

1199SEIU Benefit and Pension Funds  
330 West 42<sup>nd</sup> Street  
New York, NY 10036-6977

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**PAID**  
New York, NY  
Permit No. 3700

## 2013 Brings New Classes in Queens and Staten Island

In Queens, we will add classes in Men's Exercise; Chess, Checkers and Dominoes; and Beginners' Knitting and Crocheting. On Staten Island, you will be able to explore Yoga, Computers and Men's Exercise. Please check future RMD issues for details.

### Chi Gong Classes

Learn this Chinese healing art that aims to increase the body's healthy energy. Participants perform simple movements, while both sitting and standing, that are believed to benefit the immune, circulatory and nervous systems. Classes are held in Brooklyn on Mondays from 10:00 am to 11:00 am and in the Bronx on Wednesdays from 1:30 pm to 2:30 pm. Check the calendar for exact dates.

## Florida Retiree Banquet – Save the Date!

The annual Florida Retiree Banquet will be held on **Monday, March 11, 2013**, at the Palm Beach County Convention Center in West Palm Beach, Florida. Reservation forms will be available at the January chapter meetings. If you can't attend a chapter meeting, please call Marilyn Silverberg for a form.

(646) 473-8666 • [www.1199SEIUBenefits.org](http://www.1199SEIUBenefits.org)

## IMPORTANT NEWS

*about  
chapter meetings  
and classes!*

**1199SEIU**  
Retired Members  
Division

To learn about trip and vacation offers, call  
(800) 552-6262, ext. 112, and (800) 431-1130, ext. 5537.

January 2013

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	<b>1</b> <b>OFFICE CLOSED</b>	<b>2</b> 10-12 Choral Group 10-12 Knitting & Crocheting (Beg) 11-12 Dance (Hicksville) 12:30-4:30 Knitting & Crocheting (Inter/Adv) 1-4 Knitting & Crocheting (Brooklyn)	<b>3</b> 10-11 Tai Chi 11-12 Yoga* 12 Lunch Club 12-2 Quilting (Brooklyn) 3-5 Arts & Crafts 3-5 Sewing	<b>4</b> 10-11 Yoga* (Brooklyn) 10-11 Yoga* (Staten Island) 10-12 Quilting 1-2 Dance 2-3 Yoga*
<b>7</b> 10-11 Chi Gong (Brooklyn) 10:30-11:30 Opera Appreciation 12-1 Art History 1:30-3:30 Executive Committee Meeting	<b>8</b> 9:30-12 Photography 10-11 Yoga* (Queens) 10:30-12 Drama 12-2 Sewing (Brooklyn) 12-3 Art 12:30-1:30 Shakespeare 1:30-3 Discussion Group	<b>9</b> 10-11 Yoga* (Hicksville) 10-12 Choral Group 10-12 Knitting & Crocheting (Beg) 11-12 Dance (Hicksville) 12-1 Yoga* (Bronx) 12:30-4:30 Knitting & Crocheting (Inter/Adv) 1-4 Knitting & Crocheting (Brooklyn) 1:30-2:30 Chi Gong (Bronx)	<b>10</b> 10-11 Tai Chi 11-12 Yoga* 12 Lunch Club 12-2 Quilting (Brooklyn) 1-2 General Membership Meeting 3-5 Arts & Crafts 3-5 Sewing	<b>11</b> 10-11 Yoga* (Brooklyn) 10-11 Yoga* (Staten Island) 10-12 Quilting 1-2 Dance 2-3 Yoga*
<b>14</b> 10-11 Chi Gong (Brooklyn) 10:30-11:30 Opera Appreciation 12-1 Art History	<b>15</b> 9:30-12 Photography 10-11 Yoga* (Queens) 10:30-12 Drama 12-2 Sewing (Brooklyn) 12-3 Art 12:30-1:30 Shakespeare 1-2 Yoga (LIJ) 1:30-3 Discussion Group	<b>16</b> 10-11 Yoga* (Hicksville) 10-12 Knitting & Crocheting (Beg) 10-12 Bingo (White Plains) 12-1 Yoga* (Bronx) 12:30-4:30 Knitting & Crocheting (Inter/Adv) 1-4 Knitting & Crocheting (Brooklyn) 1:30-2:30 Chi Gong (Bronx)	<b>17</b> 10-11 Tai Chi 11-12 Yoga* 12 Lunch Club 12-2 Quilting (Brooklyn) 1-3 Birthday Party 3-5 Arts & Crafts 3-5 Sewing	<b>18</b> 10-11 Yoga* (Brooklyn) 10-11 Yoga* (Staten Island) 10-12 Quilting 10-12 Vision Screening 1-2 Dance 2-3 Yoga*
<b>21</b> <b>OFFICE CLOSED</b>	<b>22</b> 9:30-12 Photography 10-11 Yoga* (Queens) 10:30-12 Drama 12-2 Sewing (Brooklyn) 12-3 Art 12:30-1:30 Shakespeare 1:30-3 Discussion Group	<b>23</b> 10-11 Yoga* (Hicksville) 10-12 Knitting & Crocheting (Beg) 10-12 Choral Group 11-12 Dance (Hicksville) 12-1 Yoga* (Bronx) 12:30-4:30 Knitting & Crocheting (Inter/Adv) 1-4 Knitting & Crocheting (Brooklyn) 1:30-2:30 Chi Gong (Bronx)	<b>24</b> 10-11 Tai Chi 11-12 Yoga* 12 Lunch Club 12-2 Quilting (Brooklyn) 3-5 Arts & Crafts 3-5 Sewing	<b>25</b> 10-11 Yoga* (Brooklyn) 10-11 Yoga* (Staten Island) 10-12 Quilting 10-12 Vision Screening 1-2 Dance 2-3 Yoga*
<b>28</b> 10-11 Chi Gong (Brooklyn) 10:30-11:30 Opera Appreciation 12-1 Art History	<b>29</b> 9:30-12 Photography 10-11 Yoga* (Queens) 10:30-12 Drama 12-2 Sewing (Brooklyn) 12-3 Art 12:30-1:30 Shakespeare 1:30-3 Discussion Group	<b>30</b> 10-11 Yoga* (Hicksville) 10-12 Knitting & Crocheting (Beg) 10-12 Choral Group 10:00 Movie (White Plains) 11-12 Dance (Hicksville) 12-1 Yoga* (Bronx) 12:30-4:30 Knitting & Crocheting (Inter/Adv) 1-4 Knitting & Crocheting (Brooklyn) 1:30-2:30 Chi Gong (Bronx)	<b>31</b> 10-11 Tai Chi 12 Lunch Club 12-2 Quilting (Brooklyn) 3-5 Arts & Crafts 3-5 Sewing	<b>All classes are held at our Manhattan Headquarters unless otherwise indicated.</b>

\* Sponsored by HealthCare Partners, IPA

## BRONX - JOSEPH JAMES CHAPTER

### NEW MEETING TIME

Friday, Jan. 11 • 11:00 am – 1:00 pm

1199SEIU Healthcare & Education Center  
2501 Grand Concourse, Room 301

## BROOKLYN - MARSHALL DUBIN CHAPTER

Wednesday, Jan. 30 • 11:00 am – 1:00 pm

Brooklyn College, Student Center, 2<sup>nd</sup> Floor  
East 27<sup>th</sup> Street & Campus Road

## BROOKLYN - MATTIE SMALL CHAPTER

Friday, Jan. 18 • 11:30 am – 1:30 pm

1199SEIU Brooklyn Office  
25 Elm Place (off Fulton Street)

## EAST HARLEM - LEON DAVIS CHAPTER

Friday, Jan. 25 • 10:30 am – noon

Jefferson Senior Center  
2205 First Avenue

## HICKSVILLE - MILTON KONOWE CHAPTER

Wednesday, Jan. 16 • 11:00 am – 1:00 pm

1199SEIU Hicksville Office  
100 Duffy Avenue

## NEW HYDE PARK - ELEANOR TILSON CHAPTER

Tuesday, Jan. 15 • 2:05 pm – 3:30 pm

NS-LIJ Cohen Children's Medical Center  
Teaching Center – Conference Room  
269-01 76<sup>th</sup> Avenue

## NORTH BRONX - BERNARD MINTER CHAPTER

Tuesday, Jan. 8 • 1:00 pm – 3:00 pm

Holy Rosary Church  
1510 Adee Avenue (enter at parking lot)

## QUEENS - ST. ALBANS CHAPTER

Tuesday, Jan. 22 • 11:30 am – 1:00 pm

Guy Brewer Democratic Club  
197-01 Linden Blvd.

## STATEN ISLAND CHAPTER

Monday, Jan. 14 • 11:00 am – 1:00 pm

1199SEIU Training and Employment  
Funds Office  
790 Port Richmond Ave., 1<sup>st</sup> Floor (off Forest Ave.)

## WESTCHESTER - HUDSON VALLEY REGION CHAPTER

Wednesday, Jan. 2 • 1:00 pm to 3:00 pm

1199SEIU United Healthcare Workers East  
99 Church Street, White Plains

## Vision Screening\*

Friday, January 18, 10:00 am to noon  
First come, first served

1199SEIU RMD  
330 West 42<sup>nd</sup> Street, 9<sup>th</sup> Floor

\* No hearing screening this month

## Summary Annual Report

### 1199SEIU NATIONAL BENEFIT FUND FOR HEALTH AND HUMAN SERVICE EMPLOYEES

This is a summary of the annual report for 1199SEIU National Benefit Fund for Health & Human Service Employees, EIN: 13-1628401, for the period January 1, 2011, to December 31, 2011. This is a welfare benefit plan offering life, health, dental, vision and prescription drug benefits. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Except those with respect to the benefits specified under "Insurance Information" below, the plan is self-insured and has committed to pay covered claims out of plan assets.

#### Insurance Information

The plan has a contract with Amalgamated Life Insurance Company and Guardian Life Insurance of America to pay certain life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011 were \$661,241.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2011, the premiums paid under such "experience-rated" contracts were \$7,725,118 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$7,522,124.

#### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$279,256,920 as of December 31, 2011, compared to \$194,384,090 as of January 1, 2011. During the plan year the plan experienced an increase in its net assets of \$84,874,830. This increase includes unrealized appreciation and depreciation in the value of the plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,360,775,775, including employer contributions of \$1,345,317,947, net appreciation in fair value of investments of \$2,427,851, COBRA payments of \$5,665,861, and other earnings of \$7,364,116.

Plan expenses were \$1,275,900,945. These expenses included \$86,451,784 in administrative expenses, \$1,183,155,683 in benefits paid to participants and beneficiaries, \$339,511 in investment and advisor fees, and \$5,955,967 in general expenses.

#### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;
- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
- actuarial information regarding the funding of the plan.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, Board of Trustees of the 1199SEIU National Benefit Fund for Health & Human Service Employees, P.O. Box 842, New York, NY 10108, (646) 473-6365.

You also have the legally protected right to examine the annual report at the main office of the plan:

1199SEIU National Benefit Fund for Health and Human Service Employees, 330 West 42<sup>nd</sup> Street, 28<sup>th</sup> Floor, New York, NY 10036 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## 1199SEIU HEALTHCARE EMPLOYEES PENSION FUND

### Summary of Material Modifications

*This Summary of Material Modifications describes changes that affect your pension plan and updates the Summary Plan Description ("SPD") that was previously distributed to you. You should keep this summary with your current employee booklet until the booklet is updated to reflect the changes discussed herein.*

The SPD is amended by adding the following underlined language and removing the following struck-through language:

#### A) SECTION II. A VESTING

NORTH GENERAL HOSPITAL: If you are a former North General Hospital employee and meet certain requirements, up to five months of your Continuation Coverage under the National Benefit Fund will be counted as Vesting Credit solely for purposes of the eligibility for the unreduced Early Retirement Pension (age 62 with 20 years of service).

#### B) SECTION IV. C DISABILITY PENSIONS

LAI D OFF PARTICIPANTS: For purposes of determining whether you are eligible to receive a Disability Pension, if your disability occurs while you are laid off and participating in the Job Security Fund and you meet certain requirements, you may be eligible for a Disability Pension.

#### C) SECTION VI. B RULES REGARDING ALL BENEFIT OPTIONS

ABOUT SPOUSAL CONSENT: Generally, you must have your Spouse's written, notarized consent if you are married and elect a form of pension payment other than the Joint & 50%, 75% or 100% Survivor, each with your Spouse as your Beneficiary. In certain limited circumstances specified by law – for example, if you prove to the Fund's satisfaction that your Spouse cannot be located – the Fund may decide not to impose this requirement. The Pension Fund Office can give you more information about these situations and what steps you must take to satisfy the Fund that Spousal consent is not required or your Spouse cannot be located. See Section 7.7 of the Plan.

*This summary only highlights the key changes made to the 1199SEIU Healthcare Employees Pension Fund. Summaries of Material Modifications together with the Summary Plan Description make up your official plan descriptions; please keep them together and refer to them as necessary. We have made every attempt to insure the accuracy of the information in this summary and the Summary Plan Description. However, if there is any discrepancy between them and the plan document or other legal documents, the plan document and other legal documents will always govern. If you would like to review the plan document or have any questions, please contact the Fund's Member Services Representatives at (646) 473-9200.*

*The plan sponsor of the 1199SEIU Healthcare Employees Pension Fund reserves the right to amend or terminate the 1199SEIU Healthcare Employees Pension Fund, or any part of it, at any time.*

## Summary Annual Report

### 1199SEIU GREATER NEW YORK BENEFIT FUND

This is a summary of the annual report for 1199SEIU Greater New York Benefit Fund, EIN: 13-6125570, for the period January 1, 2011 to December 31, 2011. This is a welfare benefit plan offering life, health, dental, vision and prescription drug benefits. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Except those with respect to the benefits specified under "Insurance Information" below, the plan is self-insured and has committed to pay covered claims out of plan assets.

#### Insurance Information

The plan has a contract with Amalgamated Life Insurance Company to pay certain life claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011, were \$67,573.

Because it is a so-called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2011, the premiums paid under such "experience-rated" contracts were \$829,523 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$585,064.

#### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$20,287,600 as of December 31, 2011, compared to \$(9,355,168) as of January 1, 2011. During the plan year the plan experienced an increase in its net assets of \$29,642,768. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$187,713,994, including employer contributions of \$183,892,465, net depreciation in fair value of investments of \$422, COBRA payments of \$3,242,282, spousal contributions of \$359,920, and other earnings of \$238,613.

Plan expenses were \$158,071,226. These expenses included \$13,348,013 in administrative and general expenses and \$144,723,213 in benefits paid to participants and beneficiaries.

#### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;
- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment; and
- actuarial information regarding the funding of the plan.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, Board of Trustees of 1199SEIU Greater New York Benefit Fund, P.O. Box 842, New York, NY 10108, (646) 473-6365.

You also have the legally protected right to examine the annual report at the main office of the plan: 1199SEIU Greater New York Benefit Fund, 330 West 42<sup>nd</sup> Street, 28<sup>th</sup> Floor, New York, NY 10036, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## NOTICE ABOUT THE EARLY RETIREE REINSURANCE PROGRAM

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of healthcare benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance or other out-of-pocket costs.

If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees.

## Florida Chapters

### **Broward – Leon Davis Chapter** **NEW LOCATION AND TIME**

**Tuesday, January 8 – 1:00 pm to 3:00 pm**

Tamarac Community Center – Coconut Palm Room  
8701 West Commercial Blvd. • Tamarac, FL 33351

### **Casselberry – Doris Turner Chapter**

**Thursday, January 17 – 11:00 am to 1:00 pm**

Casselberry Public Library

215 North Oxford Road • Casselberry, FL 32707

### **Fort Myers Chapter**

**Monday, January 28 – 11:00 am to 1:00 pm**

The Riverside Community Center

3601 East Riverside Drive • Fort Myers, FL 33902

### **Miami-Dade – Ossie Davis Chapter**

**Friday, January 4 – 10:30 am to 12:30 pm**

18441 NW 2<sup>nd</sup> Avenue

Lincoln Building – North Wing, Suite 502 (Penthouse)

Miami Gardens, FL 33169

### **North Port Chapter**

**Tuesday, January 29 – 11:00 am to 1:00 pm**

Morgan Family Community Center

6207 West Price Blvd. • North Port, FL 34288

### **Orlando Chapter**

**Wednesday, January 16 – 11:00 am to 1:00 pm**

UAW Local #788

1825 West Oak Ridge Road • Orlando, FL 32809

### **Palm Bay/Melbourne Chapter**

**Tuesday, January 22 – 1:30 am to 3:30 pm**

Palm Bay United Methodist Church, Fellowship Hall

2100 Port Malabar Blvd., NE • Palm Bay, FL 32905

### **Port St. Lucie Chapter**

**Wednesday, January 23 – 11:00 am to 2:00 pm**

Port St. Lucie Community Center

2195 SE Airosa Blvd. • Port St. Lucie, FL 34984

### **South Palm Beach Chapter**

**Thursday, January 10 – 10:00 am to noon**

Temple Emeth

5780 West Atlantic Avenue • Delray Beach, FL 33446

### **Tampa Chapter**

**Wednesday, January 30 – 11:00 am to 1:00 pm**

1199SEIU UHWE Office

500 N. West Shore Blvd. • Tampa, FL 33609

### **West Palm Beach Chapter**

**Wednesday, January 2 – 11:00 am to 1:00 pm**

St. Christopher's Episcopal Church, Parish Hall

1063 North Haverhill Road • West Palm Beach, FL 33414

For information, contact Marilyn Silverberg:

Toll-free (877) 369-8340

Palm Beach County (561) 369-8340; fax (561) 369-8342

8775 Via Tuscany Drive • Boynton Beach, FL 33472

## North & South Carolinas Chapter

**Friday, January 18 – 9:30 am to noon**

Birnie Hope Center

210 South Purdy Street • Sumter, SC 29150

For information, call Nonnie B. Perry at (803) 481-0475.

## Yoga Classes – Now in Staten Island, Too!

Classes are held four times each month, except where noted.\* Please check the calendar for exact dates. Our new classes in Staten Island begin on Friday, January 4.

### **Bronx** **Wednesdays, noon – 1:00 pm**

1199SEIU Healthcare & Education Center

2501 Grand Concourse, Room 301

### **Brooklyn** **Fridays, 10:00 am – 11:00 am**

25 Elm Place (at Fulton), Rooms 4 & 5

### **Hicksville** **Wednesdays, 10:00 am – 11:00 am** **NEW TIME**

100 Duffy Avenue, 3<sup>rd</sup> Floor

### **Manhattan Headquarters**

**Thursdays, 11:00 am – noon • Fridays, 2:00 pm – 3:00 pm**

330 W. 42<sup>nd</sup> Street, 9<sup>th</sup> Floor

### **New Hyde Park\*** **Tuesday, January 15, 1:00 pm – 2:00 pm**

\* one class per month

North Shore-LIJ Cohen Children's Medical Center

Teaching Center – Conference Room

269-01 76<sup>th</sup> Avenue

### **Queens** **Tuesdays, 10:00 am – 11:00 am**

Devore Dance Center

205-05 Hollis Ave., Main Floor

### **Staten Island** **Fridays, 10:00 am – 11:00 am**

1199SEIU Training and Employment Funds Office

790 Port Richmond Avenue, 1<sup>st</sup> Floor

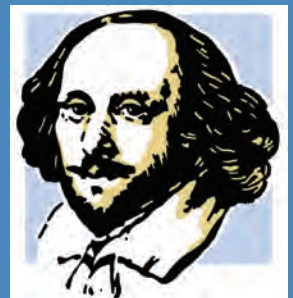
(off Forest Avenue)

## Shakespeare Class

The class is currently reading *The Tempest*, the Bard's last play. Come and ponder whether it is a comedy or a tale of madness.

Tuesdays, 12:30 pm to 1:30 pm

1199SEIU RMD – 330 West 42<sup>nd</sup> Street, 9<sup>th</sup> Floor



## Meeting Topics\*

**January** Oral Hygiene

**February** Heart Health

\*Sponsored by HealthCare Partners, IPA

## Act Now! Come to the Drama Class

The Drama class reads plays and screenplays aloud (no experience or memorization required) and discusses how their themes relate to daily life. Films of some works, including Lorraine Hansberry's *A Raisin in the Sun*, will also be shown. Tuesdays from 10:30 am to noon.

## Sewing and Quilting Classes in Brooklyn

**Sewing: Tuesdays, noon to 2:00 pm**

**Quilting: Thursdays, noon to 2:00 pm**

Both classes are held in Rooms 4 & 5.