

FREQUENTLY ASKED QUESTIONS

The HEALTH INSURANCE: 1199SEIU National Benefit Fund (NBF)

<p>No Co-Premiums No Co-Pays No Deductibles</p>	<p>Do I have to make contributions for healthcare or pension under the 1199 plans? No. In fact under the National Benefit Fund there are no co-premiums, no co-pays for doctors’ visits or drug prescriptions, and no deductibles for hospitals and services. Additionally, the employer pays contributions on your behalf to fully provide your coverage, which has nothing to do with Union dues.</p>
<p>In-Network Out-of-Network Providers</p>	<p>Do I have to use in-network providers? You can use out-of-network providers but will be required to pay out of pocket costs (the difference between in-network and out-of-network).</p>
<p>Area Coverage Living Retirement Travel</p>	<p>Will I have healthcare coverage if I live, or move, outside of the five NYC boroughs in the US? Yes. You can use the Aetna Signature Providers portion of coverage and all will be treated like in-network providers. What if I retire and live in the continental US and its territories? Yes Travel to another country? Should you use emergency services, and pay upfront, then you can get reimbursed at the Aetna MAPD rate.</p>
<p>Spouse & Children</p>	<p>Can my spouse be covered on my health insurance? If your spouse has health coverage available from their employer, then they will need to be covered on their employer’s plan (referred to as coordination of benefits). However, the NBF will reimburse your family for your spouse’s co-pays and deductibles. If your spouse does not have coverage available from their employer -then yes- your spouse can be covered. Children may be covered up to 26 years of age.</p>
<p>Drug Prescriptions</p>	<p>Can I go to any pharmacy? For immediate use medication you can go to any pharmacy, except CVS and Walmart. Should a medication become a maintenance drug, you will need a 90-day prescription from your provider, which can be filled at Rite Aid, Duane Reade, Walgreens, or the mail service Express Scripts.</p>
<p>Dental</p>	<p>What are the dental benefits? Dental benefits are thru Emblem and are \$3,000 per year for each insured person; and an additional \$4,000 for orthodontia for a lifetime for children up to 19 years of age.</p>

for more information visit: www.1199seiubenefits.org

1199SEIU Healthcare Employees National Pension Fund (NPF)

- o *The National Pension Fund (NPF) is one of the largest multi-employer pension funds in the country*
- o *It provides every participant a guaranteed retirement payment upon retirement*

<p>Contributions</p>	<p>Do I have to make contributions for healthcare or pension under the 1199 plans? No, the employer pays the entire contribution. Also, this has nothing to do with Union dues. Additionally, the amount of money contributed on your behalf is not based on how much money you, nor the employer, are currently contributing to any retirement account.</p>
<p>Vesting Credit Credited Service</p>	<p>What is the difference between vesting credits and service credits? You will be entitled to collect a pension benefit after you have accrued a minimum of five (5) years of “vesting credit” (i.e. five years of employment at NYPQ). Vesting plus 13 months of employment at NYPQ is a must. So, that’s five years to have a qualifying pension, plus 12 months and a day (hence 13 months) that qualifies you to draw monies on the pension contribution the employer made over the 13 months. Where “service credit” or “credited service” is the time that determines how much money your benefit will be when you retire. This time needs to be a minimum of 5 years of vesting credit or credited service when you are at a minimum of 55 years of age to consider retirement. Can you give me an example of how to apply vesting versus service credits?</p>

FREQUENTLY ASKED QUESTIONS

For example, you have you have 10 years vesting credit at NYPQ. You then join 1199 funds. You work another 10 years at NYPQ. You now have 20 vested years and 9 years of credited service.

Normal Retirement	What is the normal retirement age under the 1199 National Pension Fund? 65 years of age with 5 years of service.
Early Unreduced Retirement	When is early retirement? Early retirement, without suffering a reduction in your pension, i.e. “unreduced pension”, begins at 62.5 years of age with 25 years of service. Your years of employment at NYPQ count towards vesting and you must wait out the 13 months of continuous employer fund contributions on your behalf.
Early Retirement	When is the earliest I can retire? Early retirement, with a “reduced pension”, can be as early as 55 years of age and 5 years of vesting credit or credited service (10 years qualifies you for two types of healthcare packages). Your years of employment at NYPQ count towards vesting and you must wait out the 13 months of continuous employer fund contributions on your behalf.
Healthcare Retiree Health Spouse Health	Is there retiree healthcare under the 1199 plan? Yes When you become 65 years of age (Medicare eligible), the plan will enroll you in the Aetna Supplemental Plan for life, so you will not need Medicare Parts C or D. The Plan will also reimburse you -and your spouse- for 50% of the Medicare Part B premium. Spouses are entitled to Retiree Health Benefits depending on age and service. The plan will cover your spouse, unlike the current NYPQ plan. None of these cover children, not even if disabled (who may lawfully qualify for their own entitlements from non-1199 sources).
Beneficiaries Spouse Benefits	What happens to my pension if I die? If you vested and are married, then your spouse can get 50% of your pension. If you are already retired, then those whom you named as your beneficiaries will receive the benefit.

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TOPIC: What will my retiree healthcare and pension entitlements be if NYPQ RNs begin participating in the 1199 Health and Pension Funds?

Early Retirement Active Participant	Do I have to be working, and have both funds, to retire with healthcare and a pension? To retire early and receive retiree health insurance you must retire as an active participant in the Pension and NBF. From day one, the Employer makes contributions into both funds, but your benefit credit (retiree monies) for the Pension begins to accrue after year one (1). Therefore, after this first contributing year (and a day), you will be an active participant in both funds.
Early Retirement Healthcare Years of Service	When can I retire early and receive retiree healthcare coverage? After one year and a day of the Employer making contributions into the Pension Fund AND you have at least 10 years of vesting credit or credited service. NYPQ service years are counted as vesting credit and will be counted towards receiving the appropriate healthcare benefits.
Retiring 2021 Eligibility 1199RN Bargaining	Will my previous years of service with NYPQ count for purposes of being eligible for a pension and retiree healthcare? For being eligible for retiree healthcare along with a pension, yes. However, should you fall into a 13-month gap before the employer’s contributions would have come to mature into retiree monies (credited service or benefit credit), then the Union and Employer will bargain separate terms for your retirement. What will my pension entitlement be if I am nearing retirement and we are covered by the 1199 National Pension Fund? The 1199 pension is determined by a formula [base pay] x [years of service] x [1.60%]. Upon retirement, you should receive any NYPQ pension that you earned while the NYPQ plan was in effect, and that will be dispersed according to that plan’s rules. If NYPQ 1199 RNs join the 1199 National Pension Fund, NYPQ will begin making contributions on your behalf to the NPF rather than to your current plan. This would entitle

FREQUENTLY ASKED QUESTIONS

you to an 1199 retirement, as long as it is one year -and a day- from when the employer started contributing on your behalf and you are vested.

Early Retiree Healthcare	From age 62.5-65 you will have full medical benefits under the 1199 plan (i.e. same as an active member) if you have 25 years of service. At age 65, you will be eligible for retiree healthcare.
Retiree Dental Normal Unreduced Reduced	What is the retiree dental benefits? There is retiree dental benefit coverage beginning at age 65 thru Aetna Medicare Advantage Plans thru the Funds. However, if you retire at 62.5-65 years of age with 25 years of service , you will need to obtain COBRA dental benefits which is currently \$31.00/month.

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1199SEIU Training & Upgrading Fund (TUF)

- o This would replace the current Tuition Reimbursement which is \$7,000 per calendar year; and this would offer additional benefits.
- o This program provides you with tuition assistance for college credits earned while enrolled in 1199SEIU League Training and Employment Fund-approved degree programs at accredited colleges. This benefit is for members pursuing a college degree at the undergraduate (associate's or bachelor's) or at the graduate (master's or doctorate) level.

Do I have to pay out-of-pocket? The TUF has vouchers which allows you to take up to six credits each semester (a max of 24 credits per year) with no out-of-pocket costs, which pays directly to all CUNYs, all four-year SUNYs and some two-year colleges. Also have arrangements with three online Nursing Programs. **What if my choice does not accept the voucher?** You can apply for tuition, and some fee(s), reimbursement.

Tuition Assistance Applicants enrolled in:

Degree Category	Program of Study	Max/Semester	Max/Calendar Year	Min Grade Req.
Undergraduate*	AA/AS; BA/BS	\$4,160	\$8,320	C
Graduate*	MA/MS ; MPT ; DPT ; DNP; OTD; PharmD	\$6,152	\$12,304	B
Occupational Shortage*	Clinical Lab Science (AAS, BS), Diagnostic Sonography (AAS, BS), Health Information Management/Technology Administration (AAS, BS), Nursing (AAS-BSN, BSN) , Occupational Therapy (AAS, BS), Pharmaceutical Science (BS), Physical Therapy (AAS), Radiological Technology (AAS, BS), Respiratory Therapist (AAS, BS), Surgical Technology (AAS)	\$8,670	\$17,340	B/C Depends on Degree Category

* This amount includes tuition costs and fees

Does TUF offer anything else?

These Funds provide Continuing Education and Vocational Certifications including Prep Courses for Licensing and Certification Exams; Fund-Sponsored Symposiums and Seminars that are Onsite, live videocast and live webcast; and Continuing Education Direct with Instant access to thousands of online courses. **The Institute for Continuing Education** sponsors nationally accredited seminars and symposiums for various professional and technical titles, made available via live web cast or in-person, at no out-of-pocket cost for eligible members. Additionally, members can receive reimbursement for up to \$750 for continuing education programs they attend outside the Fund.

Additional Continuing Education & Certifications

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