

## New Summer Beginners' Jewelry Classes in Staten Island

Join us in Staten Island for a six-week jewelry class from July 22 through August 26. This class will teach you the basics of designing and creating your own jewelry. The class will meet once a week on Wednesdays. You can choose from two different class times: one session from 11:00 am to 1:00 pm, or a later session from 1:30 pm to 3:30 pm. The class will be held at the 1199SEIU Training and Employment Funds Office at 790 Port Richmond Avenue (off Forest Avenue). Class size is limited to 15 students per class and registration is first come, first served. For more information, call Vianka Biales at Fund Headquarters in Manhattan at (646) 473-8757.

## Zumba Gold Workouts in Queens, Manhattan and Brooklyn!

Try our Zumba Gold dance classes on Tuesdays at the Devore Dance Center in Queens and on Fridays at Fund Headquarters in Manhattan. Enjoy a low-impact version of the fun aerobics dance class set to a Latin beat.

**NEW** – Join our Zumba Gold classes on Fridays in Brooklyn (25 Elm Place) three times per month. Please check the calendar.

**Questions: Call (646) 473-8666**  
**Outside NYC: (800) 892-2557**

**Important News**  
*about chapter meetings and classes!*

**1199SEIU**  
**Retired Members**  
**Bulletin**

### 1199SEIU HEALTH CARE 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 plan until the plan is updated to reflect the changes discussed herein.

Effective January 1, 2015, the 1199SEIU Health Care Employees Pension Fund ("Fund") SPD is hereby amended as follows:

If you are Vested, have not started receiving your pension and continue to work in Covered Employment:

- You are no longer required to begin receiving your pension by April 1 of the calendar year after you reach age 70½; rather, you may elect to receive your pension at that time or any month thereafter.
- You will receive additional credit for each month worked past April 1 of the calendar year after you reach age 70½ and an actuarial increase for the same period.

If you are Vested, have stopped working in Covered Employment and have not started receiving your pension, you will automatically start receiving pension payments by the April 1 of the calendar year after you reach age 70½.

Effective January 1, 2015, the Fund's SPD is hereby amended as follows, where the bolded, underlined language is added, and the striken language is omitted:

#### SECTION V.III of the SPD: MAKING LOAN PAYMENTS

You will be required to sign a payroll deduction form with your employer so that the monthly loan payments are automatically deducted from your pay. Your employer must be willing to accept this payroll deduction.

If the loan is **to purchase your home**, it must be repaid in equal monthly installments over a period of time, depending on the amount of the loan:

- ~~24 months for loans up to \$2,500~~
- 60 months for loans over \$2500 and up to \$5,000
- 96 months for loans over \$5,000 and up to \$7,500.

### 1199SEIU GREATER NEW YORK 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 plan until the plan is updated to reflect the changes discussed herein.

Effective January 1, 2015, the 1199SEIU Greater New York Pension Fund ("Fund") SPD is hereby amended as follows:

If you are Vested, have not started receiving your pension and continue to work in Covered Employment (as defined on page 10):

- You are no longer required to begin receiving your pension by April 1 of the calendar year after you reach age 70½; rather, you may elect to receive your pension at that time or any month thereafter.
- You will receive additional credit for each month worked past April 1 of the calendar year after you reach age 70½ and an actuarial increase for the same period.

If you are Vested, have stopped working in Covered Employment and have not started receiving your pension, you will automatically start receiving pension payments by the April 1 of the calendar year after you reach age 70½.

Effective January 1, 2015, page 45 of the Fund's SPD is hereby amended as follows, where the bolded, underlined language is added, and the striken language is omitted:

#### WHAT HAPPENS IF I DEFAULT?

If you fail to make a loan payment when it is due, **you will have until the end of the following**

...

**If you don't make a loan payment when it is due, you will have until the end of the following quarter to make up the late payments before the loan is considered in default. In the event you default**, your entire outstanding balance, including interest, will become immediately due and payable, and it will be treated as if it was paid to you in the year you missed the loan payment. **a benefit payment**. As a result, you may have to pay income taxes on the amount of the entire outstanding balance, including interest. The Plan may also institute a collection action in court and, when you Retire, deduct any outstanding balance, including interest accrued to the date of Retirement from your accrued Vested pension benefit before payment.

For more information about this loan program, contact the 1199SEIU Home Mortgage Program **by calling the Member Services Department at (646) 473-9200**, at 330 West 42<sup>nd</sup> Street, 8<sup>th</sup> Floor, New York, NY 10036. You may also call (646) 473-6484.

*This summary only highlights the key changes made to the 1199SEIU Health Care 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 ensure the accuracy of the information in this summary and the Summary Plan Description (SPD). However, once the changes are incorporated into the SPD, if there is any discrepancy between them and the plan document, insurance contracts or other legal documents, the legal documents will always govern. If you would like to review the plan document or have any questions, please contact the Pension Fund Office at (646) 473-8666.*

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

### 1199SEIU GREATER NEW YORK PENSION FUND • SUMMARY OF MATERIAL MODIFICATIONS

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If you are Vested, have not started receiving your pension and continue to work in Covered Employment (as defined on page 10):

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If you are Vested, have stopped working in Covered Employment and have not started receiving your pension, you will automatically start receiving pension payments by the April 1 of the calendar year after you reach age 70½.

Effective January 1, 2015, page 45 of the Fund's SPD is hereby amended as follows, where the bolded, underlined language is added, and the striken language is omitted:

#### WHAT HAPPENS IF I DEFAULT?

If you fail to make a loan payment when it is due, **you will have until the end of the following**

**quarter to cure the default. If you fail to cure the default**, your entire outstanding balance (including interest) will become immediately due and payable and will be treated as if it was paid to you in the year you missed the loan payment. As a result, you may have to pay income taxes on the amount of the entire outstanding balance (including interest). In addition, the Plan may institute a collection action in court, and may, at the time of your retirement, deduct any outstanding balance (including interest accrued to the date of retirement) from your accrued and vested pension benefit prior to payment.

*This summary only highlights the key changes made to the 1199SEIU Greater New York 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 ensure the accuracy of the information in this summary and the Summary Plan Description (SPD). However, once the changes are incorporated into the SPD, if there is any discrepancy between them and the plan document, insurance contracts or other legal documents, the legal documents will always govern. If you would like to review the plan document or have any questions, please contact the Pension Fund Office at (646) 473-8666.*

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### 1199SEIU HOME CARE 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 plan until the plan is updated to reflect the changes discussed herein.

Effective January 1, 2015, the 1199SEIU Home Care Employees Pension Fund ("Fund") SPD is hereby amended as follows:

If you are Vested, have not started receiving your pension and continue to work in Covered Employment (as defined on page 10):

- You are no longer required to begin receiving your pension by April 1 of the calendar year after you reach age 70½; rather, you may elect to receive your pension at that time or any month thereafter.
- You will receive additional credit for each month worked past April 1 of the calendar year after you reach age 70½ and an actuarial increase for the same period.

If you are Vested, have stopped working in Covered Employment and have not started receiving your pension, you will automatically start receiving pension payments by the April 1 of the calendar year after you reach age 70½.

*This summary only highlights the key changes made to the 1199SEIU Home Care 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 ensure the accuracy of the information in this summary and the Summary Plan Description (SPD). However, once the changes are incorporated into the SPD, if there is any discrepancy between them and the plan document, insurance contracts or other legal documents, the legal documents will always govern. If you would like to review the plan document or have any questions, please contact the Pension Fund Office at (646) 473-8666.*

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



# Yoga Classes

Classes are held four times each month, except where noted.\* Please check the calendar for exact dates.

**Bronx\*** **NO CLASSES IN JULY AND AUGUST**

## Brooklyn

**Fridays, 10:00 am to 11:00 am**  
25 Elm Place (off Fulton Street), Rooms 4 & 5

## Hicksville

**Wednesdays, 10:00 am to 11:00 am**  
100 Duffy Avenue, 3<sup>rd</sup> Floor

## Manhattan Headquarters

**Thursdays, 11:00 am to noon**  
**Fridays, 2:00 pm to 3:00 pm**  
330 West 42<sup>nd</sup> Street, 9<sup>th</sup> Floor

**New Hyde Park\*** **NO CLASSES IN JULY AND AUGUST**

## Queens

**Intermediate mat yoga class: Tuesdays, 10:00 am to 11:00 am**  
**Beginners' chair yoga class: Tuesdays, 11:15 am to 12:15 pm**  
Devore Dance Center • 205-05 Hollis Avenue, Main Floor

## Staten Island

**Mat yoga class: Wednesdays, 10:00 am to 11:00 am**  
**Chair yoga class: Fridays, 10:00 am to 11:00 am**  
1199SEIU Training and Employment Funds Office  
790 Port Richmond Avenue (off Forest Avenue)

## Suffolk County\*

**Beginners' yoga/meditation class**  
*\*(three classes per month from 11:00 am to 1:00 pm—please see the calendar)*  
First Baptist Church of Riverhead • 1018 Northville Turnpike

## White Plains

**Wednesdays, 11:30 am to 12:30 pm**  
1199SEIU Benefit and Pension Funds  
White Plains Office • 99 Church Street

## Join Us for Yoga & Meditation in Suffolk County

Calling all Suffolk retirees! Join our new Yoga & Meditation class in Suffolk County. This class combines beginners' yoga instruction with guided meditation. The gentle practice of yoga is said to help improve your flexibility, strengthen your bones and reduce your stress, while the meditation can leave you feeling relaxed and refreshed. Classes meet three times per month from 11:00 am to 1:00 pm. Please check the calendar.

**First Baptist Church of Riverhead** **NEW LOCATION**  
1018 Northville Turnpike • Riverhead, NY 11901

## Shakespeare Class

**NO CLASS THIS MONTH (classes resume September 8)**  
New play coming in September—*Richard II*.



## Sign Up for “Seniors Out Speaking”

Join other 1199SEIU retirees to become a volunteer in the Medicare Rights Center's “Seniors Out Speaking” (SOS) program. SOS program volunteers work within their community to educate other seniors about how to get the most from their Medicare benefits.

**To volunteer:** Our 1199SEIU SOS volunteers meet the first Thursday of each month. Call (646) 473-6916 for more details.

## Calling All Retired LPNs

The Retired Members Department holds quarterly meetings to help LPNs stay connected with each other and informed about the latest educational and social issues affecting them. Join us every third Friday in March, June, September and December—we hope you'll get involved!

## Continuing Education Classes Available

Retirees can keep up with the latest research, clinical trends and emerging healthcare issues with the **1199SEIU/League Training and Upgrading Fund's Institute for Continuing Education (ICE)**. ICE offers accredited continuing education seminars and symposiums for social workers, dietitians, laboratory technologists, LPNs and more. Through a special arrangement, the three- and six-hour courses are available to retirees and cost \$15 per credit/hour. **Registration is required, and retirees who are interested in finding out how to sign up must call (646) 473-6916 for more information.** Find a schedule of seminars and symposiums at [www.1199SEIUBenefits.org/Institute](http://www.1199SEIUBenefits.org/Institute).

## Explore Age-Friendly Websites

Age-Friendly NYC, a joint initiative of the NYC Mayor's Office, the NYC Council and the New York Academy of Medicine, is dedicated to making New York a great place for seniors. Here are just a few of the initiatives you can read about through their network of websites at [www.AgeFriendlyNYC.org](http://www.AgeFriendlyNYC.org):

- To learn about programs for the liberal and creative arts, computers and technology, business, job skills, personal growth and more, go to [www.AgeFriendlyCollege.org](http://www.AgeFriendlyCollege.org).
- To learn about cultural events happening in your borough, download NYC-ARTS' cultural guide books for seniors. The books provide information on ticket and member discounts, accessibility, and locations and hours for local museums, dance and theater venues, libraries, zoos and more. Go to [www.NYC-ARTS.org/seniors](http://www.NYC-ARTS.org/seniors).

## 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 four times each month in Brooklyn on Mondays from 10:00 am to 11:00 am. Check the calendar for exact dates. **There will be no Chi Gong classes in the Bronx in July and August. Classes resume in September.**

## 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. The class is currently examining how films and theater portray mental health issues, and is viewing Alejandro Iñárritu's film *Birdman*. Coming in September, the class will be viewing *August: Osage County* starring Meryl Streep. Tuesdays from 10:30 am to noon.

Classes are open to all retirees and are free of charge.

All classes are held at our Manhattan Headquarters unless otherwise indicated.

NYC JULY CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>Meeting Topics*</b>		<b>1</b>	<b>2</b>	<b>3</b>
<b>July/August</b> No Chapter Meetings <b>September</b> Shingles <b>October</b> Hepatitis C <i>*Sponsored by HealthCare Partners, IPA</i>		10-11 Mat Yoga* (Staten Island) 10-11 Yoga* (Hicksville) 10-12 Choral Group 10-12 Knitting & Crocheting (Beg) 11:30-12:30 Yoga* (White Plains) 12:30-4:30 Knitting & Crocheting (Int/Adv) 1-2 Bingo (White Plains) 1-4 Knitting & Crocheting (Brooklyn)	10-11 Tai Chi 11-12 Yoga* 12-1 Lunch Club 3-5 Arts & Crafts 3-5 Sewing	<b>OFFICE CLOSED</b>
<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
10-11 Chi Gong (Brooklyn) 10:30-11:30 Opera Appreciation 12-1 Art History 1-3 Arts & Crafts (Staten Island)	9:30-12 Photography 10-11 Intermediate Mat Yoga* (Queens) 10:30-12 Drama 11-1 Beginners' Knitting & Crocheting (Queens) 11:15-12:15 Beginners' Chair Yoga* (Queens) 12-3 Art 1:30-2:30 Zumba Gold (Queens) 1:30-3 Discussion Group	10-11 Mat Yoga* (Staten Island) 10-11 Yoga* (Hicksville) 10-12 Choral Group 10-12 Knitting & Crocheting (Beg) 11-12 Dance (Hicksville) 11:30-12:30 Yoga* (White Plains) 12:30-4:30 Knitting & Crocheting (Int/Adv) 1-2 Bingo (White Plains) 1-4 Knitting & Crocheting (Brooklyn)	10-11 Tai Chi 11-12 Yoga* 11-1 Beginners' Yoga*/Meditation (Suffolk County) 12-1 Lunch Club 3-5 Arts & Crafts 3-5 Sewing	10-11 Yoga* (Brooklyn) 10-11 Chair Yoga* (Staten Island) 10-12 Quilting 11:30-12:30 Zumba Gold (Brooklyn) 1-2 Dance 2-3 Yoga* 3:30-4:30 Zumba Gold
<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
10-11 Chi Gong (Brooklyn) 10:30-11:30 Opera Appreciation 12-1 Art History 1-3 Arts & Crafts (Staten Island) 1:30-3:30 Executive Committee Meeting	9:30-12 Photography 10-11 Intermediate Mat Yoga* (Queens) 10:30-12 Drama 11-1 Beginners' Knitting & Crocheting (Queens) 11:15-12:15 Beginners' Chair Yoga* (Queens) 12-3 Art 1:30-2:30 Zumba Gold (Queens) 1:30-3 Discussion Group	10-11 Mat Yoga* (Staten Island) 10-11 Yoga* (Hicksville) 10-12 Knitting & Crocheting (Beg) 11-12 Dance (Hicksville) 11:30-12:30 Yoga* (White Plains) 12:30-4:30 Knitting & Crocheting (Int/Adv) 1-2 Bingo (White Plains) 1-4 Knitting & Crocheting (Brooklyn)	10-11 Tai Chi 11-12 Yoga* 11-1 Beginners' Yoga*/Meditation (Suffolk County) 12-1 Lunch Club 1-3 General Membership Meeting 1-3 Birthday Party 3-5 Arts & Crafts 3-5 Sewing	10-11 Yoga* (Brooklyn) 10-11 Chair Yoga* (Staten Island) 10-12 Quilting 11:30-12:30 Zumba Gold (Brooklyn) 1-2 Dance 2-3 Yoga* 3:30-4:30 Zumba Gold
<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
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<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>
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\* Sponsored by HealthCare Partners, IPA

There are no New York City chapter meetings in July and August. There will be no classes in the month of August, except for the following: **Beginners' Jewelry in Staten Island.** All other classes and chapter meetings will resume in September.

## Out-of-State Retirees

There are no chapter meetings in July and August for the Florida chapters. Meetings will resume in September. If you have any questions before the September meetings, please contact Marilyn Silverberg: [Marilyn.Silverberg@1199Funds.org](mailto:Marilyn.Silverberg@1199Funds.org); Toll-free: (877) 369-8340; Palm Beach County: (561) 369-8340; Fax: (561) 369-8342; 8775 Via Tuscan Drive • Boynton Beach, FL 33472

There are no chapter meetings in July and August for the North & South Carolinas chapter. Meetings will resume in September. If you have any questions before the September meeting, please call Nonnie B. Perry at (803) 481-0475.