

# Local 25 S.E.I.U. Welfare Fund

## Local 25 S.E.I.U. & Participating Employers Pension Trust

111 East Wacker Drive, 25th Floor, Chicago, IL 60601-4205

# FUND NEWS AND NOTES

December, 2008

### A Message from President Balanoff

Dear Participants,

Over fifty years ago, the Trustees of these Plans committed to provide you with two important benefits:

1. A secure retirement that, when combined with Social Security and your own savings, would allow at least some peace of mind in your post-employment years.

**Local 25 SEIU Pension Trust** insulates you from wild fluctuations in the capital markets and provides great comfort in these difficult financial times.

2. An effective cost efficient health care system that would protect you and your family as much as resources would allow.

**Local 25 SEIU Welfare Fund** pays your hospital claims and **Union Health Service (UHS)** continues to be one of the most successful health care delivery models. It is your plan, your medical center – use it to get your annual physical in 2009!!

Today we are announcing a third component to aid in these increasingly complex and stressful times in which we live: a Member Assistance Program (MAP) to provide a wide variety of counseling services.

Your Union, your Employer, and these Funds are continuing to strive to provide the best benefit package possible for your family. Our doctors at UHS have suggested for some time now that we must treat the mind as well as the body. Our participating employers have always supported health promotion, health improvement, and disease prevention. Employers also want their employees to be mentally strong. You and your co-workers have often sought help in areas not covered by our existing benefit plans. This new MAP will help.

This benefit will begin on January 1, 2009. Watch your mailbox for additional materials in the coming weeks.

Please read about this new program and how it can help you if the need arises.

**WISHING YOU ALL THE BEST FOR THE NEW YEAR. THANK YOU FOR YOUR CONTINUING SUPPORT.**

Thomas Balanoff  
President  
SEIU Local 1

## BENEFIT PLAN IMPROVEMENTS

To All Plan Participants in the Local 25 S.E.I.U. Welfare Fund:

The Trustees of the Local 25 S.E.I.U. Welfare Fund are pleased to announce the following benefit improvements that are **effective January 1, 2009**.

### Member Assistance Program (MAP)

The Local 25 S.E.I.U. Welfare Plan will include a member assistance program effective January 1, 2009.

The MAP will be provided by Employee Resource Systems, Inc. (ERS). ERS is a Chicago-based MAP company with a national network of counselors who will provide in-person or telephone support to participants who need assistance.

MAP counselors can provide you and your eligible dependents with short-term counseling and referrals for a variety of work and life issues.

#### The MAP Is Ready to Help

The MAP can help you and your family with many types of difficulties, including the following:

- Marital or family problems
- Stress
- Job-related problems
- Depression and anxiety
- Other emotional issues
- Alcohol and substance abuse
- Eating disorders
- Divorce/separation adjustment
- Financial and legal concerns

The MAP has experience handling all types of personal, emotional, work and family matters.

◀ **Call the MAP toll-free at 1-800-292-2780** ▶

The telephone help line is answered 24 hours a day, 7 days a week. ERS representatives answer the phone from 8:30 a.m. until 5:30 p.m. on weekdays.

Depending on the type of difficulty you are having, the MAP may recommend that you receive counseling services from a professional MAP counselor. If so, you can receive MAP counseling services at no cost to you for up to six (6) face-to-face office visits per problem. These visits are not paid under your regular benefit schedule, and do not have to be for a covered mental/nervous disorder or chemical dependency. There are no deductibles, co-payments or claim forms involved.

You must call the MAP in order to obtain benefits. The call must be made each time you or a dependent has a problem and would like to visit with a MAP counselor.

If you need services that are beyond the scope of the MAP, ERS will work with UHS to get you a referral to an appropriate provider. Any treatment you receive other than the 6 free visits will be considered under your medical schedule, and will be subject to the benefit provisions described in your SPD booklet. Benefits will only be paid for a covered mental/nervous disorder or chemical dependency, subject to all benefit maximums and limitations.

Your call, your meeting, and any discussions you have will be kept completely confidential.

This program is being provided for all Fund participants, and the cost of the program is paid by the Local 25, S.E.I.U. Welfare Fund. You must be eligible under the Welfare Fund in order to access MAP services.

In addition to the MAP described on the previous page which is provided by ERS, the Board of Trustees has also adopted expanded benefits for the treatment of mental health.

### Expanded Treatment for Mental Health

The Plan will begin covering intensive outpatient mental health treatment provided in a hospital setting. Intensive outpatient treatment is 3 to 8 hours of concentrated individual/group therapy during a day. This is treatment that is provided at a hospital, and usually takes the place of full-time inpatient confinement.

The benefits for mental health and chemical dependency, effective January 1, 2009, are:

#### Mental Health

Maximum allowable hospital days per calendar year ..... 30

*The Plan covers intensive outpatient care, counted as 1/2 day.*

Maximum inpatient psychiatric visits per calendar year, payable at 50% ..... 30

*With respect to Plans 1, 3 and 4, covered only if provided by or arranged by UHS.*

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Please keep this notice with your Summary Plan Description booklet for future reference.

#### Summary of Material Modifications

EIN: 36-2857218 PN: 501

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### IMPORTANT PHONE NUMBERS

Emergency	Union Health Service.....	(312) 423-4200
Health Care/Physicians	Union Health Service.....	(312) 423-4200
Prescription Drugs	Union Health Service.....	(312) 423-4260
Vision	Union Health Service.....	(312) 423-4200
Dental	BlueCare Dental .....	(866) 431-1594
Member Assistance	Employee Resource Systems, Inc. (ERS).....	(800) 292-2780
Claims	Local 25 SEIU Fund Office .....	(312) 233-8899
Eligibility	Local 25 SEIU Fund Office .....	(312) 233-8888
Pension	Local 25 SEIU Fund Office .....	(312) 233-8877
Union Issues	SEIU Local 1 Member Resource Center .....	(312) 233-8880