

1199SEIU

National Benefit Fund

June 2015

SUMMARY PLAN DESCRIPTION



SECTION IV – LIFE INSURANCE

- A. Life Insurance Eligibility
- B. Life Insurance Benefit
- C. Accidental Death and Dismemberment
- D. Burial

LIFE INSURANCE RESOURCE GUIDE

WHERE TO CALL

**Member Services Department
(646) 473-9200**

Call Member Services to:

- Request a **Change of Beneficiary Form**; or
- Request a claim form for life insurance.

**You can also visit our website at
www.1199SEIUBenefits.org.**

REMINDERS

- Complete your **Enrollment Form** and select a beneficiary.
- You may change your beneficiary at any time.
- You or your beneficiary need to file a claim for Accidental Death and Dismemberment Benefits **within 31 days** of your death or dismemberment.

SECTION IV. A

LIFE INSURANCE ELIGIBILITY

WHO'S COVERED

Once you're enrolled in the Benefit Fund and eligible for benefits, you are covered for:

- Life insurance; and
- Accidental death and dismemberment.

If you are in Wage Class I or II, you and your spouse are eligible for the Burial Benefit (if available).

Your children are not covered for these benefits.

CHOOSING YOUR BENEFICIARY

Your beneficiary is the person(s) you choose to receive your Life Insurance Benefit when you die.

When you fill out your **Enrollment Form**, list at least one person as your beneficiary.

You may change your beneficiary at any time. To change your beneficiary:

1. Call the Benefit Fund's Member Services Department at (646) 473-9200 and ask for an **Enrollment Change Form**, or visit our website at **www.1199SEIUBenefits.org**;
2. Fill out the form; and
3. Return it to the Benefit Fund.

The change of beneficiary will not be effective until it's received by the Benefit Fund office.

NOTE: If you have designated your spouse as your beneficiary and you later get divorced, your divorce will automatically revoke that designation upon notification to the Fund. If you do not change your beneficiary thereafter, your Life Insurance Benefit will be paid as if there is no beneficiary (see "If There Is No Beneficiary" below).

HOW YOUR BENEFICIARY APPLIES FOR BENEFITS

After your death, your beneficiary must, as soon as reasonably possible:

1. Notify the Benefit Fund's Member Services Department; and
2. Submit a certified original copy of your death certificate and a claim form to the Benefit Fund.

IF THERE IS NO BENEFICIARY

If you do not list a beneficiary, your beneficiary dies before your death or the Benefit Fund cannot locate your beneficiary after reasonable efforts, your Life Insurance Benefit is paid to the administrator or executor of your estate. If the total amount of your Life Insurance and Accidental Death and Dismemberment Benefit is less than \$20,000 and no estate exists, your Life Insurance Benefit is paid to your survivors in the following order:

- Your spouse;

- Your children, shared equally;
- Your parents, shared equally;
- Your brothers and sisters, shared equally; or
- If none of the above survive, to your estate after it has been established.

If the total amount of your Life Insurance and Accidental Death and Dismemberment Benefit is \$20,000 or more, benefits will be paid to the administrator or executor of your estate.

IF THERE IS A DISPUTE

If there is a dispute as to whom is entitled to receive your Life Insurance Benefit, no payment will be made until the dispute is resolved.

The disputed funds will be deposited into a court-monitored account if necessary.

IF YOU BECOME PERMANENTLY DISABLED

Before age 60, you will continue to be covered for life insurance if all of the following conditions are met:

- You have been covered by the Benefit Fund for at least 12 months;
- You become permanently disabled at the time you stopped working and receive a Disability Award from the Social Security Administration;
- Your medical condition is certified no later than nine months after the time you stop working; and

- Your condition is recertified by your doctor three months before each anniversary of the start of the disability.

When you reach age 65, your life insurance amount is immediately reduced by 20%. Then every year thereafter, the original amount is further reduced by 20% until you reach the minimum life insurance amount of \$1,250.

After age 60, you'll be eligible for life insurance for a **maximum of 12 months** from the date your disability began if all of the following conditions are met:

- You have been covered by the Benefit Fund for at least 12 months;
- You become permanently disabled at the time you stopped working and receive a Disability Award from the Social Security Administration; and
- Your medical condition is certified no later than nine months after you stop working.

ASSIGNMENTS

Proceeds of a Life Insurance Benefit may be assigned, by you or your beneficiary, to pay the costs of your funeral. If your beneficiary chooses to assign his or her benefit after your death, that assignment shall be considered irrevocable.

SECTION IV. B

LIFE INSURANCE BENEFIT

BENEFIT BRIEF

Life Insurance

- First year maximum of \$1,250
- Death from any cause

Wage Class I: Member Only

Wage Class II: Member Only

See “Continuing Your Life Insurance” in Section I.K.

Life insurance is paid for your death for any cause without restriction.

Your life insurance is **\$1,250 during the first year** you are covered by the Benefit Fund.

If you’re in **Wage Class I**, your life insurance is based upon your annual rate of pay, up to a maximum benefit of \$50,000:

Annual Rate of Pay	Weekly Wages	Life Insurance Amount
Under \$20,800	Less than \$400	Maximum of \$15,000
\$20,801 – \$26,000	\$401 – \$500	\$16,000
\$26,001 – \$31,200	\$501 – \$600	\$18,000
\$31,201 – \$36,400	\$601 – \$700	\$20,000
\$36,401 – \$41,600	\$701 – \$800	\$22,000
\$41,601 – \$46,800	\$801 – \$900	\$24,000
\$46,801 – \$52,000	\$901 – \$1,000	\$32,000
\$52,001 – \$57,200	\$1,001 – \$1,100	\$40,000
Over \$57,200	More than \$1,100	\$50,000

If you’re in **Wage Class II**, your maximum life insurance amount is \$2,500.

SECTION IV. C

ACCIDENTAL DEATH AND DISMEMBERMENT

BENEFIT BRIEF

Accidental Death and Dismemberment

- Accidental death or injury
- Equal to, or one-half of, your life insurance, depending on the loss suffered

Wage Class I: Member Only

Wage Class II: Member Only

Retirees are not eligible for this benefit.

Accidental Death and Dismemberment (AD&D) Benefits are paid only if your death or accident/injury:

- Is caused directly and exclusively by external and accidental means, independent of all other causes;
- Occurs within 90 days from the date of your accident/injury; and
- Occurs while you are employed and covered by the Benefit Fund.

Retirees are not eligible for AD&D Benefits.

Your **Accidental Death Benefit** is equal to your life insurance amount. It is paid **in addition** to your life insurance. Proof of the cause of death is required.

Your **Accidental Dismemberment Benefit** is:

- **Half your life insurance amount** for loss of one hand, one foot or the sight in one eye;
- **Equal to your life insurance amount** for loss of both hands, both feet or sight in both eyes; or
- **Equal to your life insurance amount** for any combined loss of hands, feet and eyesight.

Loss means:

- Dismemberment at or above the wrist for hands;
- Dismemberment at or above the ankle for feet; or
- Total and irrecoverable loss of sight for eyes.

Your AD&D Benefit will be no more than an amount equal to your life insurance amount. If you have more than one loss as a result of the same accident, payment will be made only for one of the combinations listed in Section IV.C.

FILING YOUR CLAIM

You or your beneficiary must complete a claim form and return it to the Benefit Fund **within 31 days** of your death or dismemberment.

Your eligibility for this benefit is the same as your eligibility for life insurance (see Section IV.A).

WHAT IS NOT COVERED

Accidental Death and Dismemberment Benefits are not available for losses resulting from:

- Acts of war;
- Bodily or mental infirmity;
- Disease or illness of any kind;
- Medical or surgical treatment (except where necessary solely by injury);
- Bacterial infection (except pyogenic infections resulting solely from injury);
- Intentionally self-inflicted injury;
- Suicide or any attempt thereof;
- The use of alcohol or substance abuse;
- Injury sustained while engaged in or taking part in aeronautics and/or aviation of any description or resulting from being in an aircraft, except while as a fare-paying passenger in any aircraft that is licensed to carry passengers; or
- Committing or participating in a crime or act that can be prosecuted as a crime.

SECTION IV. D

BURIAL

BENEFIT BRIEF

Burial

- If available, a free burial plot with permanent care, or
- A \$75 payment to your beneficiary.

Wage Class I: Member & Spouse

Wage Class II: Member & Spouse

If available, a free non-sectarian burial plot with permanent care for you and your spouse, if you are in Wage Class I or Wage Class II. Free plots are located in New York and New Jersey. A \$75 payment can be made to your beneficiary in place of the Benefit Fund's plot.

To receive information on a burial plot, call the Benefit Fund at (646) 473-9200.