



**UA Local 190 Plumbers/Pipefitters/Service  
Technicians/Gas Distribution  
Summary Annual Report**



## **Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan, EIN 38-6065578, Plan Number 501, a self-insured health care fund, for period June 1, 2009 to May 31, 2010.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees has committed itself to pay certain medical, surgical, other health care and loss of time claims incurred under the terms of the Plan.

### **Insurance Information**

The plan has a contract with Union Labor Life Insurance Company to pay active Life and Accidental Death claims incurred under the terms of the plan. Total premiums paid during the plan year were \$38,372. The Plan has a contract with Blue Cross Blue Shield of Michigan for stop loss coverage. Total premiums paid during the plan year were \$232,728.

### **Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$16,734,521 as of May 31, 2010 compared to \$15,272,852 as of June 1, 2009. During the year the plan experienced a increase in its net assets of \$1,461,669. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$12,338,267, which included employer contributions of \$9,960,722, employee contributions of \$895,038, realized gains or (losses) of (\$5,270) from the sale of assets, and earnings (loss) from investments of \$1,487,777.

Plan expenses were \$10,876,598. These expenses included \$823,938 in administrative expenses and \$10,052,660 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,348 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Insurance information including sales commissions paid by insurance carriers;

4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
5. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., which is the administrative manager, and the Joint Board of Trustees UA Local 190 Health Care Plan, which is the plan sponsor and plan administrator, 24900 Harper Ave., St. Clair Shores, Michigan 48080, 1-888-390-7473. The charge to cover copying costs will be \$6.25, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Individual Health Reimbursement Account Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Individual Health Reimbursement Account Plan, a plan providing health reimbursement accounts for members to cover medical claims which are not otherwise covered under the UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan, make self-payments for health care coverage, or pay for medical coverage after retirement, EIN 26-0268950, Plan Number 504, a health savings account, for period June 1, 2009 to May 31, 2010.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees of the UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Individual Health Reimbursement Account Plan has committed itself to pay all eligible claims incurred under the terms of the plan.

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$2,244,304 as of May 31, 2010 compared to \$1,792,163 as of June 1, 2009. During the year the plan experienced a increase in its net assets of \$452,141. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$605,512, which included employer contributions of \$579,200, employee contributions of \$0, realized gains of \$0 from the sale of assets, and earnings from investments of \$26,312.

Plan expenses were \$153,371. These expenses included \$36,260 in administrative expenses and \$117,111 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1177 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Transactions in excess of 5% of plan assets.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., which is the administrative manager, and Joint Board of Trustees UA Local 190 Individual Health Reimbursement Plan, which is the plan sponsor and plan administrator, 24900 Harper Ave., St. Clair Shores, Michigan 48080, 1-888-390-7473. The charge to cover copying costs will be \$4.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Defined Contribution Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Defined Contribution Plan, EIN 38-3316535, Plan Number 002, for period June 1, 2009 to May 31, 2010.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Basic Financial Statement**

Benefits under the plan are provided by a trust. Plan expenses were \$1,112,591. These expenses included benefit payments of \$980,461, administrative expenses of \$132,130 and \$0 in other expenses. A total of 1,430 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Plan assets, after subtracting liabilities totaled \$14,766,059 as of May 31, 2010 compared to \$12,830,492 as of June 1, 2009. During the year the plan experienced an increase in its net assets of \$1,935,567. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of 3,048,158, which included employer contributions of \$255,393, employee contributions of \$1,396,142, realized gains of \$0 from the sale of assets, and \$1,396,623 in net earnings (loss) from investments.

**Minimum Funding Standards**

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets; and
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., which is the administrative manager, and Joint Board of Trustees UA Local 190 Defined Contribution Trust, which is the plan sponsor and plan

administrator, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The charge to cover copying costs will be \$6.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St, Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service  
Technicians/Gas Distribution SUB Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution SUB Plan, a plan providing supplemental unemployment benefits, EIN 23-7116328, Plan Number 502, for period June 1, 2009 to May 31, 2010.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees of the UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution SUB Plan has committed itself to pay all eligible claims incurred under the terms of the plan.

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$1,178,242 as of May 31, 2010 compared to \$1,430,413 as of June 1, 2009. During the year the plan experienced a (decrease) in its net assets of (\$252,171). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$355,649, which included employer contributions of \$339,194, employee contributions of \$0, realized gains or (losses) of \$0 from the sale of assets, and \$16,455 in earnings from investments.

Plan expenses were \$607,820. These expenses included \$62,020 in administrative expenses and \$545,800 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Transactions in excess of 5% of plan assets.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., which is the administrative manager, and the Joint Board of Trustees of UA Local 190 SUB Plan, which is the plan sponsor and plan administrator, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The charge to cover copying costs will be \$4.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of



the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service  
Technicians/Gas Distribution Scholarship Fund**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund, a plan providing funds to cover secondary education scholarship expenses for the benefit of children, grandchildren and dependents of eligible members, EIN 35-2238296, Plan Number 503, for period June 1, 2009 to May 31, 2010.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees of the UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund has committed itself to pay eligible claims under the terms of the plan.

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$45,287 as of May 31, 2010 compared to \$46,613 as of June 1, 2009. During the year the plan experienced a (decrease) in its net assets of (1,326). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$44,610, which included employer contributions of \$44,585, employee contributions of \$0, realized gains of \$0 from the sale of assets, \$25 in earnings from investments and other income of \$0.

Plan expenses were \$45,936. These expenses included \$4,686 in administrative expenses and \$41,250 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1348 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers; and
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., which is the administrative manager, and the Joint Board of Trustees of the UA Local 190 Scholarship Fund, which is the plan sponsor and plan administrator, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The

charge to cover copying costs will be \$2.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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## ANNUAL NOTICE TO ALL MEMBERS AGE 60 OR OLDER

Dear Member:

This notice is your annual reminder of the pension fund's rules regarding working after retirement age. The UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Pension Plan working retiree suspension rules provide that you lose your monthly pension for any month after normal retirement age in which you work 40 or more hours in the trade in the State of Michigan, including any self-employment or supervisory or managerial activity which is reasonably related to underlying skills associated with the trade.

Whenever the Trustees become aware that you are employed at a construction site and you have not notified the Administrative Manager with regard to that employment, the Trustees can presume that you worked for the same Employer for as long as that same Employer worked at that construction site. This will cause your pension payments to stop and also may cause future pension payments to be reduced to recover amounts paid during that time. You will have the opportunity to prove that this presumption is wrong, but the burden will be on you to convince the Trustees by providing appropriate proof.

As a retiree, you may be asked to certify that you are unemployed or provide information proving to the Trustees' satisfaction that any employment does not violate these rules. You will be requested to provide this information at least annually, and must provide this information whenever it is specifically requested by the Administrative Manager. The Administrative Manager may require reasonable information for the purpose of verifying your employment or unemployment, including, for example, a report from the Social Security Administration, payroll stubs, tax returns, 1099 forms, and form W-2. If you don't provide this information or refuse to sign any consents necessary to verify this with the government, your payments can be stopped.

You may request a determination of whether specific contemplated employment will cause you to have your payments under the plan provisions concerning suspension of benefits. The Trustees will respond in the same way and in the same time period as if you filed a claim for benefits. See the procedure in the Pension Plan Summary Plan Description section entitled "HOW TO APPLY FOR BENEFITS."

If your benefits are suspended and you stop working, then once you notify the Administrative Manager on the proper form that you have stopped working and it is verified, your pension is required to start back up no later than the third calendar month after the month in which you gave notice, subject to proper adjustments.

If you have any questions, please contact the Administrative Manager, Benefit Advisors, Inc. 24900 Harper Ave., St. Clair Shores, MI. 48080.



## **Women's Health and Cancer Rights Act of 1998 Annual Notice**

**Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy including lymphedema. Call the Administrative Manager's Office at (734) 432-3042 or (888) 390-PIPE (7473) for more information.**

