

DOCTORS



COUNCIL

national affiliate of SEIU

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



DOCTORS COUNCIL

Benefit Plan Summary

PROVIDING SUPPLEMENTAL

Our contract includes many important provisions and protections, including your Supplemental Benefit Plan. Your supplemental benefits, for both you and your eligible dependents, are provided at no cost to you. The Plan is fully funded through employer contributions, as outlined in the Doctors Council contract.

Here are some of the popular benefits in the plan:



HEALTH CARE COST REIMBURSEMENT BENEFIT

This enables you to get reimbursed for up to **\$1,500.00, 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 \$1,500.00 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 \$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.

BENEFITS FOR 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 President of Doctors Council, 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. Frances Quee, President of Doctors Council



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 CPS Optical network of providers. In addition, individual members and eligible family members can get reimbursed up to \$500 dollars lifetime maximum for LASIK surgery.



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 benefits@doctorscouncil.org

DOCTORS COUNCIL BENEFIT PLAN

In Summary

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**
 - \$1,500.00 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

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.

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. These benefits change from time to time, so please check beforehand.