

It is your responsibility to cooperate in the audit process by providing the records that the auditor requests, and by answering follow up inquiries.

The auditor will typically request at least the following records, and others, as necessary:

1. Each employee's payroll records (regardless of craft or occupation), provided such records indicate the employee's name, address, social security number, occupation, straight time and overtime hours worked, rate of pay, gross earnings, F.I.C.A. deduction, withholding tax deduction, any other deductions, check number and net pay;
2. Copy of W-2 forms filed for each employee for each year;
3. Copy of W-3 form filed for each year;
4. Copy of W-4 form filed for each employee for each year;
5. Copy of all 1099 forms issued annually;
6. Copy of 1096 form filed for each year;
7. Copy of all 940 and 941 forms for each year and canceled checks supporting same;
8. Copy of all M.E.S.C. Forms 1017 (employer's quarterly wage detail report) for the period being audited; and
9. Others as needed at the discretion of the auditor.



If your company fails to maintain adequate books and records sufficient to determine the fringe benefit contribution amounts due to the Funds, the Funds' payroll auditor may determine the contribution amount due from the available documents, reconstructed records, and/or other available information. Such determination shall be prima facie evidence of your company's indebtedness and your company shall then have the burden of coming forward with such additional contemporaneous documentary evidence as will establish the contribution amount due. If your company's payroll records indicate the amount of remuneration paid to an employee but not the number of hours worked by such employee for which contributions are due, the Funds' payroll auditor will generally determine the number of such hours by dividing each employee's remuneration by the applicable wage rate in effect for the time period under audit, unless the Funds' payroll auditor determines that there is a more reasonable method for determining the number of hours worked under the circumstances.

If the payroll audit reveals contribution discrepancies of more than 5% of the contributions that you paid for any individual year during the audit period, you will be required to pay all audit costs and expenses.

Visit the web site for the Administrative Office at [www.tici.com](http://www.tici.com) and click the link for payroll audits for more information about payroll auditing and Frequently Asked Questions.

## **Payroll Audit Results**

You will be notified in writing of the results of the payroll audit. If you believe that the audit results are incorrect, it is crucial that you immediately provide the auditor with any objections, in writing, by certified or registered mail. Your objections must be **received** no later than 21 days after the date of the audit billing. If you fail to do so, you have agreed that the audit results shall become **final** and Trustees will be authorized to include the delinquency on the Delinquency List.

## **OTHER FUND REMEDIES**

### **Audit Assessments**

If audit discrepancies exceed 5% of the contributions due in any year covered in the audit period, you will be required to pay the entire cost of the audit and liquidated damages in the form of audit assessments. Audit assessments are distinct from late payment assessments and interest. Current assessment rates for Health Care, Pension and Apprenticeship contributions are as follows:

- **10% of the contributions due for work performed within 12 months of the audit.**
- **15% of the contributions due for work performed more than 12 months and less than 24 months before the audit.**
- **20% of the contributions due for work performed more than 24 months before the audit.**

Currently, the Audit Assessment policy for the Annuity Fund is as follows:

- **10% contributions of the contributions found to be due during the audit.**

Failure to pay Assessments may result in legal action against your company to collect the amounts due. Federal law and/or the Funds' Trust Agreements allow the Funds to recover **all attorney fees and costs** incurred by the Funds in collecting audit assessments.

### **Interest**

If litigation is required to collect delinquent contributions, those delinquent amounts shall accrue interest at the rate of 12% per year calculated on a daily basis. This is in addition to late payment assessments, audit assessments or other available remedies.

### **Injunctions**

If you fail to correctly pay contributions, the Funds shall be entitled to obtain a permanent injunction requiring you to immediately pay all contributions that are due and further requiring that all new contributions will be paid in a timely manner. This is in addition to late payment assessments, audit assessments or other available remedies.

### **Attorney Fees and Costs**

Contributing employers shall be required to pay **all costs** incurred by the Funds in collecting amounts due to the Funds or in obtaining a full and complete payroll audit, including attorneys' fees and costs. This is true regardless of how much the employer owes, and regardless of whether an audit discloses discrepancies. This is in addition to late payment assessments, audit assessments or other available remedies.

### **RECIPROCITY**

Employers are required to make contributions precisely as required by the terms of the collective bargaining agreement in effect **for the geographic location in which covered work is performed**. This includes the requirement that contributions be paid to Funds other than the "home" Funds of employees. The bargaining parties have negotiated some limited exceptions to this rule, but please note that any such exception must be included in the written collective bargaining agreement. The Michigan Carpenters' Funds have reciprocity agreements in place with the Detroit Carpenters' Fringe Benefit Funds and others and all qualifying contributions will be transferred pursuant to those agreements. The Michigan Funds are required by federal law to collect the contributions that are due to them. **Therefore, if you pay contributions that are due to the Michigan Carpenters' Funds to any other funds, you will face the possibility of paying contributions twice.**

### **HOW TO AVOID CERTAIN COSTLY MISTAKES**

- **Do not** put "fringe benefit contributions" in the employees' paychecks. You remain obligated to contribute to the Funds and you will end up paying twice.
- Read and follow the contribution provisions of your collective bargaining agreements and, if applicable, Participation Agreements. Ignorance is not a legal excuse for the failure to properly pay contributions.
- **Do not** make any arrangement or agreement regarding contributions that is different than the terms of your collective bargaining agreement. A Union Business Agent, even if he is a Fund Trustee, cannot change or modify the collective bargaining agreement concerning fringe benefits.

- Always file a completed Employer Contribution Reporting Form, even if your employees did not perform covered work or you cannot pay the contributions.
- Be aware that merely calling an employee a sub-contractor, or paying them on a Form 1099, does not relieve you of your obligation to remit fringe benefit contributions to the Funds on his/her behalf.
- Understand that contributions are paid when received by the Depository Bank's Lock Box. Allow sufficient time for mailing. **Do not** send overnight or certified mail to the Depository Bank because such mail cannot be delivered to the Lock Box. If you believe your Employer Contribution Reporting Form or contribution payment will be late for any reason, notify the Collection Coordinator.
- **Do not** provide alternative benefits for employees covered by the collective bargaining agreement. That will not relieve you of the obligation to contribute to the Funds and you may end up paying more than you need to.
- Contact the Funds' representatives, such as the Collection Coordinator or the Fund Office, for assistance if you are uncertain about the rules contained in this handbook or if you need help completing the Employer Contribution Reporting Form.
- **Do not** make self-payments for you or your employees with company checks. Since there is no written agreement with the Funds for these contributions to be paid by an employer, they cannot be accepted. This can delay or cause termination of coverage.

## **WITHDRAWAL LIABILITY AND "FREE LOOK" RULE**

### **Withdrawal Liability Basics**

Employer withdrawal liability is an allocation of the Fund's unfunded vested benefits (UVB) among all of its contributing employers. The Fund's UVB is the difference between the present value of vested benefits and the current value of the Plan's assets.

A contributing employer in the building and construction industry, which describes the majority of contributing employers in this Fund, "withdraws" when its obligation to contribute to the Fund is terminated and it continues to perform work for which it was previously required to contribute to the Fund, or when it returns to covered work within five years of the date its obligation to contribute was terminated without again agreeing to contribute to the Fund. Under the construction industry rule, an employer generally has the ability to avoid a withdrawal by maintaining its obligation to contribute or ceasing operations.

The Fund's actuary calculates an employer's withdrawal liability (EWL) using the Presumptive Method, which divides the Fund's UVB into a number of annual "pools" which are allocated each year based on the relation of an employer's contributions for the five preceding Plan Years to the total contributions from all employers during the same time period.

### **Free Look Rule**

Under the Free Look rule, a new employer will be provided the chance to participate in the Fund without initially being subject to EWL if certain criteria are met.

First, the rule will only be available to a new employer if the Fund's assets equal at least eight times its benefit payments for the Plan Year preceding the employer's initial participation in the Plan. In addition to this asset test being met, the following criteria must be satisfied:

1. The employer first had an obligation to contribute to the Fund on or after September 1, 2013,
2. The employer contributed for less than five Plan Years,
3. The employer's contribution obligation is equal to or less than 2% of total contributions for each Plan Year it was required to contribute, and
4. The employer has not previously avoided EWL because of the application of this section with respect to the Fund.

### **Benefits of Adopting the Free Look Rule**

The Trustees have extended the Free Look rule to encourage new employers to participate in the Fund and increase the total number of hours of work on which contributions are remitted. Increasing hours will benefit the Fund and its participants by ultimately speeding the Fund's recovery of its funding position. Such recovery would, in turn, minimize the Fund's UVB and lead to reducing withdrawal liability for all current employers.

The actuary has advised that the additional contribution income would far outweigh the lost income of any potential assessment not collected because of the Free Look rule; furthermore, any waived assessment would be insubstantial.

After substantial deliberation and review with the Fund's professional services providers, the Board has determined that the potential positive impacts outweigh any negative impacts. This is further confirmed by the fact that the PBGC, which has authority to review the adoption of this rule, has provide a blanket approval for all funds because it has concluded the adoption of the rule will not pose an unreasonable risk of loss to the Fund.

### **MICHIGAN CARPENTERS' WEBSITE**

All of the rules and regulations contained within this document are subject to change. The Trustees of the Funds routinely review the policies and make changes whenever they deem them necessary. Contributing employers are responsible to know the current rules.

The Michigan Carpenters' website, [www.michigancarpenters.org](http://www.michigancarpenters.org), is an excellent source for the most up to date information available concerning the rules governing the Funds. This Employer Handbook is posted on the site in a printable format and is updated whenever a change is made. Simply click Employer Handbook on the menu and follow the instructions to print all or any part of this booklet. If you do not have access to the internet, the Fund Office will be happy to send the most current version of this document whenever it is requested.

**FUND OFFICE**  
**TIC International Corporation**  
 6525 Centurion Drive  
 Lansing, MI 48917  
 (517) 321-7502

**COLLECTION COORDINATOR/TRUST INVESTIGATOR**

Jeni Magwood  
 10140 Kelly Hwy  
 Vermontville, MI 49096  
 (517) 256-6448  
[jenimagwood@gmail.com](mailto:jenimagwood@gmail.com)

**LOCAL UNIONS**

**Michigan Regional Council of Carpenters**

<p><b>Local 100 – West Michigan</b>          500 Reno Drive          PO Box 457          Wayland, MI 49348          Phone: (616) 837-1200          Fax: (616) 837-1500  <a href="mailto:local100@hammer9.com">local100@hammer9.com</a></p>	<p><b>Local 706 - Saginaw / Flint</b>          3160 Commerce Centre Drive          Saginaw MI 48601          Phone: (989) 753-1487          Fax: (989) 753-1791  <a href="mailto:local706@hammer9.com">local706@hammer9.com</a></p>	<p><b>Local 1102 Western Area</b>          (Millwrights)          500 Reno Drive          PO Box 457          Wayland, MI 49348          Phone: (269) 383-6163          Fax: (616) 837-1500  <a href="mailto:bill.kenney@millwrights1102.org">bill.kenney@millwrights1102.org</a></p>
<p><b>Local 202 - Traverse City / Alpena</b>          3160 Commerce Centre Drive          Saginaw MI 48601          Phone: (989) 753-1487          Fax: (989) 753-1791  <a href="mailto:local202@hammer9.com">local202@hammer9.com</a></p>	<p><b>Local 1004 - Lansing / Jackson</b>          2310 W Washtenaw Avenue          Lansing, MI 48917          Phone: (517) 484-1301          Fax: (517) 484-7576  <a href="mailto:local1004@hammer9.com">local1004@hammer9.com</a></p>	<p><b>Local 1234</b>          Statewide Residential          23401 Mound Road, Suite 101          Warren, MI 48091          Phone: (313) 832-3887          Fax: (586) 756-6675  <a href="mailto:info@hammer9.com">info@hammer9.com</a></p>
<p><b>Local 525 – S.W. Michigan</b>          500 Reno Drive          PO Box 457          Wayland, MI 49348          Phone: (616) 837-1200          Fax: (616) 837-1500  <a href="mailto:local525@hammer9.com">local525@hammer9.com</a></p>	<p><b>Local 1045</b>          Statewide Interior System          23401 Mound Road, Suite 101          Warren, MI 48091          Phone: (313) 832-3887          Fax: (586) 756-6675  <a href="mailto:info@hammer9.com">info@hammer9.com</a></p>	<p><b>Local 1510 - Upper Peninsula</b>          1219 First Avenue, South          Escanaba, MI 49829          Phone: (906) 789-1670          Fax: (906) 789-1692  <a href="mailto:local1510@hammer9.com">local1510@hammer9.com</a></p>

## **EMPLOYER ASSOCIATIONS**

**AGC of Michigan**  
2323 North Larch Street  
P.O. Box 27005  
Lansing, MI 48909  
(517) 371-1550

**Michigan Infrastructure Transportation Association  
(MITA)**

2937 Atrium Drive Suite 100  
P. O. Box 1640  
Okemos, MI 48864  
(517) 347-8336

**Construction Association of Michigan  
(CAM)**

43636 Woodward Avenue  
Bloomfield Hills, MI 48302  
(248) 972-1117

**Michigan Carpentry Contractors Association  
(MCCA)**

P.O. Box 1321  
Novi, MI 48376  
(248) 767-5577

**Architectural Contractors Trade Association  
(ACTA)**

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