

## USMX-ILA Money Purchase Plan Qualification and Contribution Guidelines

### Level 1 Employees:

**Eligible Employees:** Employees making Master Contract top wage or employees who have worked 700 contributing man hours in the past six (6) consecutive years or a total of 4500 contributing man hours over the past six (6) consecutive years. (Contributing refers to all modes of cargo that are participating in the MPP)

**Total Man Hours Worked Required to Receive Contributions:** 500 total man hours (i.e. both MC and non-MC) worked in a Contract Year

**Contribution Earned\*:** \$1 per MC man hour worked (\$2 beginning 10/1/20 for ports who joined 10/1/18), initially deposited into an employee's account once the 500 man hour requirement is reached. Contributions will continue to be deposited as earned throughout the remainder of the Contract Year.

*Ex. If a member works 500 hours (300 MC & 200 Non-MC), a total of \$300 will be contributed*

**Year-In-The-Bank rule:** If a Participant works 1300 total man hours or more in the current Contract Year they will automatically receive the MPP contributions from the first MC man hour worked in the following Contract Year.

*Ex. If an employee works 1300 total man hours in CYE 2021, then in CYE 2022 he will begin to see contributions immediately after the first MC hour worked in CYE 2022 and will not have to meet the annual requirement of 500 total man hours*

**Workers Compensation Credit:** If a Participant qualified for the "Year-In-The-Bank" Rule and goes out on Workers Compensation the following Contract Year, he will be credited with 26 hours a week for up to 2 Contract Years. This will keep him or her eligible for continuation of the "Year-In-The-Bank" Rule.

### Level 2 Employees:

**Eligible Employees:** Employees who do not meet the definition of a Level 1 Employee.

**Total Man Hours Worked Required to Receive Contributions:** 3 consecutive Contract Years, with a total of at least 1200 total man hours worked during those 3 years.

**Contribution Earned\*:** \$1 per MC man hour worked (\$2 beginning 10/1/20 for ports who joined 10/1/18), deposited into an employee's account once 3 year and 1200 man hour requirement is reached. Contributions will continue to be deposited as earned on a yearly basis as long as the employee continues to meet the 3 year/1200 hour requirement.

### Pre and Post Tax Contributions:

A Level 1 employee can begin participating after 1 man hour worked. A Level 2 employee can begin participating after they qualify for contributions, which is 1200 man hours over 3 years.

**\*Local Contributions:** Varied contributions will also be earned for ports participating in the central MPP that negotiated additional contributions for other modes of cargo.

## Questions or Concerns about MPP?

If you have any questions or concerns about MPP, send an email to:  
[mmpinfo@cccsc.net](mailto:mmpinfo@cccsc.net)

The email must contain your:

Name

Current Address

Date of Birth (mm/dd/yyyy)

Last 4 Digits of Social Security Number