



# **Building Trades United Pension Trust Fund – Milwaukee & Vicinity (The Pension Fund)**

## **Employer Instructions for Reports and Payments**

**The Building Trades United Pension Trust Fund**  
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[www.thepensionfund.com](http://www.thepensionfund.com)



## Introduction

The purpose of this instruction manual is to assist Employers with:

- Collective Bargaining Agreements (CBAs) and Participation Agreements (PAs) to which they are signatory.
- Trust Agreements to which they are parties by virtue of the CBA.
- The administrative procedures adopted by The Pension Fund's Trustees.

The information and instructions are designed to provide:

- Assistance to complete the monthly remittance reports accurately.
- Assistance in submitting timely reports and payments avoiding late payments and interest charges.
- Assure accurate service credit for Plan Participants.
- Control administrative expenses for The Pension Fund which increase when instructions are not followed.

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Included in the following pages are detailed instructions for completing and submitting monthly remittance reports.

We have tried to make this instruction manual as convenient as possible for you and your staffs use.

Please call the Pension Fund Office at (262) 784-7880 if there are any questions regarding the content of this manual.

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## Monthly Remittance Reports

Monthly reports and payments are required by the CBAs and PAs to which Employers are party. The Pension Fund provides Employers monthly Remittance Reports which are designed for The Pension Fund to process and administer the benefits covering Plan Participants of The Pension Fund.

The Remittance Report is a listing of Employee names and Social Security numbers and are furnished for your convenience and to facilitate required monthly reporting and payment. The Remittance Reports are mailed to Employers each month for the current reporting and payment cycle.

The Remittance Reports are used by The Pension Fund to:

- Accurately credit the hours worked and payment received for each Employee to determine the Employee's eligibility and benefit.
- Balance cash receipts and Employee credits.
- Provide a basis for verifying hours worked during payroll audits.

## Employer's Obligation to Furnish Information

The Remittance Report is prepared monthly by Fund Office from the Employer's prior month's Remittance Report when the report is submitted on or before the due date provided for in the labor agreements. Therefore, Employee names appearing on the Remittance Report is no indication that the list reflects the Employer's obligation. Some Employees may no longer be employed and there may be new Employees that have been hired since the last report was submitted to The Pension Fund.

The Pension Fund and other related Trust Funds participate in a Payroll Audit Program. The audit procedure requires verification of the Remittance Reports and payments to The Pension Fund and to related Trust Funds.

The following is an excerpt from the Trust Agreement which relates to the Trustees' obligation to collect all money to which The Pension Fund is entitled:

*“Each Employer shall promptly furnish to the Trustees on demand any and all necessary records of his Employees concerning the classification of such Employees, their names, Social Security numbers, amount of wages paid and hours worked and any other payroll records and information that the Trustees may require in connection with the administration of the Trust Fund and for no other purpose. The Trustees or their authorized representatives may examine the payroll books and records of each Employer whenever such examination is deemed necessary by the Trustees in connection with proper administration of the Trust.”*

## General Instructions to Employers for Preparing Remittance Reports

The following are general instructions for monthly reporting to The Pension Fund.

1. You must report every Employee who performed work covered by a CBA with a Union or a PA which requires contributions to The Pension Fund. Do not report sole proprietors or the partners of a bonafide partnership to The Pension Fund.
2. Complete Remittance Report in three (3) copies. Each set of three (3) starts with a white copy. See illustration on page 13.
3. If you add pages due to new Employees or initiate a Remittance Report for the first time, indicate the Union and Company Name on each page of a blank set of the Remittance Report. Only one Union can be reported on each Remittance Report.
4. Any month with no Employees in one of the participating bargaining units, complete the monthly Remittance Report and check the “INACTIVE” box near the center of the report form.
5. Any period longer than a month during which you have not employed nor do not intend to employ persons for who contributions are required, complete the monthly Remittance Report and check the “FINAL” box near the center of the report. You must explain the reason for the “FINAL” report so the Pension Fund can determine whether or not withdrawal liability should be assessed. The written explanation on Employer letterhead must be attached to the Remittance Report.
6. For additional supplies of forms, please check the appropriate box in the lower left-hand corner of the Remittance Report. Supplies include envelopes and reporting forms, other than the monthly prelisted Remittance Report, to initiate reports after a period of prolonged inactivity or to add to your report. (For further information, see page 14, number 18.)
7. To assure a readable “contractor” copy of the Remittance Report, it is suggested the forms be prepared in a typed manner. Certain electronic reports are acceptable. (For further information, see page 9, Special Instructions for Computerized Reports.)
8. All Remittance Reports and payments received by the Pension Fund by the deadline provided for in the CBA and PA will be used in preparing a Remittance Report to be returned to the Employer during the first week of the next month with all reported changes.

9. If you neglect to report and pay contributions during months for which you received no Remittance Report or if you omitted Employees names from prior reports which you did submit, follow the same procedures and instructions.
10. If you are submitting an electronic listing of Employees, summarize your contributions on the Remittance Report and check the “SUMMARY” box near the middle of the report form. (For further information, see page 14, number 14.)
11. When listing Employees for which contributions are not yet due under the CBA, identify such Employees by a non-payment code (1, 2 or 3) adjacent to their name. Refer to your CBA to determine when contributions are payable for trainees, apprentices and pre-apprentices.
12. If you are adding your first apprentice, first trainee or first pre-apprentice, you should notify The Pension Fund as soon as possible, so that The Pension Fund can send to you remittance reports containing the appropriate contribution rates for those classifications of employees.

## How to Begin (or Resume) Reports and Payments

Each employer is required to initiate, complete and submit an initial Remittance Report with the contribution payment to The Pension Fund on the forms provided whenever the Employer:

1. Initially when the Employer hires persons to work under the jurisdiction of a Union participating in The Pension Fund.
2. Rehires persons of a specific Union after a period during which no such Employees was employed.

This requirement applies to all Employers performing work in this Milwaukee & Vicinity area subject to the terms of a CBA or PA. The initial Remittance Report must be received by The Pension Fund by the deadline provided for in the CBA or PA. Check the “INITIAL” box near the middle of the Remittance Report when beginning or resuming Employer reports and payment. Thereafter, the Employees’ names and Social Security numbers will be prelisted.

## Important Notice Regarding Collection of Delinquent Contributions

If the Remittance Reports and contributions required by the reports are not received by the due date provided in the CBAs and PAs, payment will be considered delinquent and a month will pass before the names of newly hired and/or terminated or transferred employees will be noted on a Remittance Report. Also, see pages 8 and 9 of these employer instructions regarding liquidated damages, interest, attorney fees and costs due when payments are delinquent.

The Trustees have the legal right and obligation to enforce collection of delinquent contributions, damages, interest, attorney fees and costs and other damages deemed appropriate through the use of Fund Counsel, who may proceed before the National Labor Relations Board (NLRB), the District Attorney or through State or Federal court actions.

## Acceptability of Employer Contributions

Contributions received from an Employer who had been a party to a CBA or PA requiring Fund Contributions with a Participating Union shall continue to be payable, accepted and credited to the covered Employees after the expiration of such CBA or PA, until one of several events recognized in

current labor law occur. If you have questions about these “events”, mail your inquiry to the Pension Fund.

## Adding Employees or Deleting Terminated Employees

### How to Report new Employees or Employees Re-Hired

On occasion, new Employees will be hired or former Employees will be re-hired. When this happens:

1. Type the new or re-hired Employee’s Social Security number, last name and first name onto the appropriate Remittance Report.
2. It is essential that Employees be added to the correct Remittance Report for the appropriate Union if you employ more than one Union.
3. Report weekly hours and the total for The Pension Fund.

If there is no space to add names on the Remittance Report, use the blank Remittance Reports issued by The Pension Fund. Provide the name of the Union, work month and all other information requested on the report. The reported Employees will appear on the next pre-populated Remittance Report if received by the Fund Office by the deadline provided in the CBA and PA.

### How to Report Terminated Employees

The Remittance Report will include names of Employees who have been terminated since the Employer’s preceding report and payment. The first month during which such Employees have performed no work for which contributions are payable, delete such names by drawing a straight line through the names and Social Security numbers.

The next Remittance Report will omit the deleted names if the Remittance Report and payments are received by The Pension Fund by the deadline provided in the CBA and PA.

## Contiguous Non-Covered Employment

### How to Report Employees in Contiguous Non-Covered Employment

To understand this section, it is necessary to define three (3) terms:

#### Covered Employment

Work for which contribution payments are (or were) required to be paid to The Pension Fund under the terms of a CBA or PA.

#### Non-Covered Employment

Work for which contribution payments are not (or were not) required to be paid to The Pension Fund under the terms of a written agreement.

#### Contiguous Non-Covered Employment

Non-Covered Employment which immediately precedes or follows covered employment for a participating Employer.

If an Employee is no longer working under a CBA or PA requiring contributions to The Pension Fund, but the Employee continues to work in Non-Covered Employment, report such Employees and the hours worked in Contiguous Non-Covered Employment.

Each Employer is mailed a form annually for the purpose of reporting Employees who are eligible for Contiguous Non-Covered Employment credit. Forms are also available from The Pension Fund as needed.

Under the Employee Retirement Income Security Act (ERISA), the Employee must receive credit for pension plan participation and vesting purposes for Contiguous Non-Covered Employment.

If you have any questions regarding this matter or covering the information required under the law, contact The Pension Fund.

## Pension Contributions Payable due to Non-Bargaining or Alumni Agreement

Effective June 1, 1992 pension contributions for non-bargaining employees can only be accepted provided such Employee's Employer has been approved and has entered into a Non-Bargaining Participation (NBU) Agreement with The Pension Fund or signed an Alumni Participation Agreement.

Effective June 1, 1994 only the Alumni Participation Agreement is available to Employers who did not previously have an NBU Agreement.

Contact The Pension Fund if you require a copy of the Alumni Participation Agreement or if you have questions regarding this matter.

## Instructions for Funds

The Remittance Reports allow contributions to be submitted to The Pension Fund and other affiliated Funds. For remitting to:

### Building Trades United Pension Trust Fund – Milwaukee & Vicinity (The Pension Fund)

1. Make the check for the defined benefit pension contributions payable to:  
**Building Trades United Pension Trust Fund.**
2. Send pension contributions with the white reporting form to:  
PO Box 520 Elm Grove, WI 53122-0520.
3. Please note that the Board of Trustees has adopted as part of The Pension Fund the following provisions:

#### Liquidated Damages and Interest Payable

Payments of Employer Contributions to The Pension Fund are due by the date set by their CBAs and PAs, after which time the payments will be considered delinquent. In the event an Employer becomes delinquent in payments to The Pension Fund, such Employer may be assessed, by the Trustees, as liquidated damages twenty percent (20%) of such delinquent payments and, further, such delinquent Employer shall be required to pay interest at the maximum rate permitted by law, not to exceed one and one-half percent (1 ½%) per month, on the unpaid and delinquent balance (including unpaid past due liquidated damages, if any) owed. In the event that The Pension Fund refers the delinquency to Fund Counsel for collection, then the Employer shall be

obligated to pay, in addition to any such liquidated damages and interest charges, reasonable attorney's fees and any other costs and expenses reasonably arising in connection with any collection action.

Delinquent pension contributions paid on behalf of Employees working under the Ironworkers' Union, Roofers' Union and Tile Layer' Union jurisdiction shall be assessed damages at the rate of twenty percent (20%) of the delinquent contribution amount.

Employers of all other Unions shall be assessed for late payments in an amount equal to two and one-half percent (2 ½%) of each delinquent payment for every month the payment remains unpaid, up to a maximum of twenty percent (20%).

Regardless of which formula is used for liquidated damages, interest is charged on all delinquent contributions and liquidated damages at the rate of one and one-half percent (1 ½%) per month.

#### Other Fringe Funds (Health, Vacation Defined Contribution, Training, Industry Advancement, etc.)

1. Make the checks for contributions due to the appropriate fringe fund(s) as shown on the Contribution Instruction Sheet.
2. Send contributions with the appropriate copy of the Remittance Report to the address indicated on the Contribution Instruction Sheet.
3. Please note that several Boards of Trustees of the various fringe benefit funds have adopted liquidated damages and interest schedules. Notices of these schedules are furnished by the respective fringe benefit fund.

#### Special Instructions for Computerized Reports

Employers may submit reports generated by their own payroll (or other) software, provided certain layout requirements are satisfied. **Employers using a payroll service to prepare the monthly remittance report must observe these requirements.** The payroll service company should be instructed to include *all* of the information and the sequence needed to process the form on a routine basis.

Computerized reports which meet the following criteria are compatible with The Pension Fund Trustees' administrative system. When *incompatible*, the reports can cause errors in crediting employee accounts and they increase administrative costs because special handling is required.

Computerized reports *identical* to the layout and sequence of The Pension Fund's prelisting are acceptable. The information *required*, and the *only* acceptable sequence, consists of:

1. Employee Social Security number;
2. Employees' name arranged alphabetically, listing last name first and complete first name. Do not use initials.

3. For each Employee, list the following hours for which contributions are payable;

- Hours worked *weekly*, and
- Straight time hours worked, and
- Overtime hours worked, if applicable, and
- Total hours worked (the sum of straight time, plus applicable overtime hours.)

A Grand total of straight time, applicable overtime and total hours worked by all Employees and for which contributions are payable must appear at the end of each monthly report.

Refer to the applicable bargaining agreement to determine the proper contribution rates for each employee benefit plan and whether contributions are required for overtime hours.

4. Vacation pay, in dollars.

5. Name of the Union representing the bargaining unit Employees.

6. **Indicate** the *month* and *year* in which the work was performed.

7. Your firm's name and address, six digit Employer Code Number and Employer's IRS Identification Number (EIN).

### **IMPORTANT!!**

**If your firm uses its own computerized report, the first page of the monthly report provided by The Pension Fund must accompany your report. It serves as a summary of dollars paid to each Fund. For this purpose, you need only to complete the lower half of the prelisting form. You should also provide a copy of your computer printout with each copy of the remittance report form submitted.**

Should you require any further information with respect to these instructions, please call the Pension Fund at (262) 784-7880. We are prepared to discuss this matter with you or with your computer service personnel to whatever extent may be necessary.

## Remittance Report Examples

The illustrations on the following pages are provided to assist you in the preparation of Monthly Remittance Reports. The listed items 1 through 19 correspond to numbers on the samples of the blank forms shown for demonstration purposes.

1. Enter Social Security number. Please be accurate.
2. Enter complete name. Last name first. Do not use initials.

3. Enter hours worked each week. “Regular” straight time hours in white area and overtime hours in the shaded area.
4. Enter the sum of “Regular” straight time hours.
5. Enter the sum of “Overtime” hours.
6. Enter the total of straight time and overtime hours.
7. Enter total “gross wages” for the specific work month.
8. Enter vacation pay in dollars, not hours.
9. Enter any 401K payments, if applicable.
10. Insert code for non-payment of health or pension.
11. If no previous Reports have been submitted, check this box.
12. If you will not employ any Employees for whom contributions are payable THIS MONTH, check this box.
13. If you will not employ any Employees for whom contributions are payable for the foreseeable future, check this box.

CAUTION – You must explain the reason for a Final Report on your letterhead and attach it to the Report for a determination of possible Employer Withdrawal Liability (EWL).

14. Check Summary if you are sending your own computer form. You must complete the Funds Totals area of the Remittance Report form.
15. Enter the Union here (Carpenters, Laborers, Etc.) Do not list more than one Union on a report – use separate reports for each Union.
16. Insert the month and year worked, and the Employer’s IRS number (EIN).
17. Don’t forget to enter your name.
18. Sign and date the report.



Monthly Remittance Report  
 Building Trades United Pension Trust Fund – Milwaukee &  
 Vicinity  
 PO Box 530 | Elm Grove WI, 53122

(262) 784-7880

**Check If Applicable:**

- Initial - No previous reports submitted  
 Final - Reason: \_\_\_\_\_

- Inactive - No Employees this month  
 Summary - Forms attached

*No Employees until further notice*

Employer	<b>Fund</b>	<b>Total Hours</b>	<b>Hourly Rate</b>	<b>Current Amount</b>	<b>Adjustments</b>	<b>Total Paid</b>
Employer Address	<b>Pension</b>					
Employer City State Zip	<b>Health</b>					
Employer CBA	<b>Health Monthly</b>					
Employer IRS Number	<b>Annuity</b>					
Code Number	<b>Apprenticeship/ Training</b>					
Union	<b>Industry Advancement</b>					
Reference Number	<b>Union Dues</b>					
Month & Year Worked	<b>Jury Pay</b>					
Telephone Number	<b>Grand Total</b>					

Social Security Number Employee Name (Last, First)	◇	Reg/OT	Hours Worked Each Week					Straight Time	Overtime	Total Hours	Gross Wages	Vacation Pay	401(k) Amount
			Week 1	Week 2	Week 3	Week 4	Week 5						
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
<b>Totals</b>													

◇ **Codes for non-payment:** 1. Not entitled to Health 2. Not entitled to Pension / Apprentice 3. Not entitled to Pension / Other 4. Alumni / entitled to Pension

I (we) agree to be bound by all of the provisions (including making payments) relating to pension, health & welfare and vacation funds, as contained in the Milwaukee area multi-employer labor agreements covering employers in the trade for which this report is made, for our employees in such trade, for the duration of such labor agreements, and, further agree to be bound by the applicable trust agreements.

The employer certifies that any employee listed on this remittance report is a covered employee under a collective bargaining agreement or an Alumni agreement, and the work reported hereon constitute work for which contributions are required by the collective bargaining agreement.

Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_



Monthly Remittance Report  
 Building Trades United Pension Trust Fund – Milwaukee & Vicinity  
 PO Box 530 | Elm Grove WI, 53122

(262) 784-7880

**Check If Applicable:**  
 11 Initial - No previous reports submitted  
 12 Inactive - No Employees this month  
 13 Final - Reason: \_\_\_\_\_  
 14 Summary - Forms attached  
 No Employees until further notice

Employer ①⑦	Fund	Total Hours	Hourly Rate	Current Amount	Adjustments	Total Paid
Employer Address	Pension	⑥				
Employer City State Zip	Health	⑥				
Employer CBA	Health Monthly					
Employer IRS Number	Annuity	⑥				
Code Number	Apprenticeship/ Training	⑥				
Union ①⑤	Industry Advancement	④				
Reference Number	Union Dues					
Month & Year Worked ①⑥	Jury Pay	⑥				
Telephone Number					Grand Total	

Social Security Number Employee Name (Last, First)	◇	Reg/OT	③ Hours Worked Each Week					Straight Time	Overtime	Total Hours	Gross Wages	Vacation Pay	401(k) Amount
			Week 1	Week 2	Week 3	Week 4	Week 5						
① ②	⑩	Reg						④	⑤	⑥	⑦	⑧	⑨
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
		Reg											
		OT											
<b>Totals</b>								④	⑤	⑥			

◇ Codes for non-payment: 1. Not entitled to Health 2. Not entitled to Pension / Apprentice 3. Not entitled to Pension / Other 4. Alumni / entitled to Pension

I (we) agree to be bound by all of the provisions (including making payments) relating to pension, health & welfare and vacation funds, as contained in the Milwaukee area multi-employer labor agreements covering employers in the trade for which this report is made, for our employees in such trade, for the duration of such labor agreements, and, further agree to be bound by the applicable trust agreements.

The employer certifies that any employee listed on this remittance report is a covered employee under a collective bargaining agreement or an Alumni agreement, and the work reported hereon constitute work for which contributions are required by the collective bargaining agreement.

Signature: ①⑧ \_\_\_\_\_ Title: \_\_\_\_\_ Date: ①⑧ \_\_\_\_\_

**TRUST FUND AND UNION PHONE NUMBERS**

The Pension Fund.....	(262) 784-7880
Bricklayers' and Allied Craftsmen Union Local No. 8 .....	(262) 827-4080
Bricklayers' Health Fund.....	(262) 547-0133
Bridge, Structural & Ornamental Ironworkers' Union Local No. 8 .....	(414) 476-9370
Ironworkers' Health Fund.....	(414) 777-7210
Chicago Regional Council of Carpenters – Northern Region.....	(262) 970-5777
Carpenters' Health, Vacation and J.A.C. Fund .....	(262) 970-5790
Heat & Frost Insulators' Union Local No. 19 .....	(262) 548-9606
Heat & Frost Health Fund .....	(414) 577-3700
Laborers' International Union Local No. 113.....	(414) 873-4520
Painters & Allied Trades District Council No. 7.....	(262) 797-7800
Painters' Health Fund.....	(262) 797-0791
Plumbers' Union Local No. 75 .....	(414) 359-1310
Plumbers' Health Fund .....	(414) 577-3700
Operating Plasterers' & Cement Masons' Union Local No. 599.....	(414) 607-6967
Roofers' Union Local No. 65 and Health Fund.....	(262) 785-9720
Steamfitters' Union Local No. 601.....	(414) 543-0601
Steamfitters' Health Fund .....	(414) 577-3700
Tile & Terrazzo Layers' Union Local No. 5 .....	(262) 827-4080
Industry Advancement Program.....	(262) 785-1430