Overview of Your Benefits

COVERAGE

IN-NETWORK BENEFITS ONLY

The following dental benefits are provided by Cigna subject to co-payments and limitations as described. Other than in emergency situations, benefits are not provided for services received by a non-participating dentist.

DENTAL

Benefits provided for full-time members and their eligible dependents only, and Genesis employees and their eligible dependents based upon your family election.

- Each individual must select a Cigna dental plan for their designated (or primary care) dentist.
- Other than for emergencies, services must be performed by your designated Cigna participating dentist.
- Referrals required for some specialists.
- Co-payments and limitations may apply for some procedures, excluding essential oral pediatric services.
- No annual maximum.

The following benefits are provided directly by the Benefit Fund:

PRESCRIPTION DRUGS

- FDA-approved prescription medications for FDA-approved indications, except for plan exclusions.
- $10 co-pay for generic drugs and $15 co-pay for preferred brand-name drugs.
- Use Participating Pharmacies.
- Maintenance drug access program for chronic conditions – The 90-Day Rx Solution.
- Comply with the Benefit Fund's prescription programs, including prior authorization when required.
- Please refer to “What Is Not Covered” in Section VII.
- Please note “What Is Not Covered” in Section VII.

COVERAGE

IN-NETWORK BENEFITS ONLY

DISABILITY BENEFITS

Member-Only Benefit

- Disability benefits are provided through your employer.
- Member must submit proof to the Benefit Fund that disability benefits have been received to maintain your health coverage for up to 26 weeks.
- Follow the same procedure if you are receiving Workers’ Compensation.

LIFE INSURANCE

Member-Only Benefit

- Eligibility Class I – During your first year of service, benefit is $2,000. After your first year, based on your years of service and annual earnings up to a maximum of $20,000.
- Eligibility Class II – During your first year of service, benefit is $1,250. After your first year, based on your years of service and annual earnings up to a maximum of $1,250.
- Eligibility Class III – Maximum benefit amount is $1,250.

ACCIDENTAL DEATH AND DISMEMBERMENT

Member-Only Benefit

- For accidental death or injury.
- Equal to, or one-half of, your life insurance.

BURIAL

Eligibility Class I: Member and Spouse

- Eligibility Class I: Member Only
- Eligibility Class II: Not covered

LEGEND

Member: You, the member
Spouse: Your spouse, if eligible
Children: Your children, if eligible
Family: You, your spouse and your children, if eligible

DISCLAIMER

This document is not the official Summary Plan Description (SPD) of the 1199SEIU Greater New York Benefit Fund for New Jersey Area Members. Please consult the SPD for a full description of your Fund benefits. In case of any conflict between this document and the SPD, the terms of the SPD shall govern.

Members can request a Summary Plan Description (SPD) by calling the Member Services Department at (646) 473-9200. Outside New York City area codes, call (800) 575-7771. Westchester and upstate counties, call (877) 557-1199. The SPD is also available on the Fund’s website at www.1199SEIUBenefits.org.

IMPORTANT PHONE NUMBERS

Benefit Fund's Member Services Department
(646) 473-9200

Aetna Member Services Department
(866) 658-2455

Cigna Member Services Department
(800) 244-6224 (CIGNA24)

1199SEIU GREATER NEW YORK BENEFIT FUND
for New Jersey Area Members
330 West 42nd Street
New York, NY 10036-6977
(646) 473-9200

Outside New York City area codes: (800) 675-7771
Westchester & upstate counties: (877) 557-1199
www.1199SEIUBenefits.org

MARCH 2012

1199SEIU Greater New York Benefit Fund for New Jersey Area Members

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- Please refer to “What Is Not Covered” in Section II.
- For a complete list of these programs, call the Benefit Fund at (646) 473-9200 or visit www.1199SEIUBenefits.org.
- Please note “What Is Not Covered” in Section VII.

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- For accidental death or injury.
- Equal to, or one-half of, your life insurance.

BURIAL

Eligibility Class I: Member and Spouse
Eligibility Class II: Member Only
Eligibility Class III: Not covered

- Free burial plot with permanent care.
- Pinks located in New York and New Jersey.

LEGEND

Member: You, the member
Spouse: Your spouse, if eligible
Children: Your children, if eligible
Family: You, your spouse and your children, if eligible

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