



# 1199SEIU

LICENSED PRACTICAL NURSES  
WELFARE FUND

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**OVERVIEW OF YOUR BENEFITS**

The coverage described in this Overview is for both full-time and part-time 1199SEIU licensed practical nurses (LPNs) employed by NYC Health + Hospitals (formerly the New York City Health and Hospitals Corporation).

Prescription Benefits are provided through CVS Caremark, the Welfare Fund's Pharmacy Benefit Manager. Dental Benefits are provided through EmblemHealth. Vision Benefits are provided through General Vision Services (GVS). Hearing Benefits are provided through General Hearing Services (GHS). These benefits are described in more detail in the Summary Plan Description (SPD) and in information provided to you by CVS Caremark, EmblemHealth, GVS and GHS.

Hospital and Medical Benefits are provided through the City of New York and are not described in this Overview or in the SPD.

## BENEFIT COVERAGE

### FULL-TIME LPN

### PART-TIME LPN

#### VISION CARE

#### Family

#### Member Only

- One eye exam every year
- A selection of eyeglass frames in the Welfare Fund's program and any prescription plastic lenses
- One pair of eyeglasses every year OR a one-year supply of contact lenses every year

*If you receive an eye exam or purchase eyeglass lenses, eyeglass frames or contact lenses from a Non-participating Provider, the maximum reimbursement is \$300. Some eyeglass frames, lenses and related services require a co-payment. Please refer to "What Is Not Covered" in Section II.A of the SPD.*

#### HEARING AIDS

#### Family

#### Not Covered

- Hearing aids up to \$2,500 for each ear/\$5,000 maximum in a 48-month period
- Reimbursement includes purchase of the hearing aid, repair and cost of batteries

#### DENTAL CARE

#### Family

#### Member Only

- Maximum benefit of \$3,300 per person per calendar year for preventive, basic and major services
- Orthodontics: \$4,240 in-network lifetime maximum for individuals 19 years of age or younger
- No out-of-pocket costs using Participating Dentists

*If you use a Non-participating Dentist outside of the EmblemHealth Preferred Premier network, you or your dentist will be reimbursed up to the Welfare Fund's Schedule of Allowances for Non-participating Providers. Please refer to "What Is Not Covered" in Section II.C of the SPD.*

**PRESCRIPTION DRUGS****Family****Family**

- Covers FDA-approved prescription medications
- No co-payments when you use the CVS Caremark formulary at Participating Pharmacies
- Prior Authorization needed for certain medications

*Certain injectable and chemotherapy drugs will be covered through the PICA program of prescription drug benefits provided through the City of New York and will not be covered through the Welfare Fund's Prescription Drug Benefit. Please refer to "What Is Not Covered" in Section II.D of the SPD.*

**SHORT-TERM DISABILITY****Member Only****Not Covered**

- For accidents/injuries or illnesses that are not work-related
- Amount is based on your Average Weekly Earnings up to a maximum weekly benefit of \$300
- Coverage up to a maximum of 26 weeks within a 52-week period

*For information on Long-term Disability Benefits, see Section III.B of the SPD. Please refer to "What Is Not Covered" in Section III.A of the SPD.*

**LIFE INSURANCE****Family****Family****Full-time LPN:**

- \$50,000 for Member
- \$16,000 for Spouse
- \$8,000 for Dependent Children

**Part-time LPN:**

- \$12,500 for Member
- \$4,000 for Spouse
- \$2,000 for Dependent Children

**SOCIAL SERVICES****Member Only****Member Only**

- Wellness Member Assistance Program
- Citizenship Program
- Monday Night Legal Clinic
- Weekly Workers' Compensation Legal Clinic

**LPN WELFARE FUND SCHOLARSHIP PROGRAM****Children Only****Not Covered**

- \$1,500 scholarship per year for each dependent child who is an eligible student
- Additional \$1,500 scholarship per year for a student pursuing a healthcare degree
- Incentive Award: additional \$150 per term (up to \$300 per academic school year) for students with a GPA of 3.0 or higher
- Next Generation Healthcare Program: provides a \$2,750 stipend to students in the clinical component of their degree and reimbursement for test prep classes up to \$500

**ANNE SHORE SLEEP-AWAY CAMP PROGRAM****Children Only****Children Only**

- For eligible children of Welfare Fund members (ages 9 to 15)
- Summer sleep-away camp program provided at no cost to you, except administrative fee(s)
- FICA taxes and applicable withholdings paid for by the Welfare Fund (you will be responsible for taxable earnings)

*Call the Anne Shore Sleep-Away Camp Program at (212) 564-2220 for more information.*

**YOUTH MENTORING PROGRAM (YMP)****Children Only****Not Covered**

- Administered by the 1199SEIU Child Care Fund for children of full-time LPNs
- Offers eligible high school-age students the opportunity to learn more about having a career in the healthcare field by participating in a six-week summer program at an LPN Fund institution
- Provides participants with job experience, readiness training, professional development and career guidance

## LEGEND

<b>Member</b>	You, the member
<b>Spouse</b>	Your spouse or registered domestic partner, if eligible
<b>Children</b>	Your children, if eligible
<b>Family</b>	You, your spouse or registered domestic partner and your children, if eligible
<b>Schedule of Allowances</b>	List of fees for each service allowed or paid by the Plan
<b>SPD</b>	Summary Plan Description

## IMPORTANT PHONE NUMBERS

### Member Services

(646) 473-9200

Outside New York City: (800) 575-7771

### Dental Care EmblemHealth

(800) 624-2414

### Prescription Drugs CVS Caremark

(833) 250-3237

### Hearing Aids (General Hearing Services - GHS)

(800) 480-0558

### Vision Care (General Vision Services - GVS)

(800) VISION-1 (847-4661)

### Wellness Member Assistance Program

(646) 473-6900

### LPN Welfare Fund Scholarship Program

(646) 473-8999

## DISCLAIMER

*This document is **NOT** the official Summary Plan Description (SPD) of the 1199SEIU Licensed Practical Nurses Welfare 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 Member Services at (646) 473-9200. Outside New York City, call (800) 575-7771.*

*The 1199SEIU Licensed Practical Nurses Welfare Fund complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.*

*The 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). 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.*

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(646) 473-9200

Outside New York City: (800) 575-7771

[www.1199SEIUBenefits.org](http://www.1199SEIUBenefits.org)

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