

DOCTORS



COUNCIL

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



**DOCTORS COUNCIL
2018 WELFARE FUND 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 Welfare Fund**. These benefits are provided to eligible members and dependent family members at no cost to you and are funded through contributions made to the Fund 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 Welfare Fund—additional supplemental benefits to your primary health insurance at no cost to you.

*The amounts below are applicable to full-time members. Part-time members receive **half the stated benefit amount, except where otherwise specified**. For purposes of the Welfare Fund, a full-time member is a doctor who works at least one-half the hours of a full-time employee in the same title. To determine if you work enough hours to qualify for part-time benefits, or if you have any questions about your eligibility in general, please contact our Welfare Fund office.*

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 plan year** (July - June) 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 Fund'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 Fund. You have an annual maximum of \$13,000.00 per family and \$6,500.00 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. All full and part-time members receive the same benefit.

BENEFITS TO OUR MEMBERS

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



“As a Trustee of our Doctors Council Welfare Fund, 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. Peter Catapano, Bellevue Hospital 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 plan year.**

OPTICAL BENEFITS

You can get reimbursed for up to **\$300.00 per family member each plan 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. All full and part-time members receive the same benefit.

PODIATRY BENEFIT

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

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

DOCTORS COUNCIL WELFARE FUND

ADD IT UP!

The Doctors Council Welfare Fund:

- **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 facility, 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)

Life Insurance Benefit (up to \$50,000 depending on age)

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.