Important News
ABOUT CHAPTER MEETINGS AND CLASSES!

January 2019

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:

• 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.

• 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.

• Get information on upcoming cultural events, senior services and programs, community partners and senior centers near your home at the Department for the Aging website, www.NYC.gov/aging.

• Join the Theatre Development Fund (TDF), a nonprofit organization that works to make theater affordable and accessible to all. For full details, visit www.TDF.org.

Important Benefit Notices Inside this Issue
Save the Date!

1199SEIU Florida Retiree Banquet

The annual Florida Retiree Banquet will be held on Tuesday, April 16, 2019, at the Orlando World Center Marriott, 8701 World Center Drive, Orlando, FL 32821.

Tickets will only be sold at Florida chapter meetings during the months of January, February and March, and must be purchased with a money order. Please leave the “PAY TO” area of your money order blank until after your membership has been verified. The cost per ticket is $10 per member and $20 per guest.

Important: All ticket purchases are subject to verification of membership. No cash or checks will be accepted. No ticket purchases or reservations by mail or at the door. Each retiree may bring ONE guest.

Tuesday, April 16, 2019

Sign Up for “Seniors Out Speaking”

Become a volunteer in the Medicare Rights Center’s “Seniors Out Speaking” (SOS) program and help educate other seniors about their Medicare benefits. For more information about our 1199SEIU SOS volunteer program, call (646) 473-6916.

Manhattan Headquarters:
Thursday, January 3 • 9:30 am to noon
330 West 42nd Street, 33rd Floor (Penthouse)
New York, NY 10036

Staten Island:
Tuesday, January 8 • 3:00 pm to 4:30 pm
790 Port Richmond Avenue (off Forest Avenue)
Staten Island, NY 10302

Hicksville:
Tuesday, January 15 • 9:30 am to noon
100 Duffy Avenue, 3rd Floor
Hicksville, NY 11801

QUESTIONS: CALL (646) 473-8666 • OUTSIDE NYC (800) 575-7771
Tai Chi Now in White Plains!
Learn this low-impact Chinese martial art designed to help you lower stress and increase wellness through a series of gentle physical exercises. The class meets at our White Plains chapter four Wednesdays per month, from 10:15 am to 11:15 am.

Unwind with Mindfulness Meditation in Brooklyn
Boost your mental and physical well-being with our Mindfulness-Based Stress Reduction class in Brooklyn. You’ll learn a combination of meditation and yoga to help ease stress and increase your energy. The class meets on Mondays from noon to 1:00 pm. Please check the calendar for exact dates.

Arts & Crafts Classes in Brooklyn!
Explore your creative side with an Arts & Crafts class in our Brooklyn chapter. Except on holidays, the class meets four Mondays each month, from 1:00 pm to 3:00 pm.

Dance Classes
If you’re interested in learning the latest dance steps, come join our dance classes. Classes are held four times a month, except where noted. Please check the calendar for exact dates.

Manhattan Headquarters  Fridays, 1:00 pm to 2:00 pm
330 West 42nd Street • New York, NY 10036

Brooklyn  Mondays, 11:00 am to noon
Wednesdays, 2:00 pm to 3:00 pm
25 Elm Place (between Fulton & Livingston Streets)
Brooklyn, NY 11201

Hicksville  Wednesdays, 11:00 am to noon
100 Duffy Avenue, 3rd Floor • Hicksville, NY 11003

Queens  Mondays, 12:30 pm to 1:30 pm
Devore Dance Center • 205-05 Hollis Avenue, Main Floor
Jamaica, NY 11412

Shakespeare Class
Tuesdays, 12:30 pm to 1:30 pm
1199SEIU RMD, 330 West 42nd Street, 9th Floor
The class is now reading A Midsummer’s Night Dream, a comedic classic of love and loss, framed by the mischievous antics of imp, spirits, gods and goddesses.

Questions: Call (646) 473-8666 • Outside NYC (800) 575-7771

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

Bronx
Wednesdays, noon to 1:00 pm
1199SEIU Healthcare & Education Center
2501 Grand Concourse, Room 301 • Bronx, NY 10468

Brooklyn
Advanced Chair Yoga class: Fridays, 10:00 am to 11:00 am
Beginners’ Chair Yoga class: Fridays, 12:15 pm to 1:15 pm
25 Elm Place (between Fulton & Livingston Streets), Rooms 4 & 5
Brooklyn, NY 11201

Hicksville
Yoga/Meditation class: Tuesdays, 9:00 am to 10:00 am
* (three classes per month—please check the calendar)
Beginners’ Yoga Class: Wednesdays, 9:00 am to 10:00 am
Advanced Yoga Class: Wednesdays, 10:00 am to 11:00 am
100 Duffy Avenue, 3rd Floor • Hicksville, NY 11801

Manhattan Headquarters
Thursdays, 11:00 am to noon
Fridays, 2:00 pm to 3:00 pm
330 West 42nd Street, 9th Floor • New York, NY 10036

New Hyde Park*
Tuesday, January 15, 1:00 pm to 2:00 pm * (one class per month)
Northwell Health Cohen Children’s Medical Center
Teaching Center—Cafeteria—Lower Level
269-01 76th Avenue • New Hyde Park, NY 11040

Queens
Yoga/Meditation class: Mondays, 10:00 am to 11:00 am
Hatha Yoga class: Mondays, 11:15 am to 12:15 pm
Hatha Yoga is the root of the physical yoga practice. Groups and individuals use this ancient, classic yoga style to get fit and encourage a healthy mind-body connection.
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 • Jamaica, NY 11412

Suffolk County*
NO CLASSES UNTIL APRIL
Beginners’ Yoga/Meditation class
* (three classes per month, from 11:00 am to 1:00 pm—please check the calendar)
Yoga class: Thursdays, 11:00 am to noon;
Meditation class: Thursdays, noon to 1:00 pm
First Baptist Church of Riverhead • 1018 Northville Turnpike
Riverhead, NY 11901

White Plains
Wednesdays, 11:30 am to 12:30 pm
1199SEIU Benefit and Pension Funds
White Plains Office • 99 Church Street • White Plains, NY 10601

To learn about trip and vacation offers, call (800) 431-1130, ext. 5537. Please note that the travel company—not the Funds or the Union—is solely responsible for the trips provided.
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<thead>
<tr>
<th>MONDAY</th>
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<th>THURSDAY</th>
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<tr>
<td><strong>OFFICE CLOSED</strong></td>
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<td><strong>Yoga</strong> (Beg) (Hicksville)</td>
<td><strong>T’ai Chi</strong></td>
<td><strong>Chair Yoga</strong> * (Adv) (BKLYN)</td>
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<td>Yoga* (Adv) (Hicksville)</td>
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<td><strong>10:10</strong></td>
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<td>Choral Group</td>
<td><strong>Lunch Club</strong></td>
<td><strong>Chair Yoga</strong> * (Adv) (BKLYN)</td>
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<td><strong>11:13</strong></td>
<td>Knitting &amp; Crochet (beg) (BKLYN)</td>
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<td><strong>12-1</strong></td>
<td><strong>12-2</strong></td>
<td><strong>12:30-1:30</strong></td>
<td><strong>Zumba</strong> (SL)</td>
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<td><strong>2-3</strong></td>
<td><strong>2-3</strong></td>
<td>Autism &amp; Crafts (BKLYN)</td>
<td><strong>Zumba Gold</strong> (BKLYN)</td>
<td><strong>Sewing</strong></td>
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<td><strong>3:30-4:30</strong></td>
<td><strong>Sewing</strong></td>
<td><strong>Chair Yoga</strong> * (Adv) (BKLYN)</td>
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*All classes are held at our Manhattan Headquarters unless otherwise indicated.*

**CALENDAR**

Classes are open to all retirees and are free of charge. No registration is required.

**Plan expenses were $200,443,302.** These expenses included $11,053,328 in administrative expenses, $187,861,838 in beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income 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. The value of plan assets, after subtracting liabilities of the plan, was $245,681,646 as of December 31, 2017, or $557,468,790 as of December 31, 2016.

**Basic Financial Statement**

Except with respect to the benefits specified under “Insurance Information” below, the plan is self-insured and has experience-rated contracts with the following carriers: Aetna Life & Casualty Co. of Hartford, Connecticut, Humana Inc. of Louisville, Kentucky, and Lincoln National Life Insurance Company of Fort Wayne, Indiana. These carriers paid $116,507,335 as of January 1, 2017, and the total of all benefit claims experience compared to $116,507,335 as of January 1, 2017.

**Plan assets** amounted to $245,681,646 as of December 31, 2017. The investment of plan assets was $204,803,939 as of December 31, 2017.

**New York, NY 10036**

**Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.**

**Employees, EIN: 13-6125570, for the period January 1, 2017, to December 31, 2017.** This is a welfare benefit plan offering life insurance, health, dental, vision and prescription drug benefits. The annual report has been filed with the Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). The full report is available on request. To obtain a copy of the full annual report, or any part thereof, write to the Board of Trustees of the 1199SEIU Greater New York Benefit Fund, 330 West 42nd Street, 28th Floor, New York, NY 10036 and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of a reasonable fee.
SUMMARY ANNUAL REPORT • 1199SEIU National Benefit Fund for Health and Human Service Employees

This is a summary of the annual report for the 1199SEIU National Benefit Fund for Health and Human Service Employees, EIN: 13-1628401, for the period January 1, 2017, to December 31, 2017. This is a welfare benefit plan offering life insurance, 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 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 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, 2017, were $9,470,101.

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, 2017, the premiums paid under such "experience-rated" contracts were $8,810,995, and the total of all benefit claims paid under the experience-rated contract during the plan year was $8,906,232.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $557,468,790 as of December 31, 2017, compared to $497,967,688 as of January 1, 2017. During the plan year, the plan experienced an increase in its net assets of $59,501,122. This change 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. During the plan year, the plan had total income of $1,665,152,383, including employer contributions of $1,615,771,436, net appreciation in fair value of investments of $29,609,486, COBRA payments of $2,786,665 and other earnings of $16,985,733.

Plan expenses were $1,605,651,260. These expenses included $105,035,097 in administrative expenses, $1,490,736,375 in benefits paid to participants and beneficiaries, $841,193 in investment and advisor fees, $123,428 in interest expenses and $8,897,167 in general expenses.

SUMMARY ANNUAL REPORT • 1199SEIU Greater New York Benefit Fund

This is a summary of the annual report for the 1199SEIU Greater New York Benefit Fund, EIN: 13-6125570, for the period January 1, 2017, to December 31, 2017. This is a welfare benefit plan offering life insurance, 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 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 insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017, were $11,288,287.

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, 2017, the premiums paid under such "experience-rated" contracts were $10,343,592, and the total of all benefit claims paid under the experience-rated contract during the plan year was $10,479,757.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $119,441,956 as of December 31, 2017, compared to $116,507,935 as of January 1, 2017. During the plan year, the plan experienced an increase in its net assets of $2,934,621. This change 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. During the plan year, the plan had total income of $1,665,152,383, including employer contributions of $1,615,771,436, net appreciation in fair value of investments of $12,107,104, COBRA contributions of $282,892, member spousal contributions of $3,539,834 and other earnings of $1,943,345.

Plan expenses were $1,603,524,428. These expenses included $168,034,854 in administrative and general expenses, $178,024,428 in benefits paid to participants and beneficiaries, and $259,177 in investment and advisor fees.

SUMMARY ANNUAL REPORT • 1199SEIU National Benefit Fund for Home Care Employees

This is a summary of the annual report for the 1199SEIU National Benefit Fund for Home Care Employees, EIN: 13-4129968, for the period January 1, 2017, to December 31, 2017. This is a welfare benefit plan offering life insurance, 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 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 insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017, were $757,797.

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, 2017, the premiums paid under such "experience-rated" contracts were $657,913, and the total of all benefit claims paid under the experience-rated contract during the plan year was $316,860.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $245,681,646 as of December 31, 2017, compared to $226,005,462 as of January 1, 2017. During the plan year, the plan experienced an increase in its net assets of $21,676,184. This change 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. During the plan year, the plan had total income of $220,117,486, including employer contributions of $208,264,610, net appreciation in fair value of investments of $69,850, COBRA payments of $60,674, member premiums of $8,395,525 and other earnings of $3,298,827.

Plan expenses were $200,443,302. These expenses included $11,053,328 in administrative expenses, $187,861,838 in benefits paid to participants and beneficiaries, $1,384,082 in general expenses and $144,054 in investment expenses.
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.

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

WHAT IS NOT COVERED

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

To the extent permitted by law, c...

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The annual Florida Retiree Banquet will be held on Tuesday, April 16, 2019, at
be sold at Florida chapter meetings during the months of January, February and
must be purchased with a money order
Save the Date!
Tuesday, January 8 • 3:00 pm to 4:30 pm
Each retiree may bring ONE guest.
Tuesday, January 15 • 9:30 am to noon

The term “Credited Service” as used in calculating benefit amounts in Section 5 and Section 6 shall be specifically
(a) Credited Future Service except as provided in (c), (d), and (e), means, for each Participant, his total service on
and after his Applicable Effective Date, credited at the rate of one (1) month for each month for which Contributions
are required to be made to the Fund by reason of the Participant’s employment. In addition, each Participant employed
after his Applicable Effective Date shall be credited with one (1) month of Credited Future Service, to a also be used of six (6) months, for each month of employment with a Contributing Employer in a bargaining unit position prior to the
date Contributions are required to be made to the Fund by reason of the Participant’s employment. During such periods
for which no Contributions are required from a Contributing Employer in accordance with a resolution adopted or
action taken by the Trustees, the accrual of Credited Future Service shall be determined in accordance with the adopted
resolution or action of the Trustees.

(p) Credited Service shall not include the total service for each Pensioner on and after his Retirement date during any such period. c’he collects a pension before the April 1 of the year
following the calendar year s/he attains age 70 1/2.

(e) Moreover, a Participant who was a participant in the 1199SEIU Health Care Employees Pension Fund for the 144 Hospital Division ("144 Fund") and became a Participant in this Plan as a result of the merger of the "144 Fund” into the Trust Fund shall not be entitled to Credited Past Service under the terms of this Plan.

(f) Moreover, a Participant who was a participant in the Pension Fund of Local 721 E.S.U. (the "721 Fund") and became a Participant in this Plan as a result of the merger of the 721 Fund into the Trust Fund, shall not be entitled to Credited Past Service under the terms of this Plan.

SECTION 11 (Plan)
PAYMENT OF PENSIONS
11.7
A Pension benefit can be made to a Pensioner who becomes actively employed, provided however that, except as required by law, no pension benefit payment shall be made or continue to be made to a Pensioner who is actively employed in full- or part-time employment for more than 40 hours per month:
(a) in the healthcare or human service industry or a related industry (including, but not limited to, hospitals, nursing and convalescent homes, drugstores, laboratories, medical schools, and universities), and
(b) utilizing skills applicable to his previous employment in the healthcare or human service or related industry, and
(c) in an Area covered by the Plan and within the meaning of "Section 202(a)(3)(B) Service” pursuant to Department of Labor Regulations 29 C.F.R.§2530.203-3(2).

A Pensioner who becomes actively employed and whose benefits are not suspended as described above shall not accrue Credited Service for any Covered Employment during which S/he is receiving a Plan pension benefit before the April 1 of the year following the calendar year s/he attains age 70 1/2.

SECTION II.B (SPD)
CREDITED SERVICE
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CREDITED FUTURE SERVICE
You generally earn Credited Future Service when you are working in Covered Employment. This is when contributions are required to be made on your behalf. Once you become a Plan Participant, you earn Credited Future Service for each of the following:
- Each month that you have a period of Covered Employment with a Contributing Employer and for which you did not receive a Plan pension payment (except as described in Sections IV.E and IV.F).

SECTION III.E (SPD)
EMPLOYMENT AFTER RETIREMENT
After you Retire and begin to collect a Plan pension, you may return to employment under certain circumstances and continue to receive your monthly pension. However, if you return to employment after you Retire:
- Your service during any month for which you collect a Plan pension payment shall not be Credited Service; and
- Your Plan pension payments will be suspended for any month in which you work in Disqualifying Employment.

NOTE: There is one exception: You may collect your pension and accrue Credited Service, without regard to Disqualifying Employment, for months you work in Covered Employment after April 1 of the year following the calendar year you turn 70 1/2. Please see the rules in Sections IV.E and IV.F for more details.

SECTION XII (SPD)
KEY TERMS AND DEFINITIONS

Credited Service
Months or years of service in Covered Employment with a Contributing Employer, excluding months before
April 1 of the year following the calendar year the Pensioner attains age 70 1/2 for which Pension plan contributions are made, are not to determine vesting and eligibility for benefits. There are two types of Credited Service: Credited Future Service and Credited Past Service.

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

SECTION 5 (Plan)
AMOUNT OF PENSION
3.5
Early Retirement Pension:
(a) If For Retirees commencing benefit payments prior to January 1, 2019, the Early Retirement Pension shall be an amount computed in accordance with the formula in Section 5.2 reduced by one-half percent (1/2%) for each month by which the actual retirement date precedes the Normal Retirement Date, and (b) for Retirees commencing benefit payments on or after January 1, 2019, the Early Retirement Pension shall be an amount computed in accordance with the formula in Section 5.2 reduced (a) for Participants born before July 1, 1953 (and in Covered Employment on or before December 31, 2018), by one-half percent (1/2%) for each month by which the actual retirement date precedes the Normal Retirement Date, and (b) for Participants born on or after July 1, 1953, actually reduced (based on the interest and mortality tables identified in Section 12.4(b)(ii) to take into account the period between the benefit commencement date and his Normal Retirement Date, provided, however, that:

(i) A Participant whose last hour of Credited Service and/or Vesting Service was on or after June 15, 1995 but before July 1, 1998, after (i) attainment of at least 60 years (62) and (ii) completion of twenty-five (25) years of Credited Service and/or twenty-five years of Vesting Service, shall be entitled to an immediate unreduced Early Retirement Pension computed in accordance with the formula in Section 5.2.

(ii) For Retirees commencing benefit payments prior to January 1, 2019, a Participant whose last hour of Credited Service and/or Vesting Service was on or after July 1, 1998 after (i) attainment of at least age sixty-two (62) and (ii) completion of twenty (20) years of Credited Service and/or twenty (20) years of Vesting Service, shall be entitled to an immediate unreduced Early Retirement Pension computed in accordance with the formula in Section 5.2.

(iii) For Retirees commencing benefit payments on or after January 1, 2019, (A) a Participant born before July 1, 1959 (and in Covered Employment on or before December 31, 2018), whose last hour of Credited Service and/or Vesting Service was on or after July 1, 1998 after (i) attainment of at least age sixty-two (62) and (ii) completion of twenty (20) years of Credited Service and/or twenty (20) years of Vesting Service, shall be entitled to an immediate unreduced Early Retirement Pension computed in accordance with the formula in Section 5.2, and (B) a Participant born on or after July 1, 1959 (and in Covered Employment on or after April 1, 2019, whose last hour of Credited Service and/or Vesting Service was on or after July 1, 1998 after (i) attainment of at least age sixty-two (62) and (ii) completion of twenty (20) years of Credited Service and/or twenty-five (25) years of Vesting Service, shall be entitled to an immediate unreduced Early Retirement Pension computed in accordance with the formula in Section 5.2.

(b) In lieu of an immediate monthly pension, a Participant may elect a deferred Early Retirement Pension to commence on the first of any month after his Early Retirement Date and on or before his Normal Retirement Date in which case such Early Retirement Pension shall be the amount computed in accordance with the formula in Section 5.2 reduced or described in 5.3(a).

(c) Notwithstanding the foregoing, the Early Retirement Pension of a Participant on whose behalf contributions are made at a rate which is less than minimum rate established by the Trustees for the benefits described in Sections 5.2 (a) and (b) above, shall be the amount described in Appendix C hereto.

(d) Notwithstanding the foregoing paragraphs 3.5(a) and (b), for a Participant born on or after July 1, 1959, and commencing Retirement benefits on or after January 1, 2019, his early retirement benefit is the greater of (1) the benefit earned as of December 31, 2018, using the reduction factors described in 5.3(a)(i), and (d) and (e), or unreduced after attainment of age sixty-two (62) with twenty (20) years of Credited Service and/or twenty-five (25) years of Vesting Service (provided the last hour of Credited Service and/or Vesting Service was attained at least age sixty-two (62) and (ii) the benefit described in paragraph 5.3(a).

Effective October 1, 2018, the Plan is amended by adding the following bold and underlined language, and omitting the strikethrough language:

SECTION 3 (Plan)
CREDITSERVICE
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Florida Chapters

**Broward – Leon Davis Chapter**  
**Tuesday, January 8 – 1:00 pm to 3:00 pm**  
Tamarac Community Center – Coconut Palm Room  
8601 West Commercial Blvd. • Tamarac, FL 33351

**Casselberry – Doris Turner Chapter**  
**NEW TIME**  
**Thursday, January 17 – 12:45 am to 2:45 am**  
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  
3061 East Riverside Drive • Fort Myers, FL 33916

**Miami-Dade – Ossie Davis Chapter**  
**Thursday, January 3 – 10:30 am to 12:30 pm**  
Norland United Methodist Church  
885 NW 195th Street  
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 34291

**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 15 – 1:30 pm to 3:30 pm**  
Palm Bay Community Center—Room C  
1502 Port Malabar Blvd., NE • Palm Bay, FL 32905

**Port St. Lucie Chapter**  
**NEW DAY**  
**Monday, January 7 – 11:00 am to 1:00 pm**  
Port St. Lucie Community Center  
2195 SE Airoso Blvd. • Port St. Lucie, FL 34984

**South Palm Beach Chapter**  
**Thursday, January 10 – 10:00 am to noon**  
Temple Anshei Shalom  
7099 West Atlantic Avenue • Delray Beach, FL 33446

**Tampa Chapter**  
**Wednesday, January 30 – 11:00 am to 1:00 pm**  
Springhill Suites by Marriott  
4835 West Cypress Street • Tampa, FL 33607

**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 33417

For more information, contact Elizabeth (Lisa) Tilson:  
Elizabeth.Tilson@1199Funds.org; Toll-free: (877) 369-8340  
Palm Beach County: (561) 367-3739; Fax: (561) 617-7099  
PO Box 6688, Delray Beach, FL 33482

New York Chapters

**Bronx – Joseph James Chapter**  
**Friday, January 11 • 11:00 am to 1:00 pm**  
1199SEIU Healthcare & Education Center  
2501 Grand Concourse, Room 301 • Bronx, NY 10468

**Brooklyn – Marshall Dubin Chapter**  
**Wednesday, January 30 • 11:00 am to 1:00 pm**  
Brooklyn College – Student Center, 2nd Floor  
East 27th Street & Campus Road • Brooklyn, NY 11210

**Brooklyn – Mattie Small Chapter**  
**Friday, January 18 • 11:30 am to 1:30 pm**  
1199SEIU Brooklyn Office  
25 Elm Place (between Fulton & Livingston Streets) • Brooklyn, NY 11201

**East Harlem – Leon Davis Chapter**  
**Friday, January 25 • 10:30 am to noon**  
Jefferson Senior Center  
2205 First Avenue • New York, NY 10029

**Hicksville – Milton Konowe Chapter**  
**Wednesday, January 16 • 11:00 am to 1:00 pm**  
1199SEIU Hicksville Office  
100 Duffy Avenue • Hicksville, NY 11801

**New Hyde Park – Eleanor Tilson Chapter**  
**Tuesday, January 15 • 2:00 pm to 3:30 pm**  
Northwell Health (formerly NS-LIJ) Cohen Children’s Medical Center Cafeteria – Lower Level  
269-01 76th Avenue • New Hyde Park, NY 11040

**North Bronx – Bernard Minter Chapter**  
**Tuesday, January 8 • 1:00 pm to 3:00 pm**  
Holy Rosary Church  
1510 Adee Avenue (enter at parking lot) • Bronx, NY 10469

**Queens – Edward Garrins Chapter**  
**Tuesday, January 22 • 11:30 am to 1:00 pm**  
Majority Baptist Church  
115-21 Farmers Blvd. • St. Albans, NY 11412

**Staten Island Chapter**  
**Tuesday, January 8 • 1:30 pm to 3:00 pm**  
1199SEIU Training and Employment Funds Office  
790 Port Richmond Avenue (off Forest Avenue) • Staten Island, NY 10302

**Suffolk County Chapter**  
**NO CHAPTER MEETINGS UNTIL APRIL**  
First Baptist Church of Riverhead  
1018 Northville Turnpike • Riverhead, NY 11901

**Westchester – Hudson Valley Region Chapter**  
Stay healthy! Come to our yoga class and chapter meeting on  
**Wednesday, January 9 • Yoga: 11:30 am • Chapter Meeting: 12:30 pm**  
1199SEIU United Healthcare Workers East  
99 Church Street • White Plains, NY 10601

**North & South Carolinas Chapter**  
**Friday, January 18 • 9:30 am to noon**  
Birnie Hope Center • 210 South Purdy Street • Sumter, SC 29150

For more information, call (843) 861-1265.