

Bargaining Party Restrictions Under the FIP

The Pension Protection Act (PPA) prohibits the Trustees from accepting a CBA that provides for:

- **A reduction in contributions;
or**
- **Suspension of contributions;
or**
- **Any direct or indirect exclusion of younger or newly hired workers**

Examples of a Reduction to the Contribution Rate Include:

- **“New-Work-Contribution-Rates” (i.e. for outlying areas, to be more competitive in under utilized work such as residential, etc.)**
- **Increasing the number of years in an apprenticeship program with a graduated contribution rate scale.**
- **Going from hours paid to hours worked**