

SEIU Local 1 & Participating Employers Health Trust

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PARTICIPANT ORIENTATION PROGRAM OUTLINE

This is a broad and general overview of the plan of benefits. It is strongly recommended that you read your Summary Plan Description (SPD) booklet thoroughly as well as any Summary of Material Modifications (SMM) that may be issued. If you should have any questions regarding your plan of benefits, the Fund Office will be happy to assist you. Our office hours are from 8:30 A.M. to 5:00 P.M., Monday through Friday.

General Information

Your health and welfare benefits are completely paid for by your employer. Your employer makes monthly contributions to the Fund based upon the rates established in the collective bargaining agreement. Your union dues support local union activities, not these fringe benefit trust funds.

Eligibility

In general terms, once you become eligible you remain eligible as long as you continue to work full time and your employer makes its monthly contributions on time. To obtain eligibility you must accumulate at least 173.32 Credited Hours of employment during one month ("Work Month") to be eligible on the first day of the fourth month ("Benefit Month"). For example, if your employer makes contributions for you of at least 173.32 Credited Hours for work performed in January, your coverage will start on April 1. February work will provide May eligibility. March work provides June and so on.

Benefits

The SEIU Local 1 & Participating Employers Health Trust has a unique Plan of Benefits. Under this plan, you have Health coverage through Union Health Service Inc (UHS). As long as you are under the care of a **Union Health Service physician**, you have 100% coverage of covered expenses. The medical center is located at 1634 W. Polk Street (at Ashland), with satellite clinics located on the North Side at 4701 N. Cumberland and 1325 W. Howard Street, Evanston; on the South Side at 2800 W. 87th Street (California), at 610 S. Maple Avenue in Oak Park and in Aurora at 3535 East New York Street. Additionally, UHS has contracts with physicians in South Suburban (Tinley Park, Hazel Crest, Olympia Fields, Matteson and Plainfield) locations as well.

Please note the clinic's phone number is (312) 423-4200. This number should be kept with you at all times, as you will need it whenever you need medical care. The UHS website (www.unionhealth.org) provides a listing of Union Health Service physicians and their specialties and locations and hours. It is recommended that you establish yourself with a primary care physician as soon as possible. You should contact Union Health Service and arrange for a routine physical. This will allow Union Health Service to establish a chart for you. Finally, telephone support is available 24 hours a day, 7 days a week. So, if you have an illness such as abdominal pain or a sore throat, and you cannot get an appointment right away, tell the receptionist that you need to speak with a medical professional. Please provide a valid call back number including area code.

Continuation of Coverage (COBRA)

Should you lose eligibility, it is possible under certain circumstances to continue coverage in this plan by electing COBRA and following the self-payment procedure outlined in your SPD booklet.

What to do in case of an Emergency

- If you develop a serious medical problem, call Union Health Service (UHS) at 312-423-4200. There is a 24-hour, 7 days a week answering service to help you. Give your name, Social Security Number or chart number, telephone number, your UHS doctor's name if you already have one, and explain what the emergency is. Your doctor, or a UHS doctor who is "on call" will call you back and tell you what to do.
- If you have a life-threatening emergency and it is not medically possible to contact UHS before getting treatment, go to the nearest hospital emergency room or other medical facility for immediate treatment. Then, you (or someone acting for you) must contact UHS as soon as it is medically possible so that a UHS doctor can supervise the treatment and follow-up care.

Hospitalization

If hospitalization is required as a result of the emergency, UHS must be contacted by you or someone acting for you. If it is not medically possible to contact UHS before admission, UHS must be contacted as soon as possible.

Should you choose to receive medical care that is not provided or referred by a Union Health Service physician, substantial deductibles and co-payments will apply. For example, for an Out-of-Plan inpatient admission, a \$500.00 deductible would be applied to the hospital bill, and then hospital charges would be payable at 80%, with no out-of-pocket maximum.

Physician Services

All routine primary and many specialty physician services are provided at UHS. Other specific specialties may be handled via a referral from UHS. **If you do not wish to use a Union Health Service physician, you will be responsible for all physician costs.**

Eye Care Services

Available to all eligible family members only at the Polk Street UHS Center or at 87th and California. Referrals to Aurora area providers are also available. These services include eye exams, prescriptions for eyeglasses and contact lenses, and treatment of eye diseases. Discounts for eyewear can also be obtained at specific vendors at your expense.

Dental Services

Available for the member and family are provided by Blue Care Dental HMO Plan 740. See separate booklet.

Prescription Drugs

A limited formulary (list of covered drugs) and distribution network is available. The pharmacy at the Polk Street UHS center will fill your prescription at cost plus a nominal filing fee. Consult the separate information packet from UHS (or the UHS web site) for details.

Disability Benefits

Provided when the member is considered to be totally disabled. The maximum period that benefits are payable per period of disability is 26 weeks. The benefit is \$200.00 per week for the first 13 weeks, and then the benefit is reduced to \$100.00 per week for the remaining 13 weeks. FICA taxes are withheld from this benefit and remitted directly to the federal government. Your employer pays the matching FICA tax amounts.

Please be advised that there are specific plan exclusions and limitations. Please be sure to review these in your Summary Plan Description (SPD) booklet or call the Fund Office if you have a question.

Important Phone Numbers and Contact Information

For all medical care: Union Health Service (UHS) (312) 423-4200 24 hours/day, 7 days/week

Union Health Service (UHS) web site: www.unionhealth.org

For all other questions: Fund Office: Claims (312) 233-8899 Member Services (312) 233-8888

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