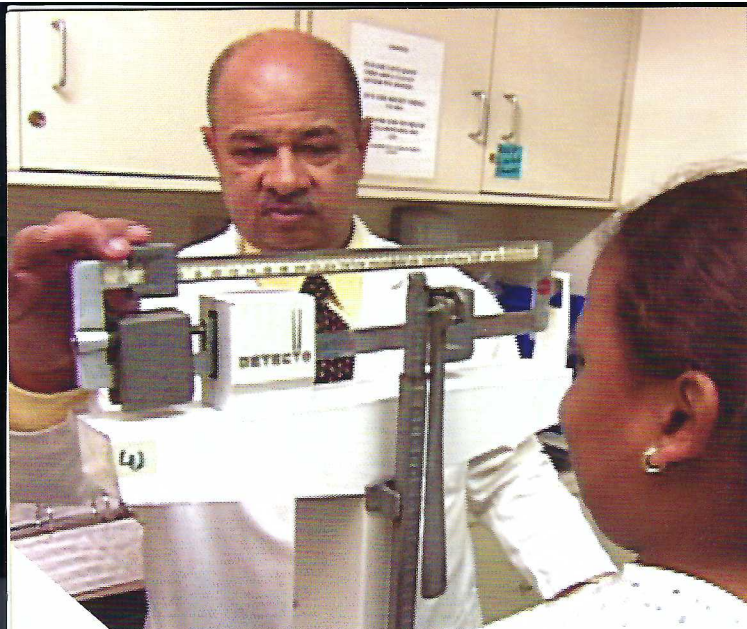


Welcome to the
1199SEIU
National Benefit Fund



Medical

Participating Providers

The National Benefit Fund (NBF) allows you to choose from more than 30,000 participating healthcare providers, with no deductibles or out-of-pocket costs for covered services. Always be sure that your healthcare provider refers you to participating specialists or labs. This is important because if the specialist or lab is a non-participating provider, you cannot be sure if either will accept the NBF's allowances as payment in full, and you could face high out-of-pocket costs.

You may choose a doctor from the online directory at www.1199SEIUBenefits.org. If you live outside New York City, you can access providers in our leased network, the Aetna Signature Administrators Network.

Non-participating Providers

If you use a non-participating provider, you may have significant out-of-pocket costs. The NBF will reimburse you or your provider according to our non-participating provider fee schedule, but you will be responsible for any balance. Balance billing can be costly, so we encourage you to avoid seeing non-participating providers. With more than 30,000 participating providers available to you, our network plan is the best option for quality, comprehensive care.

Telehealth

If you are feeling sick and your own doctor is unavailable, you can contact Teladoc by phone or video conferencing at **(800) 835-2362** or www.Teladoc.com. From the comfort of your own home, you can receive the care you need from a board-certified physician. If you are struggling with mental or behavioral health issues, you can also contact Teladoc to connect with a therapist by phone, web or mobile app. To set up your Teladoc account, visit www.Teladoc.com.

Hospitalization

Call 1199SEIU CareReview at **(800) 227-9360** before going to the hospital for a scheduled inpatient procedure or within 48 hours of an emergency admission.

Prescription Drugs

Fill short-term prescriptions at participating pharmacies. There are no co-payments or deductibles when you use preferred medications from our Preferred Drug List (PDL). If you select a non-preferred medication when a preferred medication is available, you will have to pay the difference in cost. For a list of participating pharmacies or a copy of the PDL, visit www.1199SEIUBenefits.org or call our Member Services Department at **(646) 473-9200**.

For your maintenance medications, use *The 1199SEIU 90-Day Rx Solution*, our maintenance drug access program. You can order a 90-day supply of your maintenance medication through Express Scripts Home Delivery or at a Duane Reade, Rite Aid or Walgreens pharmacy. Some medications require prior authorization. For a list of drugs that require prior authorization, visit www.1199SEIUBenefits.org.

Dental

With your EmblemHealth Dental Plan, you have more than 8,500 dentists to choose from, including 1,000 in New Jersey. As long as you use a participating dental provider, your EmblemHealth Dental Plan provides you with comprehensive preventive dental coverage with no co-payments or deductibles. You have a \$3,000 maximum benefit, per person, for each calendar year.

If you choose to receive care from an out-of-network dentist, EmblemHealth will pay 100 percent of the plan's fee schedule, but you may be responsible for the difference between what EmblemHealth pays and what the dentist charges.

You may choose a dentist from the online directory at www.1199SEIUBenefits.org. You may also call EmblemHealth directly at **(800) 624-2414** and a customer service representative will be happy to help you.

Vision

You may receive an eye exam and either eyeglasses or contact lenses every two years. Services at participating vision care providers are covered with no out-of-pocket costs if they are included in the NBF program; frames, lenses or other services that are not included in the NBF program may not be covered in full.

Hearing

Hearing evaluations and appropriate hearing aid devices are available every three years with a modest co-payment (\$50 for behind-the-ear hearing aid; \$125 for in-canal hearing aid) at participating providers.

Worksite Wellness

Through our Wellness Department's health fairs and workshops, the Worksite Wellness Program offers health screenings and referrals for diabetes, high cholesterol and weight management. You can also attend workshops on diet, exercise, stress reduction and other topics, or receive one-on-one health coaching to help you lose weight or quit smoking. A Prenatal Program is also available.

Please note: Fairs, workshops and programs are provided by Worksite Medical Services, P.C., and are offered in English only.

Wellness Member Assistance Program

The Wellness Member Assistance Program supports members who are struggling with issues such as chemical and alcohol dependency, mental health issues, domestic violence, or financial and housing problems. Your NBF's Wellness Member Assistance Program—a team of social workers, nurses and other professional staff—is available to assist you in finding the help you need with problems that can put your job in jeopardy, and will work with families to offer support. For more information, visit www.1199SEIUBenefits.org or call our Wellness Member Assistance Program at **(646) 473-6900**.

Peer-to-Peer Mentoring Program

Through the Peer-to-Peer Mentoring Program—administered by InquisitHealth—members struggling to keep their Type 2 diabetes or hypertension under control can be connected with a fellow 1199SEIU member who is successfully managing his or her condition. Not meant to replace care from your doctor, the program can give you additional support from someone who understands what you're going through, and can help you set and achieve goals to improve your health. You will receive personalized coaching from your mentor by phone; text message reminders and check-ins; video-based educational materials; and healthy-eating tips from a professional nutritionist. For more information about joining the program as either a mentor or mentee, call **(646) 893-1348**.

Please note: This program is offered in partnership with InquisitHealth. It is not intended to provide medical advice. Your interactions in the program may be tracked and recorded for continued quality improvement, ongoing training and safety purposes.



Beyond Health

Life Insurance

The life insurance benefit helps you plan for your family's financial future and can ease the financial burden of funeral expenses. Benefits up to \$1,250 are available during your first year as a member, and then up to a maximum of \$50,000 based upon your wages. A free burial plot at a designated cemetery is also available.

Disability

The disability benefit provides a financial cushion if you are temporarily unable to work as a result of a non-work-related accident, injury or illness. Pregnancy is also covered. You are eligible for up to a maximum of 26 weeks (within a 52-week period) of short-term disability benefits while under the care of a physician, and you will continue to be covered for health benefits during that period. The disability benefit amount is based upon your wages.

Workers' Compensation

If you are injured on the job, or have a work-related illness, you must file a claim with your employer's Workers' Compensation insurance carrier, and they will provide you with lost wages and health benefits related to your condition. However, the NBF will continue to cover you and your family for benefits *not* related to your work-related injury or illness while you are receiving Workers' Compensation benefits, up to a maximum of 26 weeks within a 52-week period.

Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act provides up to 12 weeks of unpaid leave for certain “qualifying events,” such as bonding with a newborn or a child newly placed for adoption or foster care; caring for a spouse, child or parent with a serious health condition; or dealing with issues that arise if your spouse, child or parent is a military member called to “covered active duty.” Your employer—not the NBF—determines whether you are granted leave under FMLA. If you are approved for leave, your health coverage through the NBF will continue uninterrupted while you’re on leave, and you are guaranteed the same or a comparable job after your leave ends.

Paid Family Leave (PFL)

Consistent with New York State law, the NBF provides members with partial wage replacement when they need time off to take care of a family member with a serious health condition; bond with a newborn or a child newly placed for adoption or foster care; or deal with issues that arise when a family member is called to active military service. Your health coverage through the NBF will continue uninterrupted while you’re on leave, and you are guaranteed the same or a comparable job after your leave ends.

Financial Wellness and Home Mortgage Program

The NBF provides resources to members who need help repairing their credit, paying down their debt or learning to better manage their money. The program offers homebuyer education courses, mortgage seminars and monthly workshops on managing credit and financial wellness. The NBF has also partnered with community and financial institutions to provide support and information to members who are trying to access low-interest mortgages, refinance, obtain home insurance and more. If you are vested in the pension plan, you may be eligible to borrow from your pension to cover closing costs.

1199SEIU Health Care Employees Pension Fund



Your Health Care Employees Pension Fund (HCEPF) provides a defined benefit pension for members who work for employers that contribute to the HCEPF. At the time of retirement, your age, years of service and choice of beneficiary will determine the amount of your pension and whether you are eligible for retiree health benefits. You can also receive an estimate of your pension or apply for your pension online by visiting My Account at www.1199SEIUBenefits.org.

Retiree Benefits and Programs

The NBF offers several retiree health benefit packages that supplement traditional Medicare benefits. Each has specific rules for eligibility depending on age, Wage Class and years of service. In the New York City metropolitan area, retiree benefits are provided through the 1199SEIU Aetna Medicare Advantage Plan; in certain counties in Florida, retiree benefits are provided through the 1199SEIU Humana Medicare Advantage Plan.

The Retired Members Division also offers activities, programs and educational classes at our Manhattan Headquarters. Other activities and chapter meetings are offered in the New York City metropolitan area; Nassau, Suffolk and Westchester Counties; the Carolinas; and Florida. The full calendar is available at www.1199SEIUBenefits.org. For more information, call the Retiree Services Center at (646) 473-8666.





This is the
1199SEIU
National Benefit Fund

Eligible members of the 1199SEIU National Benefit Fund (NBF) enjoy comprehensive healthcare coverage, a defined benefit pension and quality-of-life benefits. Our ever-expanding networks offer choice in providers and services.

Your coverage is provided as a result of a collective bargaining agreement between your Union and your employer. Your level of benefits is determined by wages and hours worked, and some members may not be eligible for all of these benefits. For example, Wage Class I and II earners are eligible for family benefit coverage, while Wage Class III earners are eligible for limited, member-only benefits, including dental, vision care and hospital indemnity payments.

An 1199SEIU Health Benefits ID card for you and your eligible family members indicates the benefits you are entitled to. Present this card when visiting participating providers, including doctors, hospitals and pharmacies. (You receive a separate ID card for your dental coverage.)

The Summary Plan Description (SPD) is the official source of information about your rights and benefits. It also details your obligations, including requirements for receiving COBRA continuation coverage and the NBF's Coordination of Benefits (COB) program. Under COB, the NBF determines whether it will be a primary or secondary insurer for your spouse and children, if they have other health insurance.

For more information, visit www.1199SEIUBenefits.org. If you have questions about any of your benefits, you may also call our Member Services Department at (646) 473-9200.

Here is a brief summary of what we have to offer.



DISCLAIMER

This document is NOT the official Summary Plan Description (SPD) of the 1199SEIU National Benefit Fund or the 1199SEIU Health Care Employees Pension Fund. Please consult the SPDs for a full description of your Fund benefits, including limitations and exclusions. In case of any conflict between this document and the SPDs, the terms of the SPDs shall govern. Members can request an SPD by calling the Member Services Department at (646) 473-9200. Outside New York City, call (800) 575-7771.

The 1199SEIU Benefit and Pension Funds comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

The National Benefit Fund believes it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). A grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted in 2010. Being a grandfathered health plan means that this plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for an external review process for claims appeals. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. The Wage Class III plan is not a grandfathered health plan.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan can be directed to the Plan Administrator at (646) 473-9200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



1199SEIUNationalBenefitFund

(646) 473-9200

Outside New York City: (800) 575-7771

www.1199SEIUBenefits.org