

**1199SEIU NATIONAL BENEFIT FUND FOR HEALTH AND  
HUMAN SERVICE EMPLOYEES  
SUMMARY OF MATERIAL MODIFICATIONS**

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

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Effective June 21, 2018, the 1199SEIU National Benefit Fund for Health and Human Service Employees (“Benefit Fund”) SPD is hereby clarified by adding the following underlined and bold language, and omitting the strikethrough language:

**SECTION II.F  
SURGERY AND ANESTHESIA**

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**WHAT IS NOT COVERED**

The Benefit Fund will not pay Surgical or Anesthesia Benefits if your surgery was:

...

- Performed primarily for cosmetic purposes, except when needed to correct gross disfigurement resulting from surgery, an illness or an accident/injury ~~that occurred while you were covered by the Benefit Fund.~~

...

**SECTION VII.D  
WHAT IS NOT COVERED**

In addition to the various exclusions and limitations set forth elsewhere in this SPD, **to the extent permitted by law**, the Benefit Fund does not cover the following charges:

...

- ~~To the extent permitted by law, c~~Charges related to your illnesses, accidents **or injuries that were the result of you committing a criminal act (except as a victim of domestic abuse) or deliberately self-inflicted (except where attributable to a mental condition)** ~~that was deliberately self-inflicted except~~

~~where such illness or accident/injury is attributable to a mental condition or that resulted from the person committing an illegal act<sup>22</sup>~~

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Effective January 1, 2019, the SPD is further amended by adding the following underlined and bold language, and omitting the strikethrough language:

**SECTION VI. A**  
**RETIREE HEALTH BENEFITS**

The Benefit Fund offers several Health Benefit packages for 1199SEIU retirees, each with specific rules for eligibility, which are explained in greater detail on the following pages.

The benefits for which you are eligible depend on your age and Years of Pension Fund Credited Service. These benefits will be different from the benefits you were eligible for as a working member.

To determine what package of Retiree Health Benefits you are eligible for, refer to the appropriate section:

- If you retire at or after age 65 with at least 10 Years of Pension Fund Credited Service (Sections VI.C and VI.D)
- ~~If you retire between ages 62 through 64, on or after July 1, 1998, with at least 20 Years of Pension Fund Credited Service (or at least 25 Years of Pension Fund Credited Service if you retired on or after June 15, 1995, but before July 1, 1998)~~ **If you retire before age 65 with an unreduced Pension Benefit from the 1199SEIU Health Care Employees Pension Fund (Sections VI.E and VI. F)**

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**SECTION VI. E**  
**IF YOU RETIRE BETWEEN AGES 62.5 THROUGH 64 (WITH AT LEAST 20 25 YEARS OF PENSION FUND CREDITED SERVICE)**

You and your spouse are eligible for the benefits described in this section when you retire **before age 65 with an unreduced Pension Benefit from the 1199SEIU Health Care Employees Pension Fund.** ~~at or after age 62 and before age 65 with Wage Class I Benefits and at least 20 Years of Pension Fund Credited Service if you retire on or after July 1, 1998 (or at least 25 of Pension Fund Credited Service if you retired on or after June 15, 1995, but before July 1, 1998).~~

...

## ELIGIBILITY

...

In addition [to the other Eligibility criteria], you must meet all of the following conditions:

- Retire ~~between the ages of 62 through 64~~ **before age 65 with an unreduced Pension Benefit from the 1199SEIU Health Care Employees Pension Fund**

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*This summary only highlights the key changes made to the 1199SEIU National Benefit Fund for Health and Human Service Employees. 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. However, 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 Fund's Member Services Representatives at (646) 473-9200.*

*The National Benefit Fund believes it is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). A grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted in 2010. 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. The Wage Class III plan is not a grandfathered health plan. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan can be directed to the Plan Administrator 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.*

*The plan sponsor of the 1199SEIU National Benefit Fund for Health and Human Service Employees reserves the right to amend or terminate the 1199SEIU National Benefit Fund for Health and Human Service Employees, or any part of it, at any time.*