

# BULLETIN

Look Inside for Information  
from Dr. Dunn About  
COVID-19 Vaccines

Consulte en el Interior la  
Información del Dr. Dunn  
Sobre Vacunas Contra  
la COVID-19



Important Benefit Notices  
Inside this Issue

1199SEIU Funds  
Benefit and Pension



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# 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 or call-in number listed below and will include a cooking demonstration with chef Germaine Baptiste. Take a look at the tasty offerings you'll cook up this month!

**Thursday, January 14, at 11:00 am:**

**French Ratatouille Tian**

Recipe Link: <https://www.1199SEIUBenefits.org/fghj>

Zoom Link: <https://www.1199SEIUBenefits.org/cvbn>

**Thursday, January 28, at 11:00 am:**

**Chicken Coq au Vin Pot Pie**

Recipe Link: <https://www.1199SEIUBenefits.org/fghk>

Zoom Link: <https://www.1199SEIUBenefits.org/cvbn>

Call-in number: (929) 205-6099

# Exercise Your Mind and Body with Mindful Meditation, Tai Chi and Chair Yoga



## ONLINE CLASSES

The Retired Members Division looks forward to partnering again 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.

### Mindful Meditation **NEW**

**Tuesdays at 11:00 am**

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

Zoom Link: <https://www.1199SEIUBenefits.org/mmdb>

### Tai Chi

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

**Mondays at 11:00 am**

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

Zoom Link: <https://www.1199SEIUBenefits.org/rtcc>

Meeting ID: 810 9614 8014 Passcode: 141598

### 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: 1/6, 1/13, 1/20, 1/27**

Zoom Link: <https://www.1199SEIUBenefits.org/rcyc>

Meeting ID: 833 7342 2539 Passcode: 784582



## CLASES EN LÍNEA

# de Cocina Para Su Salud

¡A cocinar! Nos entusiasma entrar en la cocina para mostrarle cómo preparar comidas saludables y compartir consejos para una mejor alimentación. Cada clase durará una hora en los enlaces de Zoom o en el número de llamadas que figuran a continuación, e incluirá una demostración culinaria con el chef Germaine Baptiste. ¡Eche un vistazo a las opciones deliciosas que cocinará este mes!

**Jueves 14 de enero a las 11:00 am:**

**Ratatouille tian francés**

Enlace de la receta: <https://www.1199SEIUBenefits.org/fghj>

Enlace de Zoom: <https://www.1199SEIUBenefits.org/cvbn>

**Jueves 28 de enero a las 11:00 am:**

**Tarta de pollo coq au vin**

Enlace de la receta: <https://www.1199SEIUBenefits.org/fghk>

Enlace de Zoom: <https://www.1199SEIUBenefits.org/cvbn>

Número de llamadas: (929) 205-6099

# Ejercite la Mente y el Cuerpo con las CLASES EN LÍNEA de Meditación Consciente, Taichi y Yoga en Silla

La División de Miembros Jubilados espera con ansias asociarse nuevamente con Mind Over Matter Fitness para ofrecerle clases para su bienestar mental y físico. Consulte las descripciones de las clases y participe en línea por Zoom en los enlaces que figuran a continuación. Para obtener más información, llame al (646) 473-8761.

### Meditación Consciente **NEW**

**Martes a las 11:00 am Fechas: 1/5, 1/12, 1/19, 1/26**

Enlace de Zoom: <https://www.1199SEIUBenefits.org/mmdb>

### Taichi

Experimente una respiración suave y meditación con movimiento para ayudarlo a sentirse más libre, flexible y tranquilo.

**Lunes a las 11:00 am Fechas: 1/4, 1/11, 1/18, 1/25**

Enlace de Zoom: <https://www.1199SEIUBenefits.org/rtcc>

Identificación de la reunión: 810 9614 8014

Código de acceso: 141598

### Yoga en Silla

Afloje y estire los músculos tensionados, reduzca el estrés, mejore la circulación, y desarrolle la fuerza y el equilibrio mientras realiza ejercicios sentado.

**Miércoles a las 11:00 am Fechas: 1/6, 1/13, 1/20, 1/27**

Enlace de Zoom: <https://www.1199SEIUBenefits.org/rcyc>

Identificación de la reunión: 833 7342 2539

Código de acceso: 784582



# 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.

The January SOS presentation will take place Monday, January 25, at 3:30 pm and will discuss preparing for future healthcare needs and healthcare proxy.

To access the presentation:

- Register for an online account at [www.medicareinteractive.org/1199](http://www.medicareinteractive.org/1199).
- Fill in the registration form using registration code **1199MM**
- Log into your account at the scheduled date and time and click on “Medicare Minute” on the left side of your profile to view the webinar.

If you do not have Internet access, you can use the following call-in information:

**Conference line:** (646) 558-8656  
**Webinar ID:** 995 3134 7632

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

The screenshot shows the Medicare Interactive website's registration page. The page title is "1199 Medicare Minute Registration". It features a navigation bar with links for "NEW TO MEDICARE", "GET STARTED", "GET ANSWERS", "LEARNING CENTER", and "RESOURCES". Below the navigation bar, there is a registration form with the following sections:

- Already registered? Log in.**
- Your Name:** Fields for "First Name\* Required" and "Last Name\* Required".
- Account Information:** Fields for "Email Address\* Required", "Password\* Required", and "Confirm Password\* Required". A note states: "Password must be at least eight characters long and contain at least one number and special character."
- Registration Code\* Required:** A field for the registration code.
- REGISTER:** A red button to submit the registration.

On the right side of the form, there is a welcome message and a checkbox for "I would like to receive emails from the Medicare Rights Center." Below that, there is a section for "Sign up for Free Newsletters from the Medicare Rights Center" with a checkbox for "Medicare Watch (Weekly)".



# Sintonice “Adultos Mayores que Expresan Opiniones” en Línea

El programa “Adultos que Expresan Opiniones” (Seniors Out Speaking, SOS) del Centro de Derechos de Medicare ayuda a los jubilados de 1199SEIU a obtener más información sobre los temas actuales de Medicare mediante presentaciones en seminarios web mensuales.

La presentación de diciembre de SOS se llevará a cabo el lunes 25 de enero, a las 3:30 pm, y en ella se analizará cómo prepararse para futuras necesidades de atención médica y se hablará sobre el representante de atención médica.

Para acceder a la presentación:

- Regístrese para tener una cuenta en línea en [www.medicareinteractive.org/1199](http://www.medicareinteractive.org/1199).

- Complete el formulario de inscripción con el código de inscripción **1199MM**.
- Inicie sesión en su cuenta en la fecha y hora programadas, y haga clic en “Medicare Minute” en el lado izquierdo de su perfil para ver el seminario web.

Si no tiene acceso a Internet, puede usar la siguiente información para comunicarse por teléfono:

**Línea para conferencias telefónicas:** (646) 558-8656  
**Identificación del seminario web:** 995 3134 7632

Si tiene alguna pregunta sobre la inscripción, escriba a [mi@medicarerights.org](mailto:mi@medicarerights.org). Visite [www.1199SEIUBenefits.org/es](http://www.1199SEIUBenefits.org/es) para acceder a la información y los materiales adicionales relacionados con el programa SOS.



# Stay Informed with Aetna Online Health Meetings

Through our partnership with Aetna, you can stay up to date on important health and wellness topics by viewing monthly online presentations. Beginning in February, Aetna will present a 30-minute live webinar from an Aetna registered nurse, who will review that 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. **There will be no presentation for January.** Visit [1199SEIU.AetnaMedicare.com](http://1199SEIU.AetnaMedicare.com) for more information and to view the monthly presentation starting next month.

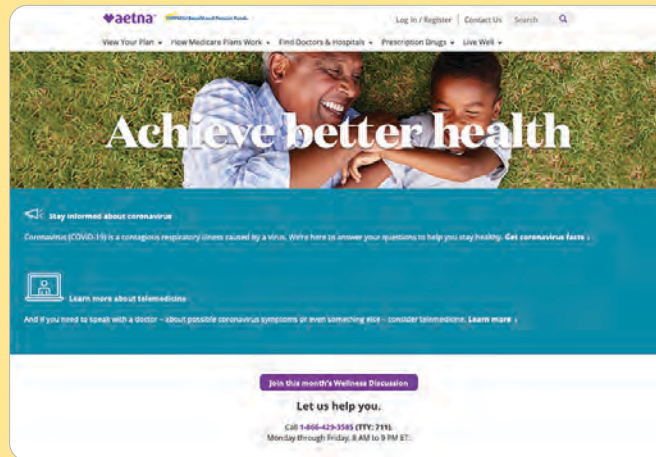
## Upcoming Topics

### February

General Wellness – Preventive care, the importance of sleep and telehealth options

### March

Cardiac Health/Dental Hygiene



# Manténgase Informado con las Presentaciones de Salud en Línea de Aetna

A través de nuestra asociación con Aetna, puede mantenerse informado sobre temas importantes de salud y bienestar viendo nuestras presentaciones mensuales en línea. A partir de febrero, Aetna presentará un seminario web en vivo de 30 minutos de un enfermero registrado de Aetna, que hará una revisión sobre el tema de salud de ese mes y proporcionará recursos.

El video estará disponible en el sitio web de Aetna al comienzo de cada mes, lo que le permitirá verlo cuando más le convenga. **No habrá ninguna presentación en enero.** Visite [1199SEIU.AetnaMedicare.com](http://1199SEIU.AetnaMedicare.com) para obtener más información y ver la presentación mensual a partir del próximo mes.

## Próximos Temas

### Febrero

Bienestar general (atención preventiva, la importancia del sueño y opciones de telesalud)

### Marzo

Salud cardíaca/Higiene dental

# Stay Connected with Online Chapter Meetings

After suspending meetings due to COVID-19, we are excited to bring back chapter meetings: online! We hope these meetings will be a way 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

**Broward – Leon Davis** Tues., Jan. 5 • 1:00 pm to 2:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/afde](http://www.1199SEIUBenefits.org/afde)

Meeting ID: 926 2853 1040 Passcode: 508149

Call in: (646) 558- 8656 or (301) 715- 8592

**Casselberry – Doris Turner** Thurs., Jan. 21 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/xtzh](http://www.1199SEIUBenefits.org/xtzh)

Meeting ID: 974 8313 9012 Passcode: 339648

Call in: (646) 558- 8656 or (301) 715- 8592

**Fort Myers** Mon., Jan. 25 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/nway](http://www.1199SEIUBenefits.org/nway)

Meeting ID: 940 7963 4641 Passcode: 382169

Call in: (646) 558- 8656 or (312) 626- 6799

**Miami – Ossie Davis** Thurs., Jan. 7 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/kfra](http://www.1199SEIUBenefits.org/kfra)

Meeting ID: 952 3514 8193 Passcode: 743541

Call in: (646) 558- 8656 or (312) 626- 6799

**North Port** Tues., Jan. 26 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/eccr](http://www.1199SEIUBenefits.org/eccr)

Meeting ID: 951 9611 6821 Passcode: 066079

Call in: (646) 558- 8656 or (312) 626- 6799

**Orlando** Wed., Jan. 20 • 11:00 am to 12:30 pm

Join Zoom Meeting: <https://www.1199SEIUBenefits.org/olm>

Meeting ID: 998 7525 7552 Passcode: 066079

Call in: (646) 558- 8656 or (301) 715-8592

**Palm Bay/Melbourne** Tues., Jan. 12 • 12:30 pm to 2:00 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/hxrc](http://www.1199SEIUBenefits.org/hxrc)

Meeting ID: 933 4473 4437 Passcode: 317153

Call in: (646) 558- 8656 or (312) 626-6799

**Port St. Lucie** Mon., Jan. 4 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/qrpa](http://www.1199SEIUBenefits.org/qrpa)

Meeting ID: 978 5754 0297 Passcode: 409669

Call in: (646) 558- 8656 or (312) 626-6799

**South Palm Beach** Tues., Jan. 5 • 10:30 am to noon

Join Zoom Meeting: [www.1199SEIUBenefits.org/rnxm](http://www.1199SEIUBenefits.org/rnxm)

Meeting ID: 998 8141 0166 Passcode: 438683

Call in: (646) 558- 8656 or (301) 715- 8592

**Tampa** Wed., Jan. 27 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/gytr](http://www.1199SEIUBenefits.org/gytr)

Meeting ID: 980 4345 0320 Passcode: 456067

Call in: (646) 558- 8656 or (301) 715- 8592

**West Palm Beach** Wed., Jan. 6 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/uydq](http://www.1199SEIUBenefits.org/uydq)

Meeting ID: 973 8980 3121 Passcode: 364751

Call in: (646) 558- 8656 or (312) 626-6799

## NEW YORK CHAPTERS

**Bronx – Joseph James** Fri., Jan. 8 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtj](http://www.1199SEIUBenefits.org/grtj)

Meeting ID: 950 1780 2260 Passcode: 915217

Call in: (646) 558- 8656 or (312) 626-6799

**Brooklyn – Marshall Dubin** Wed., Jan. 27 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtk](http://www.1199SEIUBenefits.org/grtk)

Meeting ID: 973 1776 2323 Passcode: 245888

Call in: (646) 558- 8656 or (312) 626-6799

**Brooklyn – Mattie Small** Fri., Jan. 15 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtz](http://www.1199SEIUBenefits.org/grtz)

Meeting ID: 998 5182 5410 Passcode: 489089

Call in: (646) 558- 8656 or (312) 626-6799

**Harlem – Leon Davis** Fri., Jan. 22 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtx](http://www.1199SEIUBenefits.org/grtx)

Meeting ID: 981 7997 7542 Passcode: 194925

Call in: (646) 558- 8656 or (301) 715- 8592

**Hicksville – Milton Konowe** Wed., Jan. 20 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtc](http://www.1199SEIUBenefits.org/grtc)

Meeting ID: 979 4765 6945 Passcode: 194035

Call in: (646) 558- 8656 or (301) 715- 8592

**Midtown Manhattan** Thurs., Jan. 28 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grth](http://www.1199SEIUBenefits.org/grth)

Meeting ID: 964 1371 1218 Passcode: 348177

Call in: (646) 558- 8656 or (301) 715- 8592

**New Hyde Park – Eleanor Tilson** Tues., Jan. 19 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtv](http://www.1199SEIUBenefits.org/grtv)

Meeting ID: 978 3488 3243 Passcode: 264423

Call in: (646) 558- 8656 or (312) 626-6799

**North Bronx – Bernard Minter** Mon., Jan. 11 • 11:00 am to 12:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtb](http://www.1199SEIUBenefits.org/grtb)

Meeting ID: 959 9599 4187 Passcode: 631228

Call in: (646) 558- 8656 or (312) 626-6799

**Queens – Edward Garrins** Tues., Jan. 26 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtn](http://www.1199SEIUBenefits.org/grtn)

Meeting ID: 960 6984 2049 Passcode: 526974

Call in: (646) 558- 8656 or (312) 626-6799

**Staten Island** Tues., Jan. 12 • 3:00 pm to 4:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtm](http://www.1199SEIUBenefits.org/grtm)

Meeting ID: 964 4319 3528 Passcode: 878927

Call in: (646) 558- 8656 or (301) 715- 8592

**Suffolk County** Thurs., Jan. 14 • noon to 1:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtg](http://www.1199SEIUBenefits.org/grtg)

Meeting ID: 974 7009 2977 Passcode: 844564

Call in: (646) 558- 8656 or (312) 626-6799

**Westchester – Hudson Valley Region** Wed., Jan. 6 • 1:30 to 3:00 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtw](http://www.1199SEIUBenefits.org/grtw)

Meeting ID: 936 2398 8805 Passcode: 498136

Call in: (646) 558- 8656 or (312) 626-6799

**VIRGINIA CHAPTER NEW** Thurs., Jan. 7 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/znnj](http://www.1199SEIUBenefits.org/znnj)

Meeting ID: 971 4436 8067 Passcode: 545333

Call in: (646) 558- 8656 or (312) 626-6799

**GEORGIA CHAPTER** Fri., Jan. 8 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/wbjh](http://www.1199SEIUBenefits.org/wbjh)

Meeting ID: 941 5351 2138 Passcode: 229119

Call in: (646) 558- 8656 or (301) 715- 8592

**PENNSYLVANIA CHAPTER NEW** Mon., Jan. 11 • 2:00 pm to 3:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/hdtb](http://www.1199SEIUBenefits.org/hdtb)

Meeting ID: 961 2949 1958 Passcode: 348177

Call in: (646) 558-8656 or (301) 715-8592

**NEW JERSEY CHAPTER NEW** Thurs., Jan. 14 • 2:30 pm to 4:00 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/qzuy](http://www.1199SEIUBenefits.org/qzuy)

Meeting ID: 930 6806 3201 Passcode: 545543

Call in: (646) 558- 8656 or (312) 626-6799

**NORTH & SOUTH CAROLINAS CHAPTER**

Friday, January 15 • 1:00 pm to 2:30 pm

Join Zoom Meeting: [www.1199SEIUBenefits.org/grtk](http://www.1199SEIUBenefits.org/grtk)

Meeting ID: 970 6884 4069 Passcode: 213320

Call in: (646) 558- 8656 or (312) 626-6799

# HIPAA NOTICE

If you would like a copy of the Fund's 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, 2019, to December 31, 2019. 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, 2019, were \$140,381,833.

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, 2019, the premiums paid under such "experience-rated" contracts were \$9,453,715, and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$7,067,462.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$129,667,010 as of December 31, 2019, compared to \$327,985,489 as of January 1, 2019. During the plan year, the plan experienced a decrease in its net assets of \$198,318,479. 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 \$1,723,860,357, including employer contributions of \$1,702,627,119, net appreciation in fair value of investments of \$12,516,632, COBRA payments of \$2,760,254 and other earnings of \$5,956,352. Plan expenses were \$1,922,178,836. These expenses included \$106,006,792 in administrative expenses, \$1,784,662,108 in benefits paid to participants and beneficiaries, \$231,366 in investment and advisor fees, \$228,600 in interest expenses, \$22,915,130 in lease expenses and \$8,134,840 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.

# 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, 2019, to December 31, 2019. 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, 2019, were \$1,417,218.

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, 2019, the premiums paid under such "experience-rated" contracts were \$843,592, and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$631,455.

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$92,008,488 as of December 31, 2019, compared to \$110,519,779 as of January 1, 2019. During the plan year, the plan experienced a decrease in its net assets of \$18,511,291. 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 \$212,915,597, including employer contributions of \$198,037,228, net appreciation in fair value of investments of \$10,224,945, COBRA payments of \$215,308, member spousal contributions of \$3,531,082 and other earnings

of \$907,034. Plan expenses were \$231,426,888. These expenses included \$13,498,807 in administrative expenses and \$2,268,527 in other expenses, \$215,486,139 in benefits paid to participants and beneficiaries, and \$173,415 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. 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 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.

## 1199SEIU BENEFIT AND PENSION FUNDS SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications describes changes that affect your welfare benefit and pension plans and updates the Summary Plan Descriptions ("SPDs") that were previously distributed to you. You should keep this summary with your current SPDs until updated SPDs are published.

Effective on or about December 9, 2020:

- A. The SPDs of the 1199SEIU National Benefit Fund for Health and Human Service Employees and the 1199SEIU Greater New York Benefit Fund (New York plan) (the "Funds") shall be modified to include the following provisions:
1. To state that the Plan Administrator reserves the right to deny, restrict or prohibit certain assignments, and to prohibit the assignments of benefits to non-participating neurosurgery and orthopedic surgery practices without express authorization from the Benefit Fund;
  2. To expand Participants' access to telehealth by covering telehealth visits at network providers (in addition to Teladoc);
  3. To extend coverage for up to 30 days after the last day of a member's short-term disability leave or workers' compensation leave (up to 26 weeks); and
  4. To clarify eligibility for Retiree Health Benefits:
    - a. Includes those who retire directly from covered active service with a pension from the 1199SEIU Pension Funds: (i) within one year of the date they ceased receiving short-term Disability Benefits; or (ii) while receiving COBRA continuation coverage;
    - b. For Retirees otherwise eligible for the Benefit Funds' Medicare Advantage (MA) Plan, their enrollment in the MA Plan will start when their coverage as a spouse of an active Benefit Fund member, if any, terminates.
- B. The Plans of the 1199SEIU Health Care Employees Pension Fund and the 1199SEIU Greater New York Pension Fund shall be amended to provide for the following Coronavirus Disease 2019 ("COVID-19") Emergency Assistance Deferral: A Participant with a loan outstanding on or after March 27, 2020, and prior to December 31, 2020, who certifies that he/she is a "Qualified Individual" as defined under Section 2202 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) or rules, regulations or guidance issued thereunder by virtue of having experienced a COVID-19-related hardship, may request that any payments due during the period starting on and including March 27, 2020, and ending on December 31, 2020 (the "Deferral Period"), be deferred for up to one year. The Plans may grant such request provided that the Participant certifies as to the Participant's status as a Qualified Individual and executes any other documentation necessary to meet the requirements of the Plans

and applicable laws, rules and regulations. Interest on such loan (a "Deferred Loan") shall continue to accrue on the outstanding amount of the loan during the Deferral Period and shall be incorporated into the outstanding principal of the Deferred Loan. Monthly payments shall resume on the original scheduled monthly payment date in January 2021 (the "Payment Resumption Date") and, notwithstanding the Plans' repayment terms, shall be set at an amount that results in the then outstanding principal amount being amortized over the remaining monthly payments in substantially equal amounts over the remaining term of the loan. The end date of the Deferral Period may be extended, the Payment Resumption Date may be deferred to a later date, and/or the term of the loan may be extended if an applicable law or regulation provides that such action will not result in a violation by the Plan of Section 72(p) of the Code, ERISA or other applicable laws or regulations.

*This summary only highlights the key changes made to the Funds' Plans. Summaries of Material Modifications together with the Summary Plan Descriptions 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 Funds' 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/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa). This website has a table summarizing which protections do and do not apply to grandfathered health plans.*

*The Funds' plan sponsors reserve the right to amend or terminate the Funds, or any part of them, at any time.*

# A Message from Dr. Van H. Dunn, Chief Medical Officer

Dear Retirees,

As this issue of your *1199SEIU Retired Members Bulletin* goes to press, the federal government has issued an Emergency Use Authorization (EUA) for a two-dose COVID-19 vaccination developed by Pfizer, with at least two more in line for review. As a result, right now there are tens of thousands of vaccine doses headed for healthcare workers and nursing home residents across the country, all of whom can be among the first to receive an approved COVID-19 vaccine. The federal Advisory Committee on Immunization Practices proposes that the elderly and those with serious health conditions receive the vaccine after healthcare workers and nursing home workers and residents.

As retirees, you know that you are at high risk for serious COVID-19 complications. We know it has been especially challenging to protect yourself and your family against illness, as the flu season and the surge in the ongoing pandemic have collided, creating the potential for a “twindemic” that threatens to pressure our already-stressed healthcare system. So in the same way that I encourage you to get your flu shot every year, I encourage you to get the COVID-19 vaccine when it is available to you.

Of course, as members of a high-risk group, you likely have questions about the COVID-19 vaccinations. To help you sort fact from fiction, we have created a “Get the Facts on the COVID-19 Vaccine” FAQ that you can view on our website, [www.1199SEIUBenefits.org](http://www.1199SEIUBenefits.org). It addresses common concerns, like whether the vaccine is effective for older people (*it is*); whether it can give you the virus (*it can't*); whether you may experience side effects (*you may*); and whether you should continue to wear masks and social-distance after you are vaccinated (*you should*).

We have heard from some of you that you are concerned about the safety of the vaccines because they were produced so quickly. The rapid development was due to the use of an improved technology that has been in development for a decade, and an immediate pool of individuals with which to test it. But, like the flu shot, all vaccinations must go through extensive testing and clinical trials to prove their efficacy and safety before they are approved for use. Similarly, a vaccine issued under an EUA must undergo the same rigorous review. For its part, the U.S. Food and Drug Administration is charged with determining that the known and potential benefits of a COVID-19 vaccine outweigh its potential risks. But first, manufacturers submitting vaccines for approval must present safety data gathered from multiple phased trials, including data on a sample of more than 3,000 vaccine recipients who are followed for at least one month after they complete the course of the vaccine, to determine if they experience any side effects (the Pfizer trials had 30,000 participants). In addition, manufacturers must submit proof that they can ensure the quality and consistency of the vaccine approved for distribution.

As we continue to learn more about the vaccines, we are committed to keeping you updated, so watch for details on upcoming online retiree information sessions. And remember to visit our “Get the Facts on the COVID-19 Vaccine” FAQ on our website, [www.1199SEIUBenefits.org](http://www.1199SEIUBenefits.org). If your question is not addressed there, you can also ask me a question directly by emailing me at [HealthyLiving@1199Funds.org](mailto:HealthyLiving@1199Funds.org).

Stay safe. Be well.



**Van H. Dunn, MD**  
Chief Medical Officer

# Un Mensaje del Dr. Van H. Dunn, Director Médico Ejecutivo

Estimados jubilados:

Al cierre de esta edición del Boletín para miembros jubilados de 1199SEIU, el gobierno federal ha emitido una Autorización de Uso de Emergencia (EUA, por sus siglas en inglés) para una vacuna contra la COVID-19 de dos dosis desarrollada por Pfizer, y al menos dos más se encuentran en la lista para revisión. Como consecuencia, en este momento existen decenas de miles de dosis de la vacuna que se dirigen a trabajadores de la salud y residentes de residencias para ancianos en todo el país, quienes pueden estar entre los primeros en recibir una vacuna aprobada contra la COVID-19. El Comité Asesor sobre las Prácticas de Inmunización federal propone que las personas de edad avanzada y las personas con afecciones médicas graves reciban la vacuna después de los trabajadores de la salud, y los trabajadores y residentes de residencias para ancianos.

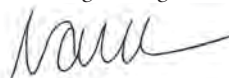
Como jubilados, ustedes saben que tienen un alto riesgo de sufrir complicaciones graves por la COVID-19. Sabemos que ha sido particularmente complicado protegerse y proteger a su familia de la enfermedad, ya que la temporada de gripe y el auge de la pandemia en curso se han superpuesto, creando la posibilidad de una “sindemia” que amenace con causar presión en nuestro sistema de salud ya colapsado. Por lo tanto, de la misma manera en que los aliento a vacunarse contra la gripe todos los años, los aliento a que se vacunen contra la COVID-19 cuando esté disponible para ustedes.

Desde luego, como miembros de un grupo de alto riesgo, es probable que tengan preguntas sobre las vacunas contra la COVID-19. Para ayudarlos a diferenciar los hechos de la ficción, hemos creado una sección de preguntas frecuentes, “Get the Facts on the COVID-19 Vaccine” (Infórmese sobre la vacuna contra la COVID-19), que puede consultar en nuestro sitio web, [www.1199SEIUBenefits.org/es](http://www.1199SEIUBenefits.org/es). Aborda preocupaciones frecuentes como, por ejemplo, si la vacuna es eficaz para las personas mayores (*lo es*), si puede hacer que contraigan el virus (*no puede*), si es posible que tenga efectos secundarios (*es posible*), y si deben continuar usando mascarillas y respetando la distancia social después de vacunarse (*sí deben*).

Muchos de ustedes nos han contado que están preocupados por la seguridad de las vacunas por haberse producido tan rápidamente. El rápido desarrollo se debió al uso de una tecnología mejorada que ha estado en desarrollo durante una década, y a un grupo de personas que inmediatamente se ofrecieron a probarla. Sin embargo, como sucede con la vacuna contra la gripe, todas las vacunas se deben someter a pruebas y ensayos clínicos exhaustivos para probar su eficacia y seguridad antes de que se las apruebe para su administración. De manera similar, las vacunas para las que se emite una EUA deben someterse a la misma revisión rigurosa. A su vez, la Administración de Alimentos y Medicamentos de los EE. UU. es la encargada de determinar si los posibles beneficios y los beneficios conocidos de una vacuna contra la COVID-19 son mayores que los posibles riesgos. Sin embargo, los fabricantes que envían las vacunas para su aprobación primero deben presentar los datos de seguridad que se obtuvieron en los ensayos de múltiples fases, incluidos los datos sobre una muestra de más de 3,000 personas vacunadas a las que se les hace un seguimiento durante al menos un mes después de completar el ciclo de la vacuna para determinar si presentan algún efecto secundario (en los ensayos de Pfizer hubo 30,000 participantes). Además, los fabricantes deben presentar evidencia de que pueden garantizar la calidad y la consistencia de la vacuna aprobada para su distribución.

Nos comprometemos a mantenerlos actualizados a medida que continuamos informándonos más sobre las vacunas. Por lo tanto, estén atentos a los detalles sobre las próximas sesiones de información para jubilados en línea. Además, recuerden visitar nuestra sección de preguntas frecuentes “Infórmese sobre la vacuna contra la COVID-19” en nuestro sitio web, [www.1199SEIUBenefits.org/es](http://www.1199SEIUBenefits.org/es). Si su pregunta no se aborda en esa sección, también puede hacerme una pregunta directamente enviándome un correo electrónico a [HealthyLiving@1199Funds.org](mailto:HealthyLiving@1199Funds.org).

Manténganse seguros. Cúdense.



**Dr. Van H. Dunn**  
Director médico ejecutivo