

BULLETIN



Ready for Your Closeup? Sign Up for a Photo Shoot

Each issue of the *Retired Members Bulletin* showcases photos from our retiree community, but with in-person events still on hold, we need your help to capture new pictures! If you would like a chance to be featured in future issues, please email Communications@1199Funds.org to schedule a socially distant photo shoot near your home with our Benefit and Pension Funds photographer.

1199SEIU Funds
Benefit and Pension

Stay Connected with Your Funds
While there are currently no in-person activities or meetings scheduled at our 498 Seventh Avenue headquarters or New York City-area satellite offices, they are open for retiree benefit assistance services that can't be handled online or over the phone. Of course, you can always access your benefits from the comfort of your home, 24/7. Simply visit [MyAccount \(www.My1199Benefits.org\)](http://MyAccount(www.My1199Benefits.org)) or make an online appointment to speak with a Retiree Services Representative by visiting www.1199SEIUBenefits.org/app. You may also call Retiree Services directly at (646) 473-8666. If you do need to visit a Funds office, you should schedule an appointment online at www.1199SEIUBenefits.org/app to reduce wait times and facilitate social distancing.

Have You Joined Our Retired Members' Online Community Yet?
Stay connected and get the latest information about your benefits and programs with our 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

It's Not Too Late for a COVID-19 Booster
While the number of reported cases of COVID-19 has been falling, health experts caution that the virus can still pose a risk. So if you are eligible for the booster shot, we encourage you to make an appointment to get yours as soon as possible and lower your risk of severe illness should you be exposed to the virus. The vaccine offers widespread protection for yourself and your loved ones. To find a COVID-19 vaccination site near you, visit our website www.1199SEIUBenefits.org/vaccine-locations.

Important Benefit Notices Inside this Issue

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498 Seventh Avenue
New York, NY 10018-0009
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A Message from the Executive Director

Dear Retired Members,

This spring, I celebrated the birthday of my uncle who turned 102.

Longevity runs in my family. While I am thankful for my DNA, I also know that making healthy choices at this stage of my life is important, so that I can continue to be here with the ones that I love. I believe that good health remains the key that allows us to experience life's joys. And I am more convinced than ever that it is vital to prioritize maintaining good health in our retirement. Let's face it—you worked hard to get to your retirement—and no one deserves to enjoy it more than you do.



Part of enjoying a healthy retirement is making the most of your benefits. That's why I am pleased that so many of you take advantage of our activities, classes and meetings to stay connected and healthy. My personal favorites are the online cooking and the chair yoga classes. If you haven't tried one, I encourage you to check one out. You can find information about them at www.1199SEIUBenefits.org/retiree-meetings or inside this bulletin on page 5.

Starting this month, we will also add a spotlight on one of your retiree health benefits in each month's *Retired Members Bulletin*. This will help bring the featured topic to the forefront and provide information to support you in making the most of all of your benefits. This month, we are spotlighting your vision benefit—a retiree favorite—on page 6 for more information and a link to the provider directory.

Finally, I hope you have had the chance to visit our Healthy Living Resource Center. In addition to giving you tips from experts, the Resource Center has all the information and tools you'll need to take the first step—or keep going—on your health journey. Whether you are looking to improve the way you eat or are interested in trying a new exercise routine, our website has you covered. Simply visit www.1199SEIUBenefits.org/HealthyLiving.

Remember: Good health is the key that will allow you to continue to enjoy your well-deserved retirement.

In good health,



Donna Rey, EdD
Executive Director and CEO
1199SEIU Benefit and Pension Funds

Un Mensaje de la Directora Ejecutiva

Estimados miembros jubilados:

Esta primavera celebro el cumpleaños número 102 de mi tío. Vengo de una familia muy longeva. Si bien doy gracias por mi ADN, también sé que tomar decisiones saludables en esta etapa de mi vida es importante para poder seguir estando aquí con las personas que amo. Creo que la buena salud sigue siendo la clave que nos permite disfrutar de los placeres de la vida. Y cada vez estoy más convencida de que es de vital importancia priorizar el mantenimiento de la buena salud cuando nos jubilamos. Porque, seamos honestos, han trabajado arduamente para poder jubilarse, y no hay nadie que merezca más que ustedes poder disfrutar de esta etapa.

Aprovechar al máximo sus beneficios les permite disfrutar su jubilación con salud. Por eso me enorgullece que muchos de ustedes se beneficien de nuestras actividades, clases y reuniones para seguir conectados y saludables. Mis actividades favoritas son las clases de cocina en línea y las de yoga en silla. Si aún no las probaron, les recomiendo que lo hagan. Pueden encontrar más información en el www.1199SEIUBenefits.org/retiree-meetings o en este anuncio en la página 5.

A partir de este mes, también vamos a destacar uno de sus beneficios de salud para jubilados en el *Boletín para Afiliados Jubilados* de cada mes. Esto ayudará a centrar la atención en el tema destacado y les dará información para que puedan aprovechar *todos* sus beneficios. Este mes destacaremos el beneficio oftalmológico (el favorito de los jubilados) en la página 6 para más información y un enlace al directorio de proveedores.

Para finalizar, espero que hayan tenido la oportunidad de visitar nuestro Centro de Recursos de Vida Saludable. Además de recibir consejos de expertos, el Centro de Recursos tiene toda la información y las herramientas que necesitan para dar el primer paso en su camino hacia una vida saludable, o para poder continuar en él. Si quieren mejorar su manera de comer o si están interesados en probar una nueva rutina de ejercicios, nuestro sitio web les ofrece todo lo que necesitan. Simplemente visiten www.1199SEIUBenefits.org/HealthyLiving.

Recuerden: Una buena salud es la clave para poder continuar disfrutando de su merecida jubilación.

En buena salud,



Donna Rey, EdD
Directora Ejecutiva y CEO
Fondos de Beneficios y Pensiones de 1199SEIU

President's Message / Mensaje de la Presidenta

Dear Sisters and Brothers,

Spring greetings! As we look forward to the promise of warmer weather and nature blossoming around us, I'm reminded of the "reawakening" we have experienced as a community. After years of vigilance over our health and unpredictable changes to our daily lives, we are entering a new chapter with more flexibility and possibility. But don't throw all caution to the wind just yet. The 1199SEIU retiree community has been a shining example of taking measures to protect our personal health and those around us—let's keep up the good work!



"Retired, but Active" is a fitting motto, especially when it comes to keeping an active mind! If you're anything like me, you know that it's important to never stop learning, which keeps your brain engaged and your mood lifted. We're excited to share a new section in the bulletin that will highlight opportunities and information about your retiree benefits you may not be aware of. Look to this section in upcoming issues to learn more details about programs and benefits you might have access to as a retiree.

Speaking of, have you joined our online community? Although our meetings and activities are not meeting in person, the Retired Members Division offers plenty of ways for you to stay active and engaged while building new skill sets that help you stay mentally strong. From Chapter Meetings to exercise classes, review this month's schedule to find ways to stay involved, connected and have some fun with 1199ers near and far. Visit our website at www.1199SEIUBenefits.org/RMB for more info.

Now is also a great time to schedule your annual check-up with your doctor, along with any preventive screenings that are due. Health status can change at the drop of a hat, and annual exams give you a clear picture of how you're doing, help you manage ongoing conditions and give you a head start on treating new issues before they get worse. Give your future self the best chance for health and success by scheduling an appointment with your primary care doctor today.

I'd like to wish a happy Mother's Day to all the mothers and mother figures in our lives—thanks for all that you do. As we emerge from another winter season, I want to encourage you to stay positive and "put some laughs on your heart" whenever you feel overwhelmed. Remember: Together we're stronger, so reach out for assistance by calling (646) 473-8666 or (800) 575-7771 for those outside of New York.

In solidarity,
Mary Stovall-Merrill

Queridos hermanos y hermanas:

¡Saludos primaverales! A medida que se acercan los días cálidos y que la naturaleza empieza a florecer a nuestro alrededor, me pongo a pensar en el "florecimiento" que experimentamos como comunidad. Después de años de vigilancia de nuestra salud y de cambios impredecibles en nuestras vidas diarias, comenzamos un nuevo capítulo con más flexibilidad y nuevas posibilidades. Pero no olviden todos los cuidados aún. La comunidad de jubilados de 1199SEIU ha sido el perfecto ejemplo de cómo deben tomarse las medidas para proteger nuestra salud personal y la de los demás. ¡Sigamos así!

Nuestro lema "Jubilados pero activos" resulta muy apropiado, especialmente en lo que respecta a mantener la mente activa. Si se parecen en algo a mí, saben la importancia de nunca dejar de aprender, que es algo que mantiene activo el cerebro y mejora los ánimos. Nos enorgullece compartir una nueva sección del boletín que destacará oportunidades e información acerca de los beneficios para jubilados que tal vez no conozcan. Asegúrense de consultar esta sección en las próximas ediciones para obtener más información sobre programas y beneficios a los que pueden tener acceso como jubilados.

Y ahora que estamos en el tema... ¿Ya son parte de nuestra comunidad en línea? Aunque nuestras reuniones y actividades no son presenciales, la División de Afiliados Jubilados les ofrece muchas formas de mantenerse activos y de participar, a la vez que desarrollan nuevas habilidades para mantener la fortaleza mental. Ofrecemos desde reuniones de agrupaciones hasta clases de ejercicio, así que revisen el cronograma de este mes para encontrar formas de mantener la motivación, conectarse y divertirse con otros miembros del 1199, sin importar donde vivan. Visiten nuestro sitio web en www.1199SEIUBenefits.org/RMB para obtener más información.

Este también es un buen momento para programar sus chequeos anuales con su médico y para que se hagan los exámenes médicos preventivos necesarios. El estado de salud puede cambiar de un día para otro, y los exámenes anuales les dan una idea clara de cómo se encuentran, les ayuda a controlar sus afecciones actuales y les da ventaja con el tratamiento de nuevos problemas antes de que puedan empeorar. Programen hoy mismo una cita con su médico de atención primaria para poder tener la mejor oportunidad de estar saludables y tener éxito en el futuro.

Me gustaría aprovechar la ocasión para desearles un feliz Día de la Madre a todas las madres y figuras maternas en nuestras vidas: Muchas gracias por todo lo que hacen. Ahora que estamos abandonando otra temporada invernal, quiero animarlos a que mantengan la positividad y que puedan sonreír un poco cuando se sientan agobiados. Recuerden: Juntos somos más fuertes. Soliciten asistencia llamando al (646) 473-8666, o al (800) 575-7771 para quienes no se encuentran en Nueva York.

Atentamente,
Mary Stovall-Merrill

Read Your Retired Members Bulletin Online!

Did you know that you can view your monthly *Retired Members Bulletin* on your computer or smart phone *before* you receive it in the mail? 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/RMB.



Building a Healthcare Revolution/ Una Revolución en la Atención Médica

BY/POR GEORGE GRESHAM, PRESIDENT/PRESIDENTE OF/DE 1199SEIU UNITED HEALTHCARE WORKERS EAST

Many of today's 1199SEIU retirees were rank-and-file leaders during the most consequential moments in our Union's history. From historic strikes to groundbreaking legislative and political victories, over the decades, our organization—through your leadership and activism—has grown to become the most powerful voice for healthcare workers anywhere. What we accomplish together as an 1199SEIU family has far-reaching impacts for our healthcare system and the entire labor movement.



We have just marked the three-year anniversary of the beginning of the pandemic, the greatest health crisis in generations. Although much of the world is slowly moving toward a sense of normalcy, healthcare is forever changed. The challenges facing healthcare workers and the people we care for have never been greater. Burnout, fatigue, short staffing, low wages, chronic underfunding of healthcare services and a lack of appreciation by those in power of the daily sacrifices made by workers have brought our system to crisis.

At the time of this writing, 1199SEIU is waging an incredible fight in New York to reverse healthcare cuts called for by the Governor and to demand significant investments in care. On March 21, some 15,000 members rallied in Albany, in the largest demonstration our state Capitol has ever seen. One week later, I and over two dozen others participated in an act of non-violent civil disobedience in front of the Governor's office in Manhattan to call attention to the deadly impact of healthcare cuts and were arrested. Thousands of 1199ers then staged lunchbreak walkouts at hospitals and nursing homes around the state, followed by major gatherings of faith leaders and healthcare providers on the steps in the Capitol.

I am optimistic that these actions led by 1199SEIU members will give us the momentum needed to secure many of the healthcare investments that are so desperately needed. And when we build this model of success, we must export it to the entire nation to ensure that no healthcare worker or patient is ever left behind.

Medicaid and Medicare are vital programs that 1199SEIU retirees across the country rely on. These are among the most important and successful social programs in our nation's history. Yet it is truly unfortunate that it is a constant battle to ensure these programs are adequately funded. Without Medicaid, literally millions of seniors and people with disabilities would have nowhere to turn to when they require care, whether in their home or at a skilled nursing facility. And of course, our safety net hospitals—those institutions that serve some of our most vulnerable communities—are especially reliant on a robust and adequately funded public health system.

In the richest country on the planet, it shouldn't be a constant struggle to preserve access to healthcare, let alone win the significant reforms that are so long overdue. What we need to demand is a real healthcare revolution—the acknowledgment that every person must, as a matter of principle and basic human rights, be able to access the care they need when they need it. And the individuals who provide that care—at every level and at every job title—must have the resources to do so effectively and with the means to provide for their own families.

We must demand: No more excuses from politicians of either party on why America can't have the best healthcare system anywhere. No more putting profit before people's health and well-being. No more delay in giving every single healthcare worker what they need to live healthy, fulfilling lives themselves. Through our combined efforts as 1199ers, we will make 2023 a banner year for our Union and our mission of winning quality care and good jobs for all.

Muchos de los jubilados actuales de 1199SEIU han sido líderes en puestos de base durante los momentos más trascendentales en la historia de nuestra Unión. Durante décadas, desde huelgas históricas hasta victorias legislativas y políticas revolucionarias, nuestra organización ha crecido hasta convertirse en la voz más poderosa para los trabajadores de atención médica de todos lados. Y lo ha logrado mediante su liderazgo y activismo. Lo que hemos logrado juntos como la familia de 1199SEIU ha tenido grandes repercusiones en nuestro sistema de atención médica y en todo el movimiento laboral.

Acabamos de pasar el tercer aniversario del comienzo de la pandemia, la crisis de salud más grande de los últimos tiempos. Aunque la mayoría del mundo comienza a avanzar hacia la normalidad, la atención médica ha cambiado para siempre. Los trabajadores de la salud y las personas a quienes atendemos nunca han pasado por desafíos más grandes. Hubo varios motivos por los que nuestro sistema estuvo en crisis: agotamiento, fatiga, falta de personal, sueldos bajos, falta de financiación crónica para los servicios de atención médica y falta de valoración por parte de las autoridades de los trabajadores que se sacrificaban a diario.

Mientras redacto esta carta, 1199 está librando una batalla increíble en Nueva York para revertir los recortes en la atención médica solicitados por el gobernador y para exigir inversiones importantes en la atención. El 21 de marzo, alrededor de 15,000 afiliados se congregaron en Albany, la manifestación más grande que se ha visto en el Capitolio del estado. Una semana más tarde, yo y más de doce personas participamos en un acto de desobediencia civil sin violencia frente a la oficina del gobernador en Manhattan para hacer notar el impacto letal de los recortes en la atención médica. Nos arrestaron. Miles de afiliados de 1199 organizaron huelgas durante la hora del almuerzo en hospitales y residencias de ancianos en todo el estado, además de reuniones importantes de líderes religiosos y proveedores de atención médica en las escalinatas del Capitolio.

Tengo fe de que estas acciones llevadas a cabo por afiliados del 1199 nos darán el impulso necesario para asegurar muchas de las inversiones en atención médica que se necesitan tan desesperadamente. Y cuando creemos este modelo para el éxito, debemos exportarlo al resto de la nación para asegurarnos de que nunca se deje atrás a ningún trabajador de la salud o a ningún paciente.

Medicaid y Medicare son programas de vital importancia de los que dependen jubilados de 1199SEIU de todo el país. Están entre los programas sociales más importantes y exitosos de la historia de nuestra nación. Sin embargo, siempre hay una batalla constante para garantizar que estos programas estén financiados adecuadamente. Sin Medicaid, literalmente millones de adultos mayores y personas con discapacidades no tendrían a dónde acudir cuando necesitan atención, ya sea en sus hogares o en un centro de enfermería especializada. Y, por supuesto, nuestros hospitales de la red de seguridad, esas instituciones que atienden a algunas de nuestras comunidades más vulnerables, dependen exclusivamente de un sistema de salud público robusto y adecuadamente financiado.

En el país más rico del mundo, no debería haber una lucha constante para poder preservar el acceso a la atención médica, ni menos para obtener las reformas significativas que se necesitan hace tanto tiempo. Lo que tenemos que exigir es una verdadera revolución de la atención médica: el reconocimiento de que todas las personas deben, como una cuestión de principios y de derechos humanos básicos, poder acceder a la atención médica necesaria cuando la necesiten. Y que las personas que brindan esa atención, en todos niveles y en todos los cargos, deben tener los recursos para hacerlo de forma efectiva y poder contar con los medios para proveer para sus propias familias.

Tenemos que exigir lo siguiente: Basta de excusas de políticos de ningún partido sobre por qué los Estados Unidos no pueden tener el mejor sistema de salud del mundo. Basta de poner las ganancias por encima de la salud y del bienestar de las personas. Basta de retrasos a la hora de brindarle a cada trabajador de la atención médica lo que necesita para poder tener una vida saludable y plena. Con nuestros esfuerzos combinados con miembros de 1199, nos aseguraremos de que el 2023 sea un año excepcional para nuestro sindicato y de que nuestra misión sea obtener atención de calidad y buenos trabajos para todos.

THIS PAGE IS PAID FOR BY 1199SEIU UNITED HEALTHCARE WORKERS EAST/ ESTA PÁGINA LA FINANCIÓ 1199SEIU UNITED HEALTHCARE WORKERS EAST



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

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: 5/1, 5/8, 5/15, 5/22
Zoom Link: www.1199SEIUBenefits.org/rtcc
Meeting ID: 848 6128 3210

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

Tuesdays at 11:00 am Dates: 5/2, 5/9, 5/16, 5/23
Zoom Link: www.1199SEIUBenefits.org/mmdb
Meeting ID: 871 7247 2969
Call in: (360) 209-5623

Yoga

Tuesdays at 1:00 pm Dates: 5/2, 5/9, 5/16, 5/23
Zoom Link: www.1199SEIUBenefits.org/rsuy
Meeting ID: 842 7889 6267

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: 5/3, 5/10, 5/17, 5/24
Zoom Link: www.1199SEIUBenefits.org/rcyc
Meeting ID: 884 1636 6703 **Passcode:** 784582

Heart and Soul Afro Cardio Jam Come dance, connect and move on a soulful dance journey to the rhythms of African drums.

Wednesdays at 1:00 pm Dates: 5/3, 5/10, 5/17, 5/24
Zoom Link: www.1199SEIUBenefits.org/racj
Meeting ID: 810 2197 1718

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: 5/5, 5/12, 5/19, 5/26
Zoom Link: www.1199SEIUBenefits.org/rssc
Meeting ID: 861 3295 5230

Cooking for Your Health

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 Chefs Tina and Jamie. Take a look at the tasty offerings you'll cook up this month!

Thursday, May 11 at 11:00 am:
Breakfast Casserole and Grain-free Biscuits
Recipe Link: www.1199SEIUBenefits.org/rceo
Zoom Link: www.1199SEIUBenefits.org/cvbn

Thursday, May 25 at 11:00 am: Roasted Halibut in Thai Curry Sauce and Kale Salad with Sesame Ginger Dressing
Recipe Link: www.1199SEIUBenefits.org/rcet
Zoom Link: www.1199SEIUBenefits.org/cvbn

Cooking for Your Health, Now en Español!

We're excited to offer the Cooking for Your Health class in Spanish! Join Chef Teresa for a cooking demonstration of quick, healthy recipes that are sure to become favorites. Each class will last one hour at the Zoom links listed below. Take a look at the dishes you'll be cooking this month!

Friday, May 5, at noon:
Baked Veggie Pakoras and Mango Chutney
Recipe Link: www.1199SEIUBenefits.org/rcso
Zoom Link: www.1199SEIUBenefits.org/rssc

Friday, May 19, at noon: Salmon and Leek Casserole
Recipe Link: www.1199SEIUBenefits.org/rcsd
Zoom Link: www.1199SEIUBenefits.org/rssc

¡Cocinar para Su Salud, Ahora en Español! **NUEVO**

¡Estamos emocionados de ofrecer la clase Cocinar para su salud en español! Acompañe a la Chef Teresa en una demostración de cocina con recetas rápidas y saludables que, sin duda, se convertirán en sus favoritas. Cada clase durará una hora y se realizará por Zoom en los enlaces que figuran a continuación. ¡Eche un vistazo a los platos que cocinará este mes!

Viernes 5 de mayo, a las 12:00 pm:
Pakoras horneadas y Mango Chutney
Enlace para ver la receta: www.1199SEIUBenefits.org/rcso
Enlace para acceder a Zoom: www.1199SEIUBenefits.org/rssc

Viernes 19 de mayo, a las 12:00 pm:
Cazuela de Salmon y Puerros
Enlace para ver la receta: www.1199SEIUBenefits.org/rcsd
Enlace para acceder a Zoom: www.1199SEIUBenefits.org/rssc

Learn New Skills and Explore Interests with Continuing Education Programs

Is there a subject you've always wanted to study or a topic you want to learn more about? 1199SEIU retirees can access free and low-cost educational opportunities, including in-person courses at colleges throughout New York and online classes offered nationwide.

Learn more and find out how to enroll at www.1199SEIUBenefits.org/retiree-ed.



Spotlight on Benefits

Use Your 1199SEIU Retiree Vision Benefits to Protect Your Eye Health

Good news—your retiree health benefits cover eye exams and glasses or contact lenses for you and your eligible spouse. Eye care is important to your health and well-being, and regular exams and check-ups make sure your vision is in top shape!

To get started and avoid out-of-pocket vision care expenses, simply select a participating vision care provider from the Aetna directory at www.1199SEIUBenefits.org/aetna-vision if you are Medicare-eligible or from the Funds directory at www.1199SEIUBenefits.org/vision-providers if you are an early retiree.

For more information about your retiree health benefits, visit www.1199SEIUBenefits.org/nbf-retiree-healthcare or call Retiree Services at (646) 473-8666.

Please refer to your Summary Plan Description for more information about your retiree health benefit eligibility.



HCEPF and GNYPF Retirees: Verify Your Information to Protect Your Pension

The Pension Verification Program for retirees in the Health Care Employees Pension Fund (HCEPF) and the Greater New York Pension Fund (GNYPF) protects your earned pension benefit from forgeries and fraudulent practices. If you received a letter from your Pension Fund and HMS, the firm we've hired to conduct the verification program, it is important that you reply as soon as possible. Please follow the steps detailed in the letter to verify your pension benefit information and avoid any disruption in your pension payments.

Access Community Resources with Findhelp



Life's needs can be unexpected, but you can always count on getting support with findhelp.org, a search engine that locates free and low-cost community services and programs for you or your loved ones in your area. In partnership with the Benefit Funds, findhelp.org allows you to access resources that can aid with food security, emotional well-being services, child care, financial and legal assistance and more. Although we are pleased to share these resources with you, the services offered through findhelp.org are not covered Benefit Funds benefits.

Visit findhelp.1199SEIUBenefits.org

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 for more information and to view the monthly presentation.

The Healthy Living Resource Center Is Your Wellness Toolkit!

If you want to get and keep your health on track, your Benefit Funds have you covered. The Healthy Living Resource Center gives you all the info, expert insights and wellness tools, split into five channels covering the pillars of a healthy lifestyle: **Healthy Minds, Healthy Bodies, Healthy Hearts, Healthy Eating and Healthy Provider Relationships**. Browse each section for nutrition tips, health trackers, interactive exercise videos and screening guidelines. Healthy Living will be updated frequently with new information about upcoming programs and partnerships, so be sure to check back often.

Visit www.1199SEIUBenefits.org/HealthyLiving

Tune In for "Seniors Out Speaking" Online

The Medicare Rights Center's "Seniors Out Speaking" (SOS) program provides 1199SEIU retirees with timely Medicare information via monthly webinar presentations. The May SOS presentation will take place **Tuesday, May 30, at 3:30 pm** and will cover Medicare and mental health.

Join Zoom Meeting: 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. Please visit www.1199SEIUBenefits.org/sos to access additional materials and information related to the SOS program.

Upcoming Topics

May: Stroke

June: Hygiene

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 for more details.

FLORIDA CHAPTERS

All Florida chapters will meet on **Tuesday, May 9, from noon to 2:00 pm.**

Join Zoom Meeting: www.1199SEIUBenefits.org/qrpa

Meeting ID: 830 3747 6716 Passcode: 826854 Call in: (646) 558-8656 or (312) 626-6799

NEW YORK CHAPTERS

Bronx – Joseph James & North Bronx – Bernard Minter

Monday, May 8 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/grtb

Meeting ID: 863 7137 7078 Passcode: 125761

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

Hicksville – Milton Konowe, Suffolk County, New Hyde Park – Eleanor Tilson & Connecticut **NEW**

Wednesday, May 10 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/grtv

Meeting ID: 819 7854 9154 Passcode: 513455

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

Queens – Edward Garrins & Staten Island

Monday, May 15 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/grtm

Meeting ID: 886 9058 0702 Passcode: 564703

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

Brooklyn – Marshall Dubin, Brooklyn – Mattie Small, Midtown Manhattan & Harlem – Leon Davis

Friday, May 19 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/grtx

Meeting ID: 897 5370 5628 Passcode: 818525

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

Hudson Valley & Westchester

Monday, May 22 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/grtw

Meeting ID: 830 2948 0209 Passcode: 465404

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

TEXAS, TENNESSEE AND PENSACOLA CHAPTERS (CST)

Thursday, May 11 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/rttp

Meeting ID: 875 5909 8800 Passcode: 983300

Call in: (646) 558-8656

WASHINGTON, OREGON, CALIFORNIA AND NEVADA CHAPTERS (PST)

Friday, May 12 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/rwoc

Meeting ID: 828 9127 0655 Passcode: 602834

Call in: (646) 558-8656

PUERTO RICO & U.S. VIRGIN ISLANDS CHAPTERS (AST)

Tuesday, May 16 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/rprc

Meeting ID: 892 5555 2267 Passcode: 242830

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

NEW JERSEY, VIRGINIA, PENNSYLVANIA & NORTH & SOUTH CAROLINAS CHAPTERS

Wednesday, May 17 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/qzuy

Meeting ID: 863 2761 2855 Passcode: 845282

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

MARYLAND, DELAWARE & OHIO CHAPTERS **NEW**

Tuesday, May 23 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/rmdo

Meeting ID: 868 0583 8421 Passcode: 738082

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

GEORGIA - GEORGE GRESHAM & ALABAMA CHAPTERS **NEW**

Friday, May 26 • noon to 2:00 pm

Join Zoom Meeting: www.1199SEIUBenefits.org/wbjh

Meeting ID: 818 9683 7787 Passcode: 197846

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

Support Your Emotional Health with Aetna’s MDLIVE

A healthy mind is just as important as a healthy body. Now, retirees enrolled in the 1199SEIU Aetna Medicare Advantage Plan can get support for their emotional well-being through MDLIVE, an online resource. With MDLIVE, you can connect with a licensed therapist or psychiatrist by phone or video chat from the comfort of your home on *your* schedule. To get started, visit MDLIVE.com/AetnaMedicarebh and follow the prompts to create an account. To learn more about MDLIVE, call (888) 865-0729.

ANNUAL FUNDING NOTICE

for the 1199SEIU Health Care Employees Pension Plan

Introduction

This notice includes important information about the funding status of your multiemployer pension plan (the "Plan"). It also includes general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. All traditional pension plans, called "defined benefit pension plans," are required by federal law to provide this notice every year, regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes, and you are not required to respond in any way. This notice is for the plan year beginning January 1, 2022, and ending December 31, 2022 ("Plan Year").

Funded Percentage

The funded percentage of a plan is a measure of how well that plan is funded. This percentage is obtained by dividing the actuarial value of the plan's assets by its liabilities on the valuation date for the plan year. In general, the higher the percentage, the better-funded the plan. The Plan's funded percentage for the Plan Year and each of the two preceding plan years is set forth in the chart below, along with a statement of the actuarial value of the Plan's assets and liabilities for the same period.

	2022 Plan Year	2021 Plan Year	2020 Plan Year
Valuation Date	January 1, 2022	January 1, 2021	January 1, 2020
Funded Percentage	89.1%	84.5%	82.3%
Value of Assets	\$14,425,825,328	\$13,182,462,259	\$12,292,322,894
Value of Liabilities	\$16,186,247,313	\$15,604,252,668	\$14,940,286,260

Year-end Fair Market Value of Assets

The asset values in the chart above are based on actuarial values measured as of the valuation date. Actuarial values differ from market values in that they do not fluctuate daily based on changes in the stock (or other) markets. Actuarial values smooth out those fluctuations and can allow for more predictable levels of future contributions.

Despite the fluctuations, market values tend to show a clearer picture of a plan's funded status at a given point in time. The asset values in the chart below are based on market values measured on the last day of the Plan Year. The chart also includes the year-end market value of the Plan's assets for each of the two preceding plan years.

	December 31, 2022	December 31, 2021	December 31, 2020
Fair Market Value of Assets	\$14,190,644,762*	\$16,390,785,783	\$14,052,062,993

*This asset value is preliminary, and subject to confirmation when the yearly financial audit of the Plan is finalized.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 276,508. Of this number, 106,339 were active participants; 83,836 were retired or separated from service and receiving benefits; and 86,333 were retired or separated from service and entitled to future benefits.

Funding and Investment Policies

Every pension plan must have a procedure for establishing a funding policy to carry out the plan objectives. A funding policy relates to the level of assets needed to pay for benefits promised under the plan currently and over the years. The Plan is funded by contributions made by employers pursuant to collective bargaining agreements with 1199SEIU United Healthcare Workers East and other written agreements.

Once money is contributed to the Plan, the money is invested by Plan fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning investment management decisions. The investment policy of the Plan is to ensure the solvency of the Plan over time and to meet the Plan's pension obligations as required. To meet this goal, the Plan has established a target allocation among asset classes and acceptable ranges around that target.

Under the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, as of the end of the Plan Year. These allocations are percentages of total assets:

Asset Allocations	Percentage*
1. Interest-bearing cash	3.04%
2. U.S. government securities	6.66%
3. Corporate debt instruments (other than employer securities):	9.34%
Preferred	
All other	
4. Corporate stocks (other than employer securities):	
Preferred	0.20%
Common	30.16%
5. Partnership/joint venture interests	35.09%
6. Real estate (other than employer real property)	12.85%
7. Loans (other than to participants)	
8. Participant loans	
9. Value of interest in common/collective trusts	3.30%
10. Value of interest in pooled separate accounts	
11. Value of interest in master trust investment accounts	
12. Value of interest in 103-12 investment entities	
13. Value of interest in registered investment companies (e.g., mutual funds)	
14. Value of funds held in the insurance company's general account (unallocated contracts)	
15. Employer-related investments:	
Employer securities	
Employer real property	
16. Buildings and other property used in Plan operation	
17. Other (derivatives/securities lending cash collateral and pending trades)	-0.64%

*The asset values are preliminary and subject to confirmation when the yearly financial audit of the Plan is finalized.

For information about the Plan's investment in common/collective trusts, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

Critical or Endangered Status

Under federal pension law, a plan generally will be considered to be in "endangered" status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time.

The Plan was not in endangered or critical status in the Plan Year.

Right to Request a Copy of the Annual Report

A pension plan is required to file with the U.S. Department of Labor an annual report (called the "Form 5500") containing financial and other information about the plan. Copies of the annual report are available from the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1515, Washington, DC 20210, or by calling (202) 693-8673. For 2009 and subsequent plan years, you may obtain an electronic copy of the Plan's annual report by going to www.efast.dol.gov and using the Form 5500 search function. Or you may obtain a copy of the Plan's annual report by making a written request to the Plan administrator. The Plan's annual report for the 2022 Plan Year will not be available until mid-October 2023.

Annual reports do not contain personal information, such as the amount of your accrued benefit. You may contact your Plan administrator if you want information about your accrued benefits. Your Plan administrator is identified below under "Where to Get More Information."

Summary of Rules Governing Plans in Reorganization and Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The Plan administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources.

ANNUAL FUNDING NOTICE for the 1199SEIU Health Care Employees Pension Plan

If such resources are not enough to pay benefits at the level specified by law (see "Benefit Payments Guaranteed by the PBGC," below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves.

A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants and the PBGC. In addition, participants and beneficiaries must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump-sum option. This information will be provided for each year the plan is insolvent.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only vested benefits are guaranteed. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first \$11 of the plan's monthly benefit accrual rate, plus 75 percent of the next \$33 of the accrual rate, multiplied by each year of credited service. The PBGC's maximum guarantee, therefore, is \$35.75 per month, multiplied by a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of \$500, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service (\$500/10), which equals \$50. The guaranteed amount for a \$50 monthly accrual rate is equal to the sum of \$11 plus \$24.75 (.75 x \$33), or \$35.75. Thus, the participant's guaranteed monthly benefit is \$357.50 (\$35.75 x 10).

Example 2: If the participant in Example 1 had an accrued monthly benefit of \$200, the accrual rate for purposes of determining the PBGC guarantee would be \$20 (or \$200/10). The guaranteed amount for a \$20 monthly accrual rate is equal to the sum of

\$11 plus \$6.75 (.75 x \$9), or \$17.75. Thus, the participant's guaranteed monthly benefit would be \$177.50 (\$17.75 x 10).

The PBGC guarantees pension benefits payable at Normal Retirement Age and some early retirement benefits. In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee the following: pre-retirement death benefits to a spouse or beneficiary (e.g., a qualified pre-retirement survivor annuity) if the participant dies after the plan terminates; benefits above the normal retirement benefit; disability benefits not in pay status; or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer page on PBGC's website at www.PBGC.gov/About/FactSheets/Page/Multi-Facts. Please contact your employer or Plan administrator for specific information about your pension plan or pension benefit, as PBGC does not have that information. See "Where to Get More Information," below.

Where to Get More Information

For more information about this notice, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

For identification purposes, the official Plan number is 001 and the Plan sponsor's employer identification number, or "EIN," is 13-3604862. For more information about the PBGC and benefit guarantees, go to the PBGC website, www.PBGC.gov, or call the PBGC toll-free at (800) 400-7242. TTY/TDD users may call the federal relay service toll-free at (800) 877-8339 and ask to be connected to (800) 400-7242.

ANNUAL FUNDING NOTICE for the 1199SEIU Greater New York Pension Plan

Introduction

This notice includes important information about the funding status of your multiemployer pension plan (the "Plan"). It also includes general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. All traditional pension plans, called "defined benefit pension plans," are required by federal law to provide this notice every year, regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes, and you are not required to respond in any way. This notice is for the plan year beginning January 1, 2022, and ending December 31, 2022 ("Plan Year").

Funded Percentage

The funded percentage of a plan is a measure of how well that plan is funded. This percentage is obtained by dividing the actuarial value of the plan's assets by its liabilities on the valuation date for the plan year. In general, the higher the percentage, the better-funded the plan. The Plan's funded percentage for the Plan Year and each of the two preceding plan years is set forth in the chart below, along with a statement of the actuarial value of the Plan's assets and liabilities for the same period.

	2022 Plan Year	2021 Plan Year	2020 Plan Year
Valuation Date	January 1, 2022	January 1, 2021	January 1, 2020
Funded Percentage	72.7%	67.7%	65.3%
Value of Assets	\$966,973,107	\$871,607,801	\$786,960,089
Value of Liabilities	\$1,330,416,516	\$1,286,662,856	\$1,205,262,533

Year-end Fair Market Value of Assets

The asset values in the chart above are based on actuarial values measured as of the valuation date. Actuarial values differ from market values in that they do not fluctuate daily based on changes in the stock (or other) markets. Actuarial values smooth out those fluctuations and can allow for more predictable levels of future contributions.

Despite the fluctuations, market values tend to show a clearer picture of a plan's funded status at a given point in time. The asset values in the chart below are based on market values measured on the last day of the Plan Year. The chart also includes the year-end market value of the Plan's assets for each of the two preceding plan years

	December 31, 2022	December 31, 2021	December 31, 2020
Fair Market Value of Assets	\$951,454,364*	\$1,077,930,469	\$938,359,205

*This asset value is preliminary and subject to confirmation when the yearly financial audit of the Plan is finalized.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 41,742. Of this number, 15,505 were active participants; 13,916 were retired or separated from service and receiving benefits; and 12,321 were retired or separated from service and entitled to future benefits.

Funding and Investment Policies

Every pension plan must have a procedure for establishing a funding policy to carry out the plan objectives. A funding policy relates to the level of assets needed to pay for benefits promised under the plan currently and over the years. The Plan is funded by contributions made by employers pursuant to collective bargaining agreements with 1199SEIU United Healthcare Workers East and other written agreements.

Once money is contributed to the Plan, the money is invested by Plan fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning investment management decisions. The investment policy of the Plan is to ensure the solvency of the Plan over time and to meet the Plan's pension obligations as required. To meet this goal, the Plan has established a target allocation among asset classes and acceptable ranges around that target.

ANNUAL FUNDING NOTICE

for the 1199SEIU Greater New York Pension Plan

Under the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, as of the end of the Plan Year. These allocations are percentages of total assets:

Asset Allocations	Percentage*
1. Interest-bearing cash	3.29%
2. U.S. government securities	3.69%
3. Corporate debt instruments (other than employer securities):	3.37%
<i>Preferred</i>	
<i>All other</i>	
4. Corporate stocks (other than employer securities):	
<i>Preferred</i>	0.15%
<i>Common</i>	25.61%
5. Partnership/joint venture interests	37.71%
6. Real estate (other than employer real property)	10.38%
7. Loans (other than to participants)	
8. Participant loans	
9. Value of interest in common/collective trusts	16.57%
10. Value of interest in pooled separate accounts	
11. Value of interest in master trust investment accounts	
12. Value of interest in 103-12 investment entities	
13. Value of interest in registered investment companies (e.g., mutual funds)	
14. Value of funds held in the insurance company's general account (unallocated contracts)	
15. Employer-related investments:	
<i>Employer securities</i>	
<i>Employer real property</i>	
16. Buildings and other property used in Plan operation	
17. Other (derivatives/securities lending cash collateral and pending trades)	-0.77%

*The asset values are preliminary and subject to confirmation when the yearly financial audit of the Plan is finalized.

For information about the Plan's investment in common/collective trusts, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

Critical or Endangered Status

Under federal pension law, a plan generally will be considered to be in "endangered" status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time.

The Plan was certified by its actuary to be in critical status in 2009. The Plan continued to be in critical status in subsequent years because the Plan had accumulated funding deficiencies in each subsequent year. In an effort to improve the Plan's funding situation, the Trustees adopted a rehabilitation plan on May 31, 2009. The rehabilitation period began on January 1, 2012, and is projected to last for 18 years. The rehabilitation plan provides two alternative schedules, the Preferred Schedule and the Default Schedule, that require changes in Plan benefits and contribution rates. Employers that have not adopted either schedule must pay surcharges.

Generally, the rate at which an employer contributes to the Plan will determine which Schedule of Benefits applies to its employees. Please refer to the rehabilitation plan for further details and for the meaning of certain capitalized terms not defined below.

1. Preferred Schedule: The Preferred Schedule applies to an employer and its employees when that employer contributes at the applicable rate provided in the Preferred Schedule.

Contribution Rate: The contribution rate for employers adopting the Preferred Schedule was 9.1% of gross payroll, effective September 1, 2014, and increased to 11.7% of gross payroll, effective July 1, 2015. Consistent with a collective bargaining agreement, effective from October 1, 2017, to September 30, 2018 (the "2017 Collective Bargaining Agreement"), employer contributions to the Plan were further increased by \$18 million in 2018 in lieu of increasing the rate of contribution. Effective with a new collective bargaining agreement, the contribution rate remained at 11.7% until September 30, 2019, and pursuant to a collective bargaining agreement that was made effective as of October 1, 2018 (the "2018 Collective Bargaining Agreement"), the contribution rate increased to 12.9%, effective October 1, 2019. Pursuant to a collective bargaining agreement effective October 1, 2021, the contribution rate decreased to 11.1%. For employers that were subject to the 2017 Collective Bargaining Agreement or a collective bargaining agreement containing the same

terms as the 2018 Collective Bargaining Agreement regarding contributions to the Plan, the Preferred Schedule Contribution Rate was 11.7% for the period from October 1, 2017, through September 30, 2019, and, pursuant to the 2018 Collective Bargaining Agreement, effective October 1, 2019, the rate increased to 12.9%. For employers not subject to the 2018 Collective Bargaining Agreement or a collective bargaining agreement containing the same terms as the 2018 Collective Bargaining Agreement regarding contributions to the Plan, the Preferred Schedule Contribution Rate increased from 11.7% to 12.9%, effective January 1, 2018.

No Change in Benefit Accruals Except for New Plan Participants: For employees that participated in the Plan prior to August 1, 2009, to whom the Preferred Schedule applies, there is generally no change in the basic benefit structure that existed before the Plan entered critical status. For employees that became Plan participants on or after August 1, 2009, the monthly benefit accrual rate (payable as a single-life annuity at Normal Retirement Age) that applies to all pension credits earned on or after January 1, 2010, is \$19 per year of credited service, effective January 1, 2010, with a maximum of 27 years of credited service, effective January 1, 2011.

Effective July 1, 2015, for new Plan participants hired as licensed practical nurses (LPNs) or registered nurses (RNs) on or after August 1, 2009, the monthly benefit accrual rate (payable as a single-life annuity at Normal Retirement Age) that applies to all pension credits earned on or after August 1, 2009, is \$30. The rate is increased to \$37 retroactive to the date of hire for each LPN and RN who acquires 10 pension credits.

Effective January 1, 2022, for employees in covered employment on or after such date, the accrual rate for employees hired on or after August 1, 2009, who are earning \$19 per year of service as of that date shall be increased to \$30 per year of service retroactive to the date of hire and after accruing 10 years of service credits, shall be increased to \$37 per year of service retroactive to the date of hire.

2. Default Schedule: The Default Schedule applies to an employer and its employees if an employer contributes at the applicable rate provided in the Default Schedule. The effective date of the Default Schedule for a given employer is referred to as the "Default Schedule Effective Date."

Contribution Rate: Contributions required under the Default Schedule increased from 9.9% to 10.9%, effective January 1, 2018.

Reduction in Benefit Accruals: The monthly benefit accrual rate that applies to all pension credits of participants that left covered employment before January 1, 2004, is not changed. The monthly benefit accrual rate (payable as a single-life annuity at Normal Retirement Age) that applies to all pension credits earned before the Default Schedule Effective Date, if the participant left covered employment after January 1, 2004, is reduced to the accrual rate that was in effect as of January 1, 2004, (i.e., \$35 if your employer was obligated to contribute at the "prevailing rate," as defined in the Plan document, and \$26 if your employer was not). The monthly benefit accrual rate that will be applied to all pension credits earned on or after the Default Schedule Effective Date is \$19. The maximum number of pension credits that can be earned under the Default Schedule is 25. In calculating monthly pension payments, the Plan will first count the pension credits to which the highest monthly benefit accrual rate applies. Notwithstanding the foregoing, there will be no accruals for the 2008 and 2009 plan years.

Reduction and/or Elimination of Adjustable Benefits: The Default Schedule requires the reduction and/or elimination of the following "adjustable benefits":

- Subsidies provided under the Early Retirement Pension;
- The Disability Pension;
- The 60-month benefit guarantee;
- The \$1,000 lump-sum death benefit; and
- Other similar benefits, rights or features under the Plan.

These reductions will only apply to participants whose benefit commencement date is on or after April 30, 2009, and will only take effect on a prospective basis beginning on a participant's Default Schedule Effective Date.

The normal retirement benefit (i.e., the "Regular Pension," as defined in the Plan) payable at Normal Retirement Age is not an adjustable benefit and will not be reduced or eliminated.

This is not a complete summary of the benefits or other provisions under the rehabilitation plan. Please refer to the rehabilitation plan for more detailed information. You may obtain a copy of the Plan's rehabilitation plan, any update to such plan and the actuarial and financial data that demonstrate any action taken by the Plan toward fiscal improvement by contacting the Plan administrator. Contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

Because the Plan is in critical status for the Plan Year ending December 31, 2022, separate notice of that status will be provided.

Right to Request a Copy of the Annual Report

A pension plan is required to file with the U.S. Department of Labor an annual report (called the "Form 5500") containing financial and other information about the plan. Copies of the annual report are available from the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1515, Washington, DC 20210, or by calling (202) 693-8673. For 2009 and subsequent plan years,

ANNUAL FUNDING NOTICE for the 1199SEIU Greater New York Pension Plan

you may obtain an electronic copy of the Plan's annual report by going to www.efast.dol.gov and using the Form 5500 search function. Or you may obtain a copy of the Plan's annual report by making a written request to the Plan administrator. The Plan's annual report for the 2022 Plan Year will not be available until mid-October 2023.

Annual reports do not contain personal information, such as the amount of your accrued benefit. You may contact your Plan administrator if you want information about your accrued benefits. Your Plan administrator is identified below under "Where to Get More Information."

Summary of Rules Governing Plans in Reorganization and Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The Plan administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources. If such resources are not enough to pay benefits at the level specified by law (see "Benefit Payments Guaranteed by the PBGC," below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves. A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants and the PBGC. In addition, participants and beneficiaries must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump-sum option. This information will be provided for each year the plan is insolvent.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only vested benefits are guaranteed. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first \$11 of the plan's monthly benefit accrual rate, plus 75 percent of the next \$33 of the accrual rate, multiplied by each year of credited service. The PBGC's maximum guarantee, therefore, is \$35.75 per month, multiplied by a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of \$500, the accrual rate for purposes of determining the PBGC guarantee would be

determined by dividing the monthly benefit by the participant's years of service ($\$500/10$), which equals \$50. The guaranteed amount for a \$50 monthly accrual rate is equal to the sum of \$11 plus $\$24.75 (.75 \times \$33)$, or \$35.75. Thus, the participant's guaranteed monthly benefit is $\$357.50 (\$35.75 \times 10)$.

Example 2: If the participant in Example 1 had an accrued monthly benefit of \$200, the accrual rate for purposes of determining the PBGC guarantee would be \$20 (or $\$200/10$). The guaranteed amount for a \$20 monthly accrual rate is equal to the sum of \$11 plus $\$6.75 (.75 \times \$9)$, or \$17.75. Thus, the participant's guaranteed monthly benefit would be $\$177.50 (\$17.75 \times 10)$.

The PBGC guarantees pension benefits payable at Normal Retirement Age and some early retirement benefits. In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee the following: pre-retirement death benefits to a spouse or beneficiary (e.g., a qualified pre-retirement survivor annuity) if the participant dies after the plan terminates; benefits above the normal retirement benefit; disability benefits not in pay status; or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer page on PBGC's website at www.PBGC.gov/About/FactSheets/Page/Multi-Facts. Please contact your employer or Plan administrator for specific information about your pension plan or pension benefit, as PBGC does not have that information. See "Where to Get More Information," below.

Where to Get More Information

For more information about this notice, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

For identification purposes, the official Plan number is 001 and the Plan sponsor's employer identification number, or "EIN," is 13-6601940. For more information about the PBGC and benefit guarantees, go to the PBGC website, www.PBGC.gov, or call the PBGC toll-free at (800) 400-7242. TTY/TDD users may call the federal relay service toll-free at (800) 877-8339 and ask to be connected to (800) 400-7242.

Notice of Critical Status for the 1199SEIU Greater New York Pension Plan

This is to inform you that on March 30, 2023, the Plan actuary certified to the U.S. Department of the Treasury and to the Plan sponsor that the Plan is in critical status for the Plan Year beginning January 1, 2023. Federal law requires that you receive this notice.

Critical Status

The Plan is considered to be in critical status because it has funding problems. More specifically, the Plan's actuary determined that the Plan has an accumulated funding deficiency for the current Plan Year.

Rehabilitation Plan

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. This is the 13th year the Plan has been in critical status. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" (described below) as part of a rehabilitation plan. On May 31, 2009, the Trustees adopted a rehabilitation plan that includes two schedules, a Preferred Schedule and a Default Schedule. Under the Default Schedule, the Plan reduced or eliminated adjustable benefits.

The Plan is not permitted to pay lump-sum benefits (or any other payment in excess of the monthly amount paid under a single-life annuity) while it is in critical status. If the Trustees of the Plan determine that further benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. Any reduction of adjustable benefits (other than a repeal of a recent benefit increase, as described below) will not reduce the level of a participant's basic benefit payable at Normal Retirement Age.

Adjustable Benefits

The adjustable benefits that were reduced or eliminated under the Default Schedule include the following:

- Subsidies provided under the Early Retirement Pension;
- The Disability Pension;
- The 60-month benefit guarantee;
- The \$1,000 lump-sum death benefit; and
- Other similar benefits, rights or features under the Plan.

Employer Surcharge

The law requires all contributing employers that do not have collective bargaining agreements incorporating either the Preferred or Default Schedule to pay to the Plan a surcharge to help correct the Plan's financial situation. The amount of the surcharge is equal to a percentage of the amount an employer is otherwise required to contribute to the Plan under the applicable collective bargaining agreement. With some exceptions, a 5 percent surcharge is applicable in the initial critical year and a 10 percent surcharge is applicable for each succeeding Plan Year thereafter in which the Plan is in critical status. As noted, the surcharge ends for an employer once its collective bargaining agreement incorporates one of the schedules of the rehabilitation plan.

Where to Get More Information

For more information about this notice, or to obtain a copy of the rehabilitation plan, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

ANNUAL FUNDING NOTICE for the 1199SEIU Home Care Employees Pension Plan

Right to Request a Copy of the Annual Report

This notice includes important information about the funding status of your multiemployer pension plan (the "Plan"). It also includes general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. All traditional pension plans, called "defined benefit pension plans," are required by federal law to provide this notice every year, regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes, and you are not required to respond in any way. This notice is for the plan year beginning January 1, 2022, and ending December 31, 2022 ("Plan Year").

Funded Percentage

The funded percentage of a plan is a measure of how well that plan is funded. This percentage is obtained by dividing the actuarial value of the plan's assets by its liabilities on the valuation date for the plan year. In general, the higher the percentage, the better-funded the plan. The Plan's funded percentage for the Plan Year and each of the two preceding plan years is set forth in the chart below, along with a statement of the actuarial value of the Plan's assets and liabilities for the same period.

ANNUAL FUNDING NOTICE

for the 1199SEIU Home Care Employees Pension Plan

	2022 Plan Year	2021 Plan Year	2020 Plan Year
Valuation Date	January 1, 2022	January 1, 2021	January 1, 2020
Funded Percentage	103.0%	98.3%	98.2%
Value of Assets	\$492,453,171	\$451,921,111	\$415,813,895
Value of Liabilities	\$478,000,385	\$459,561,548	\$423,485,698

Year-end Fair Market Value of Assets

The asset values in the chart above are based on actuarial values measured as of the valuation date. Actuarial values differ from market values in that they do not fluctuate daily based on changes in the stock (or other) markets. Actuarial values smooth out those fluctuations and can allow for more predictable levels of future contributions.

Despite the fluctuations, market values tend to show a clearer picture of a plan's funded status at a given point in time. The asset values in the chart below are based on market values measured on the last day of the Plan Year. The chart also includes the year-end market value of the Plan's assets for each of the two preceding plan years.

	December 31, 2022	December 31, 2021	December 31, 2020
Fair Market Value of Assets	\$483,102,248*	\$555,090,748	\$488,007,886

*This asset value is preliminary and subject to confirmation when the yearly financial audit of the Plan is finalized.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 93,293. Of this number, 36,105 were active participants; 27,816 were retired or separated from service and receiving benefits; and 29,372 were retired or separated from service and entitled to future benefits.

Funding and Investment Policies

Every pension plan must have a procedure for establishing a funding policy to carry out the plan objectives. A funding policy relates to the level of assets needed to pay for benefits promised under the plan currently and over the years. The Plan is funded by contributions made by employers pursuant to collective bargaining agreements with 1199SEIU United Healthcare Workers East and other written agreements.

Once money is contributed to the Plan, the money is invested by Plan fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning investment management decisions. The investment policy of the Plan is to ensure the solvency of the Plan over time and to meet the Plan's pension obligations as required. To meet this goal, the Plan has established a target allocation among asset classes and acceptable ranges around that target.

Under the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, as of the end of the Plan Year. These allocations are percentages of total assets:

Asset Allocations	Percentage*
1. Interest-bearing cash	2.55%
2. U.S. government securities	
3. Corporate debt instruments (other than employer securities):	
Preferred	
All other	
4. Corporate stocks (other than employer securities):	
Preferred	0.07%
Common	27.90%
5. Partnership/joint venture interests	25.88%
6. Real estate (other than employer real property)	11.74%
7. Loans (other than to participants)	
8. Participant loans	
9. Value of interest in common/collective trusts	31.88%
10. Value of interest in pooled separate accounts	
11. Value of interest in master trust investment accounts	
12. Value of interest in 103-12 investment entities	
13. Value of interest in registered investment companies (e.g., mutual funds)	
14. Value of funds held in the insurance company's general account (unallocated contracts)	
15. Employer-related investments:	
Employer securities	
Employer real property	
16. Buildings and other property used in Plan operation	
17. Other (derivatives/securities lending cash collateral and pending trades)	-0.02%

*The asset values are preliminary and subject to confirmation when the yearly financial audit of the Plan is finalized.

For information about the Plan's investment in common/collective trusts, contact Michael Kaiser, Chief Pension Officer, at (646) 473-9200 (retirees can call (646) 473-8666), or write to: 1199SEIU Benefit and Pension Funds, 498 Seventh Avenue, New York, NY 10018-0009.

Critical or Endangered Status

Under federal pension law, a plan generally will be considered to be in "endangered"

status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time.

The Plan was not in endangered or critical status in the Plan Year.

Right to Request a Copy of the Annual Report

A pension plan is required to file with the U.S. Department of Labor an annual report (called the "Form 5500") containing financial and other information about the plan. Copies of the annual report are available from the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1515, Washington, DC 20210, or by calling (202) 693-8673. For 2009 and subsequent plan years, you may obtain an electronic copy of the Plan's annual report by going to www.eFAST.dol.gov and using the Form 5500 search function. Or you may obtain a copy of the Plan's annual report by making a written request to the Plan administrator. The Plan's annual report for the 2022 Plan Year will not be available until mid-October 2023.

Annual reports do not contain personal information, such as the amount of your accrued benefit. You may contact your Plan administrator if you want information about your accrued benefits. Your Plan administrator is identified below under "Where to Get More Information."

Summary of Rules Governing Plans in Reorganization and Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The Plan administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources. If such resources are not enough to pay benefits at the level specified by law (see "Benefit Payments Guaranteed by the PBGC," below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves.

A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants and the PBGC. In addition, participants and beneficiaries must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump-sum option. This information will be provided for each year the plan is insolvent.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only vested benefits are guaranteed. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first \$11 of the plan's monthly benefit accrual rate, plus 75 percent of the next \$33 of the accrual rate, multiplied by each year of credited service. The PBGC's maximum guarantee, therefore, is \$35.75 per month, multiplied by a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of \$500, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service (\$500/10), which equals \$50. The guaranteed amount for a \$50 monthly accrual rate is equal to the sum of \$11 plus \$24.75 (.75 x \$33), or \$35.75. Thus, the participant's guaranteed monthly benefit is \$357.50 (\$35.75 x 10).

Example 2: If the participant in Example 1 had an accrued monthly benefit of \$200, the accrual rate for purposes of determining the PBGC guarantee would be \$20 (or \$200/10). The guaranteed amount for a \$20 monthly accrual rate is equal to the sum of \$11 plus \$6.75 (.75 x \$9), or \$17.75. Thus, the participant's guaranteed monthly benefit would be \$177.50 (\$17.75 x 10).

The PBGC guarantees pension benefits payable at Normal Retirement Age and some early retirement benefits. In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee the following: pre-retirement death benefits to a spouse or beneficiary (e.g., a qualified pre-retirement survivor annuity) if the participant dies after the plan terminates; benefits above the normal retirement benefit; disability benefits not in pay status; or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer page on PBGC's website at www.PBGC.gov/About/FactSheets/Page/Multi-Facts. Please contact your employer or Plan administrator for specific information about your pension plan or pension benefit, as PBGC does not have that information. See "Where to Get More Information," below.

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For identification purposes, the official Plan number is 001 and the Plan sponsor's employer identification number, or "EIN," is 13-3943904. For more information about the PBGC and benefit guarantees, go to the PBGC website, www.PBGC.gov, or call the PBGC toll-free at (800) 400-7242. TTY/TDD users may call the federal relay service toll-free at (800) 877-8339 and ask to be connected to (800) 400-7242.