

# 1199SEIU RETIRED MEMBERS CALENDAR & EVENTS

January 2022



**1199SEIU Fund**  
Benefit and Pension

**Important Benefit Notices**  
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# Exercise Your Mind and Body with Tai Chi, Mindful Meditation and Chair Yoga



## ONLINE CLASSES

The Retired Members Division has again partnered with Mind over Matter Fitness to bring you classes for your mental and physical well-being. View the class descriptions and join the classes online via Zoom at the links listed below. For more information, please call (646) 473-8761.

### Tai Chi

Experience a gentle breath and movement meditation to help you feel more open, limber and calm.

**Mondays at 11:00 am**

**Dates: 1/3, 1/10, 1/17, 1/24**

**Zoom Link: [www.1199SEIUBenefits.org/rtcc](http://www.1199SEIUBenefits.org/rtcc)**

Meeting ID: 810 9614 8014 Passcode: 141598

### Mindful Meditation

Encourages a healthy mind-body connection with meditation and breathing techniques.

**Tuesdays at 11:00 am**

**Dates: 1/4, 1/11, 1/18, 1/25**

**Zoom Link: [www.1199SEIUBenefits.org/mmdb](http://www.1199SEIUBenefits.org/mmdb)**

Meeting ID: 833 2075 8796 Passcode: 010490

Call in: (929) 205-6099

### Yoga

**Tuesdays at 1:00 pm**

**Dates: 1/4, 1/11, 1/18, 1/25**

**Zoom Link: [www.1199SEIUBenefits.org/rsuy](http://www.1199SEIUBenefits.org/rsuy)**

Meeting ID: 838 8144 4241 Passcode: 347758

## Cooking for Your Health



## ONLINE CLASSES

Let's get cooking! We're excited to get in the kitchen to show you how to prepare healthy meals and share tips for better eating. Each class will last one hour at the Zoom links listed below and will include a cooking demonstration with chef Sonia Jabon. Take a look at the tasty offerings you'll cook up this month!

**Thursday, January 13, at 11:00 am:**

**Soul Satisfying Lentil Soup**

**Recipe Link: [www.1199SEIUBenefits.org/rsls](http://www.1199SEIUBenefits.org/rsls)**

**Zoom Link: [www.1199SEIUBenefits.org/cvbn](http://www.1199SEIUBenefits.org/cvbn)**

**Thursday, January 27, at 11:00 am:**

**Simple Tofu Scramble**

**Recipe Link: [www.1199SEIUBenefits.org/rsts](http://www.1199SEIUBenefits.org/rsts)**

**Zoom Link: [www.1199SEIUBenefits.org/cvbn](http://www.1199SEIUBenefits.org/cvbn)**

### Chair Yoga

Loosen and stretch tense muscles, reduce stress, improve circulation, and build strength and balance while doing seated exercises.

**Wednesdays at 11:00 am**

**Dates: 1/5, 1/12, 1/19, 1/26**

**Zoom Link: [www.1199SEIUBenefits.org/rcyc](http://www.1199SEIUBenefits.org/rcyc)**

Meeting ID: 833 7342 2539 Passcode: 784582

### Heart and Soul Afro Cardio Jam **NEW**

Come dance, connect and move on a soulful dance journey to the rhythms of African drums.

**Wednesdays at 1:00 pm**

**Dates: 1/5, 1/12, 1/19, 1/26**

**Zoom Link: [www.1199SEIUBenefits.org/raej](http://www.1199SEIUBenefits.org/raej)**

Meeting ID: 895 9987 4473 Passcode: 889260

### Latin Cardio Dance

An exhilarating cardio class set to Latin music that uses easy-to-follow choreography to keep you moving and grooving while toning your body and burning fat.

**Fridays at 11:00 am**

**Dates: 1/7, 1/14, 1/21, 1/28**

**Zoom Link: [www.1199SEIUBenefits.org/rssc](http://www.1199SEIUBenefits.org/rssc)**

Meeting ID: 851 0097 9301 Passcode: 229593

## Your Funds Are Always Here for You

Last June, we reopened our 498 Seventh Avenue headquarters and New York City-area satellite offices to members for in-person visits. Of course, you can still access your benefits at any time, 24/7, through **MyAccount** ([www.My1199Benefits.org](http://www.My1199Benefits.org)) or make an online appointment to speak with a Retiree Services Center Representative by visiting [www.1199SEIUBenefits.org/appt](http://www.1199SEIUBenefits.org/appt). You may also call Retiree Services directly at (646) 473-8666. There are currently no in-person activities or meetings scheduled. If you need to visit a Funds office, you should first schedule an appointment online—also at [www.1199SEIUBenefits.org/appt](http://www.1199SEIUBenefits.org/appt)—to reduce wait times and facilitate social distancing.

# Stay Connected with Online Chapter Meetings

We hope you are enjoying these online meetings, using them to “connect” with friendly faces, get updates on Funds news and information about your retiree benefits. Join your chapter meeting by typing the Zoom link listed below into your Internet browser and entering the meeting ID and passcode when prompted. **OR** you can also join your meeting using the phone number listed below your chapter. Visit [www.1199SEIUBenefits.org/retiree-activities](http://www.1199SEIUBenefits.org/retiree-activities) for more details.

## FLORIDA CHAPTERS

**Port St. Lucie** Monday, Jan. 3 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/qrpa](http://www.1199SEIUBenefits.org/qrpa)  
Meeting ID: 817 8018 0828 Passcode: 501074  
Call in: (646) 558-8656 or (312) 626-6799

**South Palm Beach/Delray** Tuesday, Jan. 4 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/rnxxm](http://www.1199SEIUBenefits.org/rnxxm)  
Meeting ID: 876 9067 3739 Passcode: 451733  
Call in: (646) 558-8656 or (301) 715-8592

**Broward – Leon Davis** Tuesday, Jan. 4 • 1:00 pm to 2:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/afde](http://www.1199SEIUBenefits.org/afde)  
Meeting ID: 892 3828 4455 Passcode: 803665  
Call in: (646) 558-8656 or (301) 715-8592

**West Palm Beach** Wednesday, Jan. 5 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/uydq](http://www.1199SEIUBenefits.org/uydq)  
Meeting ID: 995 8142 9679 Passcode: 657472  
Call in: (646) 558-8656 or (312) 626-6799

**Miami – Ossie Davis** Thursday, Jan. 6 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/kfra](http://www.1199SEIUBenefits.org/kfra)  
Meeting ID: 871 8095 3693 Passcode: 825709  
Call in: (646) 558-8656 or (312) 626-6799

**Palm Bay/Melbourne** Tuesday, Jan. 11 • 12:30 pm to 2:00 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/hxrc](http://www.1199SEIUBenefits.org/hxrc)  
Meeting ID: 819 8713 2081 Passcode: 531003  
Call in: (646) 558-8656 or (312) 626-6799

**Orlando** Wednesday, Jan. 19 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/olmn](http://www.1199SEIUBenefits.org/olmn)  
Meeting ID: 854 7527 1519 Passcode: 463907  
Call in: (646) 558-8656 or (301) 715-8592

**Casselberry – Doris Turner** Thursday, Jan. 20 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/xtzh](http://www.1199SEIUBenefits.org/xtzh)  
Meeting ID: 868 7968 6856 Passcode: 032879  
Call in: (646) 558-8656 or (301) 715-8592

**Fort Myers** Monday, Jan. 24 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/nway](http://www.1199SEIUBenefits.org/nway)  
Meeting ID: 815 4661 3736 Passcode: 188493  
Call in: (646) 558-8656 or (312) 626-6799

**North Port** Tuesday, Jan. 25 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/eccr](http://www.1199SEIUBenefits.org/eccr)  
Meeting ID: 849 1753 8783 Passcode: 147677  
Call in: (646) 558-8656 or (312) 626-6799

**Tampa** Wednesday, Jan. 26 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/gytr](http://www.1199SEIUBenefits.org/gytr)  
Meeting ID: 898 3130 0650 Passcode: 402048  
Call in: (646) 558-8656 or (301) 715-8592

## NEW YORK CHAPTERS

**Westchester** Wednesday, Jan. 5 • 1:30 pm to 3:00 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtw](http://www.1199SEIUBenefits.org/grtw)  
Meeting ID: 833 9326 8840 Passcode: 472687  
Call in: (646) 558-8656 or (312) 626-6799

**Bronx – Joseph James** Friday, Jan. 7 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtj](http://www.1199SEIUBenefits.org/grtj)  
Meeting ID: 871 5708 9200 Passcode: 297923  
Call in: (646) 558-8656 or (312) 626-6799

**North Bronx – Bernard Minter** Monday, Jan. 10 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtb](http://www.1199SEIUBenefits.org/grtb)  
Meeting ID: 899 2809 2328 Passcode: 880819  
Call in: (646) 558-8656 or (312) 626-6799

**Staten Island** Tuesday, Jan. 11 • 3:00 pm to 4:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtm](http://www.1199SEIUBenefits.org/grtm)  
Meeting ID: 885 0283 0962 Passcode: 304680  
Call in: (646) 558-8656 or (301) 715-8592

**Hudson Valley** Wednesday, Jan. 12 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/rhvc](http://www.1199SEIUBenefits.org/rhvc)  
Meeting ID: 992 5560 8939 Passcode: 407967  
Call in: (646) 558-8656 or (301) 715-8592

**Suffolk County** Thursday, Jan. 13 • noon to 1:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtq](http://www.1199SEIUBenefits.org/grtq)  
Meeting ID: 837 9819 3798 Passcode: 066468  
Call in: (646) 558-8656 or (312) 626-6799

**New Hyde Park – Eleanor Tilson** Tuesday, Jan. 18 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtv](http://www.1199SEIUBenefits.org/grtv)  
Meeting ID: 898 4295 0149 Passcode: 805074  
Call in: (646) 558-8656 or (312) 626-6799

**Hicksville – Milton Konowe** Wednesday, Jan. 19 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtc](http://www.1199SEIUBenefits.org/grtc)  
Meeting ID: 820 5078 3279 Passcode: 248296  
Call in: (646) 558-8656 or (301) 715-8592

**Brooklyn – Mattie Small** Friday, Jan. 21 • 11:00 am to 12:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtz](http://www.1199SEIUBenefits.org/grtz)  
Meeting ID: 847 3547 4285 Passcode: 833644  
Call in: (646) 558-8656 or (312) 626-6799

**Harlem – Leon Davis** Friday, Jan. 28 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtx](http://www.1199SEIUBenefits.org/grtx)  
Meeting ID: 848 7740 4951 Passcode: 392318  
Call in: (646) 558-8656 or (301) 715-8592

**Queens – Edward Garrins** Tuesday, Jan. 25 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtn](http://www.1199SEIUBenefits.org/grtn)  
Meeting ID: 842 8796 0384 Passcode: 403606  
Call in: (646) 558-8656 or (312) 626-6799

**Brooklyn – Marshall Dubin** Wednesday, Jan. 26 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/rbmd](http://www.1199SEIUBenefits.org/rbmd)  
Meeting ID: 864 2454 1829 Passcode: 475844  
Call in: (646) 558-8656 or (312) 626-6799

**Midtown Manhattan** Thursday, Jan. 27 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grth](http://www.1199SEIUBenefits.org/grth)  
Meeting ID: 829 5698 9299 Passcode: 396537  
Call in: (646) 558-8656 or (301) 715-8592

**VIRGINIA CHAPTER** Thursday, Jan. 6 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/znnj](http://www.1199SEIUBenefits.org/znnj)  
Meeting ID: 854 2471 2909 Passcode: 828684  
Call in: (646) 558-8656 or (312) 626-6799

**PENNSYLVANIA CHAPTER** Monday, Jan. 10 • 3:00 pm to 4:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/hdtb](http://www.1199SEIUBenefits.org/hdtb)  
Meeting ID: 812 1855 8403 Passcode: 081837  
Call in: (646) 558-8656 or (301) 715-8592

**NEW JERSEY CHAPTER** Thursday, Jan. 13 • 2:30 pm to 4:00 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/qzuy](http://www.1199SEIUBenefits.org/qzuy)  
Meeting ID: 815 0762 0238 Passcode: 378715  
Call in: (646) 558-8656 or (312) 626-6799

**GEORGIA CHAPTER** Friday, Jan. 14 • 2:00 pm to 3:30 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/wbjh](http://www.1199SEIUBenefits.org/wbjh)  
Meeting ID: 817 2802 1885 Passcode: 603894  
Call in: (646) 558-8656 or (301) 715-8592

**NORTH & SOUTH CAROLINAS CHAPTER**  
Friday, Jan. 21 • 1:30 pm to 3:00 pm  
Join Zoom Meeting: [www.1199SEIUBenefits.org/grtk](http://www.1199SEIUBenefits.org/grtk)  
Meeting ID: 832 8595 7258 Passcode: 762414  
Call in: (646) 558-8656 or (312) 626-6799

# 40-Hour-per-Month Work Rule Waiver Continues

As we notified you in June 2020, the Pension Fund trustees voted to temporarily waive the disqualifying employment rule, allowing pensioners who returned to the workplace during the public health emergency to continue receiving their pension. That waiver will continue until June 2022.

## HIPAA NOTICE

If you would like a copy of the Funds' Notice of HIPAA Privacy Practices, please visit [www.1199SEIUBenefits.org](http://www.1199SEIUBenefits.org), or request one in writing by writing to the 1199SEIU Benefit Funds Privacy Officer at 498 Seventh Avenue, 9th Floor, New York, NY 10018.

## SUMMARY ANNUAL REPORT 1199SEIU National Benefit Fund for Health and Human Service Employees

This is a summary of the annual report of the 1199SEIU National Benefit Fund for Health and Human Service Employees (the "Fund"), EIN: 13-1628401, for the period January 1, 2020, to December 31, 2020. 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 contracts with Amalgamated Life Insurance Company ("Amalgamated Life"), Guardian Life Insurance Company of America, Excellus BlueCross BlueShield ("Excellus BCBS"), Aetna Life Insurance Company, Humana Medical Plans Inc., Emblem Health and MVP Health Care to pay certain life insurance, dental benefits, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2020, were \$147,257,672.

Because the Amalgamated Life and Excellus BCBS contracts are so-called "experience-rated" contracts, 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, 2020, the premiums paid under such "experience-rated" contracts were \$12,078,186, and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$11,737,685.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$83,911,703 as of December 31, 2020, compared to \$129,667,010 as of January 1, 2020. During the plan year, the plan experienced a decrease in its net assets of \$45,755,307. This change includes unrealized appreciation and depreciation in the value of 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 \$1,873,616,780, including employer contributions of \$1,867,501,512, gain in earnings from investments of \$531,525, COBRA payments of \$2,894,811, and other earnings

of \$2,688,932. Plan expenses were \$1,919,372,087. These expenses included \$104,197,885 in administrative expenses, \$1,787,453,382 in benefits paid to participants and beneficiaries, \$38,345 in investment and advisor fees, \$190,012 in interest expenses, \$17,803,592 in lease expenses and \$9,688,871 in other expenses.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Insurance information, including sales commissions paid by insurance carriers;
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
6. Actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof, write to the Board of Trustees of the 1199SEIU National Benefit Fund for Health and Human Service Employees, who is the plan administrator, at PO Box 842, New York, NY 10108-0842, or call Member Services at (646) 473-9200.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at the 1199SEIU National Benefit Fund for Health and Human Service Employees, 498 Seventh Avenue, 9th Floor, New York, NY 10018, 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 copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue NW, Suite N-1515, Washington, DC 20210.

## **Discrimination Is Against the Law**

The 1199SEIU Benefit Funds comply with applicable federal civil rights laws and do not discriminate against or exclude people on the basis of race, color, national origin, age, disability or sex. The Funds provide free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats). The Funds provide free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Compliance Coordinator. If you believe the Funds have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Coordinator, 498 Seventh Ave, New York, NY 10018; (646) 473-6600 (phone); (646) 473-8959 (fax); [PrivacyOfficer@1199Funds.org](mailto:PrivacyOfficer@1199Funds.org) (email). You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Coordinator can help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.HHS.gov/ocr/portal/lobby.jsf](http://ocrportal.HHS.gov/ocr/portal/lobby.jsf), or by mail or phone at: U.S. Department of Health and Human Services • 200 Independence Avenue, SW • Room 509F, HHH Building • Washington, DC 20201 • (800) 368-1019; (800) 537-7697 (TDD).

Complaint forms are available at [www.HHS.gov/ocr/office/file/index.html](http://www.HHS.gov/ocr/office/file/index.html).

# SUMMARY ANNUAL REPORT

## 1199SEIU Greater New York Benefit Fund

This is a summary of the annual report of the 1199SEIU Greater New York Benefit Fund (the "Fund"), EIN: 13-6125570, for the period January 1, 2020, to December 31, 2020. 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 contracts with Amalgamated Life Insurance Company ("Amalgamated Life") and Cigna Health and Life Insurance Company ("Cigna") to pay certain life insurance and dental benefits claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2020, were \$1,312,005.

Because the Amalgamated Life and Cigna contracts are so-called "experience-rated" contracts, 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, 2020, the premiums paid under such "experience-rated" contracts were \$832,336, and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$1,163,134.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$50,095,606 as of December 31, 2020, compared to \$92,008,488 as of January 1, 2020. During the plan year, the plan experienced a decrease in its net assets of \$41,912,882. This change includes unrealized appreciation and depreciation in the value of 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 \$203,398,544, including employer contributions of \$199,058,117, a gain in earnings from investments of \$266,874, COBRA payments of \$304,760, member spousal contributions of \$3,646,223 and other earnings of \$122,570. Plan expenses were \$245,311,426. These

expenses included \$14,816,175 in administrative expenses and \$2,483,120 in other expenses, \$227,950,708 in benefits paid to participants and beneficiaries, and \$61,423 in investment and advisor fees.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Insurance information, including sales commissions paid by insurance carriers;
5. Transactions in excess of 5 percent of the plan assets;
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
7. Actuarial information regarding the funding of the plan.

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, who is the plan administrator, at PO Box 842, New York, NY 10108-0842, or call Member Services at (646) 473-9200.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at the 1199SEIU Greater New York Benefit Fund, 498 Seventh Avenue, 9th Floor, New York, NY 10018, 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 copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue NW, Suite N-1515, Washington, DC 20210.

# SUMMARY ANNUAL REPORT

## 1199SEIU National Benefit Fund for Home Care Employees

This is a summary of the annual report of the 1199SEIU National Benefit Fund for Home Care Employees (the "Fund"), EIN: 13-4129368, for the period January 1, 2020, to December 31, 2020. 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 contracts with Amalgamated Life Insurance Company ("Amalgamated Life") and Dentcare Delivery Systems, Inc. ("Dentcare"), to pay certain life insurance and dental benefits claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2020, were \$1,587,515.

Because the Amalgamated Life and Dentcare contracts are so-called "experience-rated" contracts, 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, 2020, the premiums paid under such "experience-rated" contracts were \$1,199,097, and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$1,927,176.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$171,261,752 as of December 31, 2020, compared to \$214,007,871 as of January 1, 2020. During the plan year, the plan experienced a decrease in its net assets of \$42,746,119. This change includes unrealized appreciation and depreciation in the value of 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 \$184,553,876, including employer contributions of \$166,900,039, a gain in earnings from investments of \$8,414,430, COBRA payments of \$155,820, member premiums of \$8,826,545 and other income of \$257,042. Plan expenses were \$227,299,995.

These expenses included \$12,907,989 in administrative expenses, \$212,823,191 in benefits paid to participants and beneficiaries, \$1,411,238 in other expenses and \$157,577 in investment expenses.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Insurance information, including sales commissions paid by insurance carriers;
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
6. Actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof, write to the Board of Trustees of the 1199SEIU National Benefit Fund for Home Care Employees, who is the plan administrator, at PO Box 842, New York, NY 10108-0842, or call Member Services at (646) 473-9200.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at the 1199SEIU National Benefit Fund for Home Care Employees, 498 Seventh Avenue, 9th Floor, New York, NY 10018, 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 copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue NW, Suite N-1515, Washington, DC 20210.

# 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”) and Summary of Benefits and Coverage (“SBC”) that was previously distributed to you. You should keep this summary with your current SPD and SBC until the booklet is updated to reflect the changes discussed herein.

Effective on or about September 9, 2021, the 1199SEIU National Benefit Fund for Health and Human Service Employees (the “Fund”) SBC and SPD and/or Plan shall be amended to provide that the Plan will cover Partial Hospitalization Programs (“PHP”) for substance abuse disorders, and to clarify its restrictions on custodial care charges and unproven procedures. The following underlined and bold language shall be added to the SPD and the strikethrough language shall be omitted:

### OVERVIEW and SECTION II.C

- Benefits are not provided for care in a sub-acute nursing home or skilled nursing facility

### WHAT IS NOT COVERED

The Benefit Fund does not cover:

- Care or service in a nursing home, skilled nursing facility, rest home or convalescent home
- Custodial care or sub-acute care in a hospital, skilled nursing facility, **nursing home** or any other institution
- **Inpatient sub-acute care in a hospital**

### SECTION II (INTRO), SECTION II. A, SECTION II. B

To Pre-certify inpatient **and intermediate** behavioral health treatment (mental health or alcohol/substance abuse treatment).

### OVERVIEW AND SECTION II. E PROGRAM FOR BEHAVIORAL HEALTH: MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE

Mental **Behavioral** Health Benefits  
Outpatient Care

- Outpatient visits
- Intensive Outpatient Programs

**Note:** • **Outpatient** Physical/Occupational/Speech therapy for **medical** conditions associated with autism or developmental delay **is also covered**.

Inpatient Care

- Medically Necessary **Inpatient** mental health admissions in a hospital
- Partial Hospitalization Programs
- **Inpatient detoxification and rehabilitation**

### Intermediate Care

- **Intensive Outpatient Programs**
- **Partial Hospitalization Programs**

**Note: All Inpatient and Intermediate Care must be pre-certified.**

PARTIAL HOSPITALIZATION PROGRAMS (PHP) FOR MENTAL HEALTH AND INTENSIVE OUTPATIENT PROGRAMS (IOP) FOR MENTAL HEALTH AND ALCOHOL/ SUBSTANCE ABUSE PHPs and IOPs provide intermediate levels of coordinated care and can help prevent hospitalizations and restore maximum function in a clinically appropriate setting. To Pre-certify these services, call the Fund at (646) 473-6868. **Note: Custodial care charges for intermediate care rendered at a facility are not covered by the Fund. If you receive behavioral health services at a residential treatment center, only services that qualify as the covered services listed above will be covered.**

### SECTION VII.D WHAT IS NOT COVERED

- Charges for services that are custodial in nature, **including custodial care charges at Skilled Nursing and Residential Treatment Facilities.**

### SECTION IX Experimental or Unproven

Any investigational or unproven treatment, procedure, facility, equipment, drug, device or supply which does not meet any one or more of the following criteria... The improvement in net health outcomes must be attainable under the usual conditions of medical practice, **and be significant compared to conventional treatment.**

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. 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 for Health and Human Service Employees 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 Fund, or any part of it, at any time.

### Language Assistance Services

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (646) 473-9200.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 (646) 473-9200。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (646) 473-9200.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele (646) 473-9200.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.(646) 473-9200.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (646) 473-9200.

פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן (646) 473-9200.

আছে। উপলব্ধ পরিষেবা সহায়তা ভাষা নিঃখরচায় তাহলে, পাবেন বলতে কথা, বাংলা আপনি যদি করেনঃ লক্ষ্য ১ করুন ফোন (646) 473-9200.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer (646) 473-9200.

اذكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم ملحوظة: (646) 473-9200. إذا كنت تتحدث

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez (646) 473-9200.

శ్రద్ధ పట్టండి: ఒకవేళ మీరు తెలుగు భాష మాట్లాడుతున్నట్లయితే, మీ కొరకు తెలుగు భాషా సహాయక సేవలు ఉచితంగా లభిస్తాయి. (646) 473-9200.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (646) 473-9200.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (646) 473-9200.

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në (646) 473-9200.

# 1199SEIU GREATER NEW YORK BENEFIT FUND

## SUMMARY OF MATERIAL MODIFICATIONS

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

Effective on or about September 14, 2021, the 1199SEIU Greater New York Benefit Fund (the "Fund") SPD and SBC shall be amended to provide that the Plan will cover Partial Hospitalization Programs ("PHP") for substance abuse disorders, and to clarify its restrictions on custodial care charges. The following underlined and bold language shall be added to the SPD and the strikethrough language shall be omitted:

### SECTION II.C

#### Benefit Brief

- Benefits are not provided for care in a sub-acute nursing home or skilled nursing facility

...

### WHAT IS NOT COVERED

...

- Care or service in a nursing home, skilled nursing facility, rest home or convalescent home
- Custodial care or sub-acute care in a hospital, **residential facility, nursing home** or any other institution
- **Care in a skilled nursing facility other than hospice care as described in this Section**

### SECTION II (INTRO)

To pre-certify inpatient **and intermediate** behavioral health treatment (mental health or alcohol/substance abuse).

### SECTION II.B

- To pre-certify inpatient **and intermediate** mental health or alcohol/substance abuse treatment

### OVERVIEW and SECTION II. E PROGRAM FOR BEHAVIORAL HEALTH: MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE

Mental **Behavioral** Health Benefits  
Outpatient Care

- Outpatient visits —\$5 co-payment
- Intensive Outpatient Programs (IOP)

**Note: Outpatient Physical/Occupational/Speech therapy for medical conditions associated with autism or developmental delay is also covered. See Section II.H.**

Inpatient Care

- Medically Necessary **Inpatient** mental health admissions in a hospital
- Partial Hospitalization Programs (PHP)
- **Inpatient detoxification and rehabilitation**

#### Intermediate Care

- **Intensive Outpatient Programs**
- **Partial Hospitalization Programs**

#### **Note: All Inpatient and Intermediate Care must be pre-certified.**

#### ALCOHOL/SUBSTANCE ABUSE BENEFITS

~~When Medically Necessary, you are covered for diagnosis and treatment of alcoholism and/or substance abuse.~~

#### ~~Outpatient Care~~

- ~~Outpatient visits —\$5 co-payment~~
- ~~Intensive Outpatient Programs (IOP)~~

#### ~~Inpatient Care~~

- ~~Medically Necessary services for inpatient detoxification and rehabilitation~~

...

~~PARTIAL HOSPITALIZATION PROGRAMS FOR MENTAL HEALTH AND INTENSIVE OUTPATIENT PROGRAMS FOR MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE~~

~~Partial Hospitalization Programs (PHP) and Intensive Outpatient Programs (IOP) provide intermediate levels of coordinated care and can prevent hospitalizations and help to restore maximum function in a clinically appropriate setting.~~

**Note: Custodial care charges for intermediate care rendered at a facility are not covered by the Fund. If you receive behavioral health services at a residential treatment center, only services that qualify as the covered services listed above will be covered.**

### SECTION II.H

...

- Physical/Occupational/Speech therapy: up to 25 visits per discipline per year. Prior approval is required for additional visits.  ~~habilitation therapies are not covered to the extent there is other coverage available from either a government agency or program through a special organization.~~

### SECTION II.J SERVICES REQUIRING PRIOR AUTHORIZATION

...

#### RE/HABILITATIVE THERAPIES

**Physical/Occupational/Speech therapies beyond 25 visits per discipline per year must be authorized in advance by the Plan Administrator.**

### SECTION VII.D

#### WHAT IS NOT COVERED

- Charges for services that are custodial in nature **or inpatient charges for intermediate care.**

*This summary only highlights the key changes made to the 1199SEIU Greater New York Benefit 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. 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 plan sponsor of the 1199SEIU Greater New York Benefit Fund reserves the right to amend or terminate the Fund, or any part of it, at any time.*

# It's Not Too Late to Protect Yourself Against COVID-19 and the Flu

With the combination of winter and the ongoing COVID-19 pandemic, it's more important than ever to get vaccinated against the virus if you haven't done so already – or get your booster shot if you're eligible. The vaccines offer widespread protection for yourself and your loved ones. And don't forget your annual flu shot! Fortunately, both the COVID-19 vaccination and the flu shot are available through your primary care provider, at clinics and participating pharmacies. (Visit our website, [www.1199SEIUBenefits.org/vaccine-locations](http://www.1199SEIUBenefits.org/vaccine-locations), to find a COVID-19 vaccination site near you.) Just be sure to talk to your healthcare provider about timing your COVID-19 and flu vaccines to maximize their effectiveness.



## NEW! Join Our Retired Members' Online Community

As we continue to hold many of our events online due to the ongoing COVID-19 pandemic, we are always seeking new ways to help you stay connected and get the latest information about your benefits and programs. That is why we are introducing the **1199SEIU Retired Members Facebook group**. Here you can find the latest news, learn about upcoming meetings and talk with fellow retirees. Join the group today and invite other retired members. Remember: We are stronger together!



Visit [www.Facebook.com/groups/1199SEIURetiredMembers](http://www.Facebook.com/groups/1199SEIURetiredMembers)

## Tune In for “Seniors Out Speaking” Online

The Medicare Rights Center's “Seniors Out Speaking” (SOS) program helps 1199SEIU retirees learn more about timely Medicare topics via monthly webinar presentations. January SOS presentation will take place **Tuesday, January 25, at 3:30 pm** and will cover what's new in 2022.

Join Zoom Meeting: [www.1199SEIUBenefits.org/rsos](http://www.1199SEIUBenefits.org/rsos)  
If you do not have Internet access, you can use the following call-in information: **Conference line: (646) 558-8656**  
**Webinar ID: 999 7268 1095**

If you have any registration questions, please contact [mi@medicarerights.org](mailto:mi@medicarerights.org). Please visit [www.1199SEIUBenefits.org/sos](http://www.1199SEIUBenefits.org/sos) to access additional materials and information related to the SOS program.

## Stay Informed with Aetna Online Health Presentations

Through our partnership with Aetna, you can stay up to date on important health and wellness topics by viewing monthly online presentations. Aetna will present a 30-minute live webinar from an Aetna registered nurse, who will review each month's health topic and provide resources.

The video will be available on the Aetna website at the start of each month, allowing you to watch whenever it fits your schedule. Visit [1199SEIU.AetnaMedicare.com](http://1199SEIU.AetnaMedicare.com) for more information and to view the monthly presentation.

### Upcoming Topics

#### January

Plan Benefits  
General Wellness

#### February

Telemedicine for Mental and  
Physical Wellness

## Read Your *Retired Members Bulletin* Online!

Did you know that you can view your monthly *Retired Members Bulletin* on your computer or smart phone? Just scan this QR code and you can have all the month's news and information at your fingertips!

If you don't have a smart phone, just visit [www.1199SEIUBenefits.org/RMD](http://www.1199SEIUBenefits.org/RMD).

