

DOCTORS



COUNCIL

**A United Voice for Doctors, Our Patients,
& the Communities We Serve**



**DOCTORS COUNCIL
2018 BENEFIT PLAN SUMMARY**

PROVIDING EXCELLENT



Doctors Council contract contains many provisions and protections. One important part of our Doctors Council contract is benefits received through the **Doctors Council Benefit Plan**. These benefits are provided to eligible members and dependent family members at no cost to you and are funded through contributions made to the Plan by your Employer as stated in our Doctors Council contract.

Doctors Council members have negotiated valuable benefits into our union contract through the Doctors Council Benefit Plan—additional supplemental benefits to your primary health insurance at no cost to you.

Here are some of the popular benefits in the plan:

HEALTH CARE COST REIMBURSEMENT BENEFIT



This enables you to get reimbursed for up to **\$1,000.00, tax free per family per year** for out-of-pocket medical expenses such as prescription drugs, medical insurance premiums, dental expenses, prescription optical expenses, and any co-payments and deductibles. This is **not** a flex spending account where you put money in. You are simply reimbursed at no cost to you, up to \$1,000.00 a year for out-of-pocket healthcare expenses.

DENTAL BENEFITS



Whether you choose your own dental provider or select from the Plan's large network of providers there is **no deductible and no premium**. Choose a participating provider and there are **no out-of-pocket costs to you** for all services and treatments covered under the Plan. You have an annual maximum of \$8,000.00 per family and \$4,000.00 per individual. You can also use this plan with any provider of your choice and get reimbursed according to the fee schedule.

HEARING AID BENEFIT



Members, spouses/domestic partners, and dependents are eligible for **reimbursement of \$1,500.00 per ear once every two years** for purchase, repair and maintenance of hearing aids and for a hearing examination not covered by Medicare or other insurance.

LEGAL SERVICES BENEFIT



(New York State Residents)—Provides **two free hours each year and then another fifty hours at a greatly reduced rate** for general consultation and **legal representation**. In addition, other legal services are covered at greatly reduced rates, such as real estate, matrimonial, adoption, criminal defense, estate administration and planning and personal injury.

BENEFITS TO OUR MEMBERS

As a self-insured Plan our members have direct input to the Trustees and the Administrator for suggestions and improvements to the Plan, **a Plan by Doctors for Doctors.**



“As a Trustee of our Doctors Council Benefit Plan, it has been empowering to see first-hand how we as members of Doctors Council are able to have a meaningful voice in choosing benefits that meet our needs and those of our families. I’m always interested in hearing from other members what ways we can continue to improve our benefits.”

—Dr. Dorian Roye, Cumberland Diagnostic & Treatment Center

MATERNITY / ADOPTION BENEFIT



Members, spouses or domestic partners are paid **\$2,000.00 for a live birth or adoption of a child, one payment per calendar year.**

OPTICAL BENEFITS



You can get reimbursed for up to **\$300.00 per family member each calendar year** for an eye exam, eye glasses, frames and/or contact lenses or you can use without cost the services from the PPO network of optical providers.

PHYSICAL EXAMINATION



Members, spouses and domestic partners are covered **once a year for a free annual physical examination**, which includes laboratory tests.

PODIATRY BENEFIT



Members, spouses and domestic partners are **reimbursed for visits** to a podiatrist up to maximum of 15 visits per individual per calendar year and a maximum reimbursement of up to **\$5,000.00 per calendar year.** Orthotic appliances are reimbursed up to \$450.00 per calendar year for full-time members.

For more information or to receive a complete Benefit Plan booklet, please contact our Benefit Plan office at 212.532.7690 or email info@doctorscouncil.org

DOCTORS COUNCIL BENEFIT PLAN

ADD IT UP!

The Doctors Council Benefit Plan:

- **Saves members money**, such as by not having to pay for dental coverage out of your paycheck and having no dental premiums (free dental).
- **Puts money back into your pocket**, such as \$1,000.00 per year with the Healthcare Cost Reimbursement Benefit, \$300.00 per family member per year for optical benefits, \$1,500.00 per ear every two years for hearing benefits, \$5,000.00 per year podiatry reimbursement, free annual physical, greatly reduced rates for legal assistance, \$2,000.00 birth of child or adoption benefit, psychiatry benefits and more.
- In one hospital, we analyzed that there was **at least \$2,650.00 a year in savings for a family.**

PARTIAL LIST OF BENEFITS FOR ELIGIBLE MEMBERS

Blood Benefit
Dental Benefit
Disability Benefit
Health Care Cost Reimbursement Benefit
Hearing Aid Benefit
Legal Services Benefit (in-state and out-of-state residents)
Mammography Benefit
Maternity/Adoption Benefit
Optical Benefit
Physical Examinations
Podiatry Benefit
Private Duty Nursing Benefit (in-hospital)
Psychiatric Benefit (out-of-hospital)

ADDITIONAL MEMBER BENEFITS

As a member of Doctors Council, through SEIU's partnership with Union Plus, a program founded to provide consumer benefits to union members, we're able to provide you and your family with additional special discounts, rates, and savings.

Some of these additional benefits include discounts on money and credit services, including home mortgages, retirement planning, entertainment, family and education services, health and wellbeing, including health club memberships, travel discounts, including car rentals, and discounts on cell phone services through AT&T.

To learn more about these benefits and to get the most up-to-date information, visit www.unionplus.org or call [1.800.472.2005](tel:18004722005). These benefits change from time to time, so please check beforehand.