

1199SEIU

National Benefit Fund



Our Benefits

Summary Plan Description
of Your Health and Welfare Benefits

The Fund believes it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. 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.

Questions regarding the Fund’s status as a grandfathered health plan can be directed to the Fund 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.

This booklet serves as both a Summary Plan Description and Plan Document for participants in the 1199SEIU National Benefit Fund employed in the metropolitan New York City area and other areas covered by this Benefit Fund.

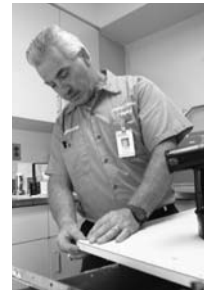
The Plan is administered by the Board of Trustees (the “Trustees”) of the 1199SEIU Benefit Fund for Health and Human Service Employees. No individual or entity, other than the Trustees (including any duly authorized designee thereof) has any authority to interpret the provisions of this Plan Document or to make any promises to you about the Plan.

The Trustees reserve the right to amend, modify, discontinue or terminate all or part of this Plan for any reason and at any time when, in their judgment, it is appropriate to do so. These changes may be made by formal amendments to the Plan, resolutions of the Board of Trustees, actions by the Trustees when not in session by telephone or in writing, and/or any other methods allowed for Trustee actions.

If the Plan is amended or terminated, you and other active and retired employees may not receive benefits as described in this Plan Document. This may happen at any time, even after you retire, if the Trustees decide to terminate the Plan or your coverage under the Plan. In no event will any active employee or retiree become entitled to any vested or otherwise nonforfeitable rights under the Plan.

The Trustees (including any duly authorized designee of the Trustees) reserve the complete authority and discretion to construe the terms of the Plan (and any related Plan documents) including, without limitation, the authority to determine the eligibility for, and the amount of, benefits payable under the Plan. These decisions shall be final and binding upon all parties affected by such decisions.

This booklet and the Benefit Fund staff are your sources of information on the Plan. You cannot rely on information from co-workers, union or employer representatives. If you have any questions about the Plan and how its coverage works, the Benefit Fund staff will be glad to help you. Since telephone conversations and other oral statements can easily be misunderstood, they cannot be relied upon if they are in conflict with what is stated in this Plan Document.



¿NECESITA AYUDA CON EL SUMARIO DE DESCRIPCION DEL PLAN?

Este Folleto es un sumario en Ingles de sus derechos y beneficios bajo El Fondo Nacional de Beneficios de la 1199SEIU.

Si usted no Entiende este Sumario y Necesita ayuda escriba al Fondo:

**330 W. 42nd Street
New York, NY 10036
o llame: (646) 473-9200**

Las horas de oficina del Fondo son de 8:00 am a 6:00 pm De Lunes a Viernes.

September 2010

Dear 1199SEIU Member:

The Benefit Fund cares about you and your family.

Your Benefit Fund provides a wide range of benefits for both full-time and part-time workers while allowing you to choose your doctor, hospital or other healthcare professional.

This booklet is designed to make it easier for you to find the information you need and to understand your rights and responsibilities under the Plan.

It is important that you read the entire booklet so that you know:

- What benefits you are eligible to receive;
- What policies and procedures need to be followed to get your benefits; and
- How to use your benefits wisely.

As you know, healthcare costs have been rising every year. As costs have risen, your Benefit Fund has been looking in new directions and developing programs to provide you with coverage for primary and preventive care.

By using one of the Benefit Fund's participating providers, you and your family can receive comprehensive care at little or no cost. Many providers are affiliated with institutions where you work or near where you live. And if you sign up for the Benefit Fund's **Member Choice** program, your care is covered in full when you use the providers at your Member Choice network hospital.

If you have any questions or concerns about any of your benefits or coverage for a specific medical problem, call the Member Services Department at (646) 473-9200. The Benefit Fund staff can answer your question, refer you to another department or take the information and get back to you later with an answer.

With your help, your Benefit Fund can continue to provide a comprehensive package of health and welfare benefits in the years ahead for you and your family and other 1199ers and their families.

The Board of Trustees

TABLE OF CONTENTS

Preface	1
Letter from the Board of Trustees	3
Table of Contents	4
Foreword.....	9
OVERVIEW OF YOUR BENEFITS	11
SECTION I – ELIGIBILITY	21
I. A Who’s Eligible	23
I. B When Your Coverage Begins	27
I.C Enrolling in the Benefit Fund	29
I. D How to Determine Your Level of Benefits	31
I. E Your ID Cards	34
I. F Coordinating Your Benefits	35
I. G When Others Are Responsible for Your Illness or Injury	38
I. H When You Are on Workers’ Compensation Leave	41
I. I When Your Benefits Stop	42
I. J Continuing Your Coverage	45
I. K Your COBRA Rights	48
SECTION II – YOUR HEALTH BENEFITS	55
II. A Participating Providers	58
II. B Using Your Benefits Wisely	61
II. C Inpatient Hospital Care	64
II. D Emergency Room Care	67
II. E Managed Care Program For Behavioral Health: Mental Health and Alcohol/Substance Abuse	69
II. F Surgery and Anesthesia	72
II. G Maternity Care	75

II. H	Medical Services	77
II. I	Services Requiring Prior Authorization	81
II. J	Vision Care	85
II. K	Dental Benefits	86
II. L	Prescription Drugs	91
SECTION III – DISABILITY BENEFITS		99
III. A	When You’re Eligible for Disability Benefits	101
III. B	Your Disability Benefits	103
III. C	Filing Your Disability Claim	105
III. D	When You are on Workers’ Compensation Leave	107
SECTION IV – LIFE INSURANCE		111
IV. A	Life Insurance Eligibility	113
IV. B	Life Insurance Benefit	115
IV. C	Accidental Death And Dismemberment	116
IV. D	Burial	117
SECTION V – OTHER BENEFITS		119
V. A	Camp	121
V. B	Scholarship	122
V. C	Social Services	124
SECTION VI – RETIREE HEALTH BENEFITS		125
VI. A	Retiree Health Benefits	127
VI. B	Using Your Benefits Wisely	129
VI. C	If You Retire at Age 65 or Older and Live in New York City, Nassau County or Designated Counties in Florida	132
VI. D	If You Retire at Age 65 or Older and Live Outside New York City, Nassau County or Designated Counties in Florida	135
VI. E	If You Retire Between Ages 62 Through 64	138

VI. F	If You Retire Between Ages 55 Through 64 With at Least 10 Years of Pension Fund Credited Service	141
VI. G	If You Retire With a Disability Pension	143
VI. H	Retired Members Programs	146
SECTION VII – GETTING YOUR BENEFITS		147
VII. A	Getting Your Healthcare Benefits	149
VII. B	Your Rights Are Protected – Appeals Procedure	154
VII. C	When Benefits May Be Suspended, Withheld or Denied	158
VII. D	What Is Not Covered	159
VII. E	Additional Provisions	161
SECTION VIII – GENERAL INFORMATION.		163
VIII. A	Your Erisa Rights	164
VIII. B	Plan Amendment, Modification and Termination	167
VIII. C	Authority of the Plan Administrator	168
VIII. D	Information on Your Plan	169
SECTION IX – DEFINITIONS		175

NEED TO KNOW WHAT “FAMILY” MEANS IN THIS BOOKLET?

Refer to the Definitions Section

The Definitions section (Section IX) lists the terms used in this booklet and explains how they are defined by the Benefit Fund.

Refer to this section if you have any questions about the meaning of specific words or phrases, such as spouse, family, contributing employer, etc. For example, “family” as used in this booklet refers only to your spouse/same-sex partner or your children who are eligible for benefits from this Benefit Fund.

If you have any further questions, please call our Benefit Fund’s Member Services Department at (646) 473-9200.

YOUR BENEFIT FUND

The 1199SEIU National Benefit Fund is a self-administered, labor-management, Taft-Hartley Trust Fund. Your coverage is provided as a result of a collective bargaining agreement between your employer and your union—1199SEIU United Healthcare Workers East (1199SEIU).

Self-administered means that the Benefit Fund staff is responsible for the day-to-day administration of the Fund, including processing your claims, answering your questions and performing other administrative operations.

All of the money your employer pays to the Benefit Fund on your behalf goes directly to providing your benefits. The Benefit Fund does not exist to make profits, like an insurance company. It exists only to provide you, other 1199SEIU members and your families with quality healthcare and welfare benefits.

Labor-management means that the Benefit Fund is run by an equal number of trustees appointed by **1199SEIU** and by **employers** who make payments to the Benefit Fund on behalf of their workers.

Taft-Hartley is the name of the federal law that allows these labor-management trust funds to be established.

YOUR EMPLOYER PAYS FOR YOUR BENEFITS

Your union contract—the collective bargaining agreement between your employer and 1199SEIU—requires that your employer make payments to the Benefit Fund on your behalf for health and welfare benefits.

The cost of your benefits is paid through “contributions” to the Benefit Fund by your employer. These payments are called contributions because they go into a large pool of money used to pay for all the benefits for all 1199SEIU members and their families covered by the Plan.

Your union dues are paid to 1199SEIU to cover the cost of running the union—not to the Benefit Fund to cover the cost of providing health benefits.

