An Overview of Retiree Health Benefits

For 1199SEIU National Benefit Fund retirees
Healthcare benefits are an important part of planning for your retirement. As a working 1199SEIU member, you received a comprehensive healthcare benefit package. When you retire, you may be eligible* to receive health benefits through the Benefit Fund to supplement your Medicare coverage.

**MEDICARE AND YOUR 1199SEIU BENEFITS**

Your Benefit Fund coordinates your health coverage with Medicare. If you are eligible for Medicare, you must enroll in Medicare Part A, Medicare Part B and the 1199SEIU Aetna Medicare Advantage Plan in order to receive your supplemental Fund benefits.

The coverage described in this Overview is for members who retire with a Wage Class I level of benefits. Members who retire with a Wage Class II or a Wage Class III level of benefits should call the Benefit Fund at (646) 473-8666 or (800) 575-7771 for information on their benefits.

*See eligibility requirements on page 8*
If you retire at or after age 65 with Wage Class I benefits and at least 10 years of Pension Fund credited service, you’ll receive your health coverage through the 1199SEIU Aetna Medicare Advantage Plan. To get these benefits, you must be enrolled in both Medicare Part A (hospital) and Medicare Part B (medical).

### YOUR BENEFITS SUMMARY

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DEDUCTIBLE</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>PREVENTIVE CARE</strong></td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td><strong>PRIMARY CARE OFFICE VISIT</strong></td>
<td>$0</td>
<td>$20</td>
</tr>
<tr>
<td><strong>SPECIALTY CARE OFFICE VISIT</strong></td>
<td>$10</td>
<td>$30</td>
</tr>
<tr>
<td><strong>INPATIENT HOSPITAL</strong></td>
<td>$0</td>
<td>$225 per day (days 1–7)</td>
</tr>
<tr>
<td><strong>OUTPATIENT SURGERY</strong></td>
<td>$50</td>
<td>$250</td>
</tr>
<tr>
<td><strong>LABS</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>X-RAYS</strong></td>
<td>$0</td>
<td>$20</td>
</tr>
<tr>
<td><strong>COMPLEX IMAGING</strong></td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td><strong>EMERGENCY ROOM</strong></td>
<td>$75 (waived if admitted)</td>
<td>$75 (waived if admitted)</td>
</tr>
<tr>
<td><strong>URGENT CARE</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>PRESCRIPTION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Please use a preferred pharmacy. For a list of preferred pharmacies, call Aetna or the Benefit Fund’s Member Services.</td>
<td>Tier 1 – Preferred Generic: $0</td>
<td>Tier 1 – Preferred Generic: $5</td>
</tr>
<tr>
<td></td>
<td>Tier 2 – Generic: $0</td>
<td>Tier 2 – Generic: $20</td>
</tr>
<tr>
<td></td>
<td>Tier 3 – Preferred Brand: $0</td>
<td>Tier 3 – Preferred Brand: $45</td>
</tr>
<tr>
<td></td>
<td>Tier 4 – Non-preferred Brand: 18% maximum of $75</td>
<td>Tier 4 – Non-preferred Brand: 18% maximum of $75</td>
</tr>
<tr>
<td></td>
<td>Tier 5 – Specialty: $0</td>
<td>Tier 5 – Specialty: $0</td>
</tr>
<tr>
<td><strong>DENTAL</strong></td>
<td>Comprehensive dental coverage; call Aetna for details: (888) 905-SEIU (7348)</td>
<td></td>
</tr>
<tr>
<td><strong>VISION &amp; HEARING EXAM</strong></td>
<td>$10</td>
<td>$30</td>
</tr>
<tr>
<td><strong>VISION EYEWEAR REIMBURSEMENT</strong></td>
<td></td>
<td>$200 every 12 months</td>
</tr>
<tr>
<td><strong>HEARING AID REIMBURSEMENT</strong></td>
<td></td>
<td>$500 every 36 months</td>
</tr>
<tr>
<td><strong>PODIATRY</strong></td>
<td>$10</td>
<td>$30</td>
</tr>
<tr>
<td><strong>CHIROPRACTIC SERVICES</strong></td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>------------------------------------------------</td>
<td>----------------------------------------------------</td>
</tr>
<tr>
<td>ACCESS TO CARE TRANSPORTATION</td>
<td>24 one-way trips to and from medical appointments within a 60-mile radius: $0</td>
<td></td>
</tr>
<tr>
<td>OUT-OF-POCKET MAXIMUM</td>
<td>$3,400</td>
<td>$3,400</td>
</tr>
</tbody>
</table>

OTHER BENEFITS

LIFE INSURANCE
When you retire, the life insurance benefit you had as a working member is reduced by 20 percent. Each year after that, it is reduced by another 20 percent of the original amount, to a minimum benefit of $1,250. This benefit does not include coverage for accidental death and dismemberment. Your spouse is not eligible for this benefit.

BURIAL
If available, you are covered for a free burial plot. Your spouse is not eligible for this benefit.

SPOUSE COVERAGE
If your spouse is not eligible for Medicare, he or she is eligible for the Early Retiree Dental Plus Plan or the Early Retiree Prescription Plan (see “Age 55 Through 64 with 10 Years of Service”). When your spouse becomes eligible for Medicare, or if your spouse is already eligible for Medicare when you retire, he or she is eligible for the same benefits as you, except life insurance and burial, when he or she enrolls in the 1199SEIU Aetna Medicare Advantage Plan.

MEDICARE PREMIUM
You will be reimbursed for 50 percent of the standard Medicare Part B Premium. To get this benefit, you must file a claim form with the Benefit Fund once each quarter but no later than two years after the premium payment.

Remember to use Aetna participating physicians and pharmacies! For information, call Aetna at (866) 429-3585.
For information on supplemental benefits provided by the Benefit Fund, call (646) 473-8666 or (800) 575-7771.
HOSPITAL INPATIENT CARE
Your coverage includes:
• Up to 365 days per year
• Semi-private room and board
• Medically necessary services
• Up to 365 days per year for inpatient mental health
• Up to 30 days per year for inpatient physical rehabilitation when provided in an acute-care facility

You must call 1199SEIU CareReview at (800) 227-9360 before going into the hospital or within 48 hours of an Emergency Department admission.

MEDICAL SERVICES
Based on the Benefit Fund’s Schedule of Allowances, the benefit covers:
• Doctor’s visits
• Lab and X-rays
• Surgery and anesthesia
• Other medical benefits requiring pre-authorization

EMERGENCY DEPARTMENT
Must be within 72 hours of an accident or onset of sudden and serious illness

AMBULATORY/OUTPATIENT SURGERY
You must call 1199SEIU CareReview at (800) 227-9360 before surgery.

PRESCRIPTION DRUGS
There is no out-of-pocket cost if you comply with the Benefit Fund’s Prescription Program:
• Mandatory use of preferred drugs, whenever possible
• Order 90-day supplies of maintenance medications using The 1199SEIU 90-Day Rx Solution
• Use participating retail pharmacies for short-term prescriptions
• Pre-authorization required for specific medications
• Ask your doctor to prescribe only medications on the Fund’s Preferred Drug List

FOOT CARE
Up to 15 treatments per year for routine care

CHIROPRACTIC CARE
Up to 12 treatments per year

VISION CARE
You are covered once every two years for:
• One eye exam
• One pair of eyeglasses or one order of contact lenses

HEARING AIDS
You are covered once every three years for one pair of hearing aids.

LIFE INSURANCE
When you retire, the life insurance benefit you had as a working member is reduced by 20 percent. Each year after that, it is reduced by another 20 percent of the original amount, to a minimum benefit of $1,250. This benefit does not include coverage for accidental death and dismemberment. Your spouse is not eligible for this benefit.

*Members born before July 1, 1959, or commencing benefit payments prior to January 1, 2019, are eligible for retiree health benefits at age 62 with 20 years of service.
BURIAL
If available, you are covered for a free burial plot. Your spouse is not eligible for this benefit.

SPOUSE COVERAGE
Your spouse has the same coverage you have, except life insurance and burial, until you become eligible for Medicare. At that time, if your spouse is still not eligible for Medicare, he or she will be eligible for the Early Retiree Dental Plus Plan or the Early Retiree Prescription Plan (see “Age 55 Through 64 with 10 Years of Service”). When your spouse becomes eligible for Medicare, or if your spouse is already eligible for Medicare when you retire, he or she is eligible for the same benefits as you, except life insurance and burial, when he or she enrolls in the 1199SEIU Aetna Medicare Advantage Plan (see “Age 65 with 10 Years of Service”).

NOTE: If you retire between the ages of 62.5 and 64 with Wage Class I benefits and at least 25 years of service, this health benefit package is available to you until you become eligible for Medicare. Then, you will be eligible for the same health benefit package as members who retire at age 65 (see “Age 65 with 10 Years of Service”), and you must enroll in Medicare Part A, Medicare Part B and the 1199SEIU Aetna Medicare Advantage Plan to receive those benefits. Your spouse will need to do the same when he or she becomes eligible for Medicare.
AGE 55 THROUGH 64 WITH 10 YEARS OF SERVICE

You are eligible for coverage for the Early Retiree Dental Plus Plan unless you select, on a one-time-only basis, coverage for the Early Retiree Prescription Plan.

OPTION #1: EARLY RETIREE DENTAL PLUS PLAN

- A dental benefit of up to $3,000 a year
- A hospital indemnity plan, which pays $200 per day, up to 10 days per hospital stay
- A vision benefit, which includes one eye exam and one pair of eyeglasses or one order of contact lenses every two years

OPTION #2: EARLY RETIREE PRESCRIPTION PLAN

- Prescription drugs
- One pair of hearing aids every three years
- A vision benefit, which includes one eye exam and one pair of eyeglasses or one order of contact lenses every two years

SPOUSE COVERAGE

Your spouse has the same coverage you have, until or unless he or she is eligible for Medicare.

Please consult the Summary Plan Description (SPD) for a full description of these benefits or call the Benefit Fund at (646) 473-8666 or (800) 575-7771 for more information.

NOTE: If you retire between the ages of 60 and 64 on or after October 1, 1998, with Wage Class I benefits and at least 10 years of service, the Early Retiree plan that you choose is available to you until you become eligible for Medicare. Then, you will be eligible for the same health benefit package as members who retire at age 65 (see “Age 65 with 10 Years of Service”), and you must enroll in Medicare Part A, Medicare Part B and the 1199SEIU Aetna Medicare Advantage Plan to receive those benefits. Your spouse will need to do the same when he or she becomes eligible for Medicare.

If you retire between the ages of 55 and 59 on or after October 1, 1998 (or between the ages of 55 and 64 before October 1, 1998) with Wage Class I benefits and at least 10 years of service, you and your spouse will only remain eligible for the Early Retiree Prescription Plan, even after you and your spouse become eligible for Medicare. If you chose the Early Retiree Dental Plus Plan, once you and your spouse become eligible for Medicare, you and your spouse will only remain eligible for the Early Retiree Prescription Plan.
Any Age – Due to Permanent Disability With 10 Years of Service

Hospital Inpatient Care
Your coverage includes:
• Up to 365 days per year
• Semi-private room and board
• Medically necessary services
• Up to 365 days per year for inpatient mental health
• Up to 30 days per year for inpatient physical rehabilitation when provided in an acute-care facility

You must call 1199SEIU CareReview at (800) 227-9360 before going into the hospital or within 48 hours of an Emergency Department admission.

Medical Services
If you receive a disability pension on or after October 1, 1998, based on the Benefit Fund’s Schedule of Allowances, the benefit covers:
• Doctor’s visits
• Lab and X-rays
• Surgery and anesthesia
• Medical benefits

Emergency Department
Must be within 72 hours of an accident or onset of sudden and serious illness

Ambulatory/Outpatient Surgery
You must call 1199SEIU CareReview at (800) 227-9360 before surgery.

Prescription Drugs
There is no out-of-pocket cost if you comply with the Benefit Fund’s Prescription Program:
• Mandatory use of preferred drugs, whenever possible
• Order 90-day supplies of maintenance medications using The 1199SEIU 90-Day Rx Solution
• Use participating retail pharmacies for short-term prescriptions
• Pre-authorization required for specific medications
• Ask your doctor to prescribe only medications on the Fund’s Preferred Drug List

Foot Care
Up to 15 treatments per year for routine care

Chiropractic Care
Up to 12 treatments per year

Vision Care
You are covered once every two years for:
• One eye exam
• One pair of eyeglasses or one order of contact lenses

Hearing Aids
You are covered once every three years for one pair of hearing aids.

Life Insurance
When you retire, the life insurance benefit you had as a working member is reduced by 20 percent. Each year after that, it is reduced by another 20 percent of the original amount, to a minimum benefit of $1,250. This benefit does not include coverage for accidental death and dismemberment. Your spouse is not eligible for this benefit.
BURIAL
If available, you are covered for a free burial plot. Your spouse is not eligible for this benefit.

SPOUSE COVERAGE
Your spouse has the same coverage you have, except life insurance and burial, until or unless he or she is eligible for Medicare.

NOTE: If you receive a disability pension at any age from the 1199SEIU Health Care Employees Pension Fund, and stopped working on or after October 1, 1998, with Wage Class I benefits and at least 10 years of service, this health benefit package is available to you until you become eligible for Medicare. Then, you will be eligible for the same health benefit package as members who retire at age 65 (see “Age 65 with 10 Years of Service”), and you must enroll in Medicare Part A, Medicare Part B and the 1199SEIU Aetna Medicare Advantage Plan to receive those benefits. Your spouse will need to do the same when he or she becomes eligible for Medicare. If you are receiving a disability pension at the time of your death, your eligible spouse’s benefits will stop 30 days after your death.
PLAN AHEAD FOR RETIREMENT

Retirement is a major change in your life. It is important to know and understand all the factors that will affect your pension and healthcare benefits. Even though you may be vested in the 1199SEIU Health Care Employees Pension Fund after five years, you need to retire with Wage Class I benefits and at least 10 years of Pension Fund credited service to be eligible for any retiree health benefits.

TALK TO A PENSION COUNSELOR

At least three to six months before you plan to retire, you should make an appointment with a Pension Counselor, who will help you review your options. For more information, you may view our Virtual Pension Counselor video series on our website, www.1199SEIUBenefits.org, or call the Pension Fund at (646) 473-8666 or (800) 575-7771. You can also visit one of our walk-in Member Services Centers, located in all five boroughs of New York City, Hicksville (Long Island) and White Plains.

ELIGIBILITY

The Benefit Fund offers retirees several health benefit packages. To be eligible for the packages listed in this Overview, you must be a Wage Class I active member covered by the Fund immediately before you retire, and you must be receiving a pension from the 1199SEIU Health Care Employees Pension Fund. The benefit package for which you are eligible is based on your age and your number of years of service upon retirement.

Your benefits as a retired member cannot exceed the coverage you had just before you retired. For example, if you did not have prescription coverage right before you retired, you are not covered for prescription benefits after you retire, or, if your spouse was not covered while you were a working member, you cannot enroll your spouse after you retire. If you retired before October 1, 1998, your spouse’s benefits will stop 30 days after your death. If you retired on or after October 1, 1998, your spouse will continue to be eligible for retiree health benefits after your death.

Supplemental retiree health benefits are available for you and your eligible spouse only. Dependent children are not covered for these benefits regardless of their age.

If your pension benefit is suspended or stops for any reason (including your return to work or your loss of entitlement to a Social Security Disability Award), you will no longer be eligible for retiree health benefits.
# LEGEND

<table>
<thead>
<tr>
<th>Member</th>
<th>You, the member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Your spouse, if eligible</td>
</tr>
<tr>
<td>Schedule of Allowances</td>
<td>List of fees for each service allowed or paid by the Plan</td>
</tr>
<tr>
<td>SPD</td>
<td>Summary Plan Description</td>
</tr>
</tbody>
</table>

# IMPORTANT PHONE NUMBERS

<table>
<thead>
<tr>
<th>Retiree Services</th>
<th>(646) 473-8666 or (800) 575-7771</th>
</tr>
</thead>
<tbody>
<tr>
<td>1199SEIU CareReview</td>
<td>(800) 227-9360</td>
</tr>
<tr>
<td>Aetna (Medical)</td>
<td>(866) 429-3585</td>
</tr>
<tr>
<td>Aetna (Dental)</td>
<td>(888) 905-SEIU (7348)</td>
</tr>
<tr>
<td>Medicare</td>
<td>(800) 633-4227</td>
</tr>
<tr>
<td></td>
<td>(800) 486-2048 (TTY)</td>
</tr>
<tr>
<td>Social Security</td>
<td>(800) 772-1213</td>
</tr>
<tr>
<td></td>
<td>(800) 325-0778 (TTY)</td>
</tr>
</tbody>
</table>
DISCLAIMER

This document is NOT the official Summary Plan Description (SPD) of the 1199SEIU National Benefit Fund. Please consult the SPD for a full description of your Fund benefits, including limitations and exclusions. In case of any conflict between this document and the SPD, the terms of the SPD shall govern. Members can request an SPD by calling the Member Services Department at (646) 473-9200. Outside New York City, call (800) 575-7771.

The 1199SEIU Benefit Funds comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

The 1199SEIU National Benefit Fund believes its health plans are “grandfathered health plans” 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.