WHEN AM I ELIGIBLE TO PARTICIPATE IN THE PLAN?

You will become eligible to participate in the Plan on the earlier of January 1 or July 1 following completion of 870 hours of service in Covered Employment, either during the 12-consecutive-month period immediately following the date you began working in Covered Employment, or during any subsequent calendar year. “Covered Employment” means all employment for which an Employer is obligated to contribute to the Pension Fund after the “Contribution Date” (i.e., the date that your employer was first required to make contributions to this Plan on your behalf). Certain employment prior to the Contribution Date in nursing homes in the New York City area, including, but not limited to, work performed in jobs where your employer is covered by an agreement with the Union may also be counted for Past Service Credit as Covered Employment. For additional information, contact the Pension Fund Office.

If you were employed by Clearview Nursing Home, Shore View Nursing Home, Sea Crest Health Care Center, Fort Tryon Nursing Home, Franklin Nursing Home or Friedwald House, and your employer made contributions on your behalf to the Local 144 Southern New York Pension Fund (the “Southern Fund”) prior to January 1, 1996, you were eligible to participate in this Plan effective January 1, 1996. Any future employee of the foregoing facilities becomes a participant in the Plan by fulfilling the general eligibility requirements set forth.

If you were employed as a Paraprofessional Employee by the Queens Nassau Nursing Home on May 1, 1997, you were eligible to participate in this Plan as of May 1, 1997. Any future Paraprofessional Employee of the Queens Nassau Nursing Home becomes a participant in the Plan by fulfilling the general eligibility requirements set forth.

If you were employed by any of the facilities covered by the Southern Fund as of June 2, 1999, the date of the merger of the Southern Fund into the Pension Fund, you became a participant in the Pension Fund as of June 2, 1999. Any future employee of the former Southern Fund facilities shall become a participant in the plan by fulfilling the general eligibility requirements set forth.

The Contribution Date is the first date as of which your employer is required to make contributions to the Pension Fund on your behalf. You generally will not be eligible to participate in the Pension Fund before the Contribution Date.
HOW IS PENSION CREDIT ACCUMULATED?

Pension Credit is accumulated in two ways depending on the date it is earned (subject to any “Breaks-in-Service” – see pages 16-17):

- Credit for Covered Employment after the Contribution Date;
- Credit for Covered Employment before the Contribution Date.

HOW IS PENSION CREDIT EARNED FOR EMPLOYMENT AFTER THE CONTRIBUTION DATE (“FUTURE SERVICE CREDITS”)?

You will receive Pension Credit for the period after the Contribution Date on the basis of your work in Covered Employment in accordance with the following:

FOR FUTURE SERVICE AFTER DECEMBER 31, 1975¹

You will receive Pension Credit for the period after December 31, 1975, in accordance with the following:

<table>
<thead>
<tr>
<th>HOURS OF SERVICE IN COVERED EMPLOYMENT IN A CALENDAR YEAR</th>
<th>PENSION CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 435</td>
<td>0</td>
</tr>
<tr>
<td>435 or more, but less than 653</td>
<td>1/2</td>
</tr>
<tr>
<td>653 or more, but less than 870</td>
<td>3/4</td>
</tr>
<tr>
<td>870 or more</td>
<td>1</td>
</tr>
</tbody>
</table>

¹ Please see the Plan document for the rules governing Future Service and Past Service Pension Credits with respect to Covered Employment prior to 1975.
HOW IS PENSION CREDIT EARNED FOR EMPLOYMENT BEFORE THE CONTRIBUTION DATE ("PAST SERVICE CREDITS")?

IF YOU BEGAN WORKING IN COVERED EMPLOYMENT BEFORE JANUARY 1, 2000:

Once your employer starts making contributions for you, and you earn three years (or 12 quarters) of pension credits, you will receive Pension Credit for the period before the Contribution Date on the basis of your work in Covered Employment (all employment in any nursing home in the New York City area) in accordance with the following:

FOR PAST SERVICE AFTER DECEMBER 31, 1975

You will receive Pension Credit for the period after December 31, 1975, in accordance with the following:

<table>
<thead>
<tr>
<th>HOURS OF SERVICE IN A CALENDAR YEAR</th>
<th>PENSION CREDIT</th>
</tr>
</thead>
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<td>1</td>
</tr>
</tbody>
</table>

SPECIAL RULE FOR FORMER PARTICIPANTS OF THE SOUTHERN FUND

You will receive Pension Credit for your existing years of service under the Southern Fund.

IF YOU BEGAN WORKING IN COVERED EMPLOYMENT ON OR AFTER JANUARY 1, 2000, BUT BEFORE AUGUST 1, 2009:

You will not receive any Pension Credit for periods before the Contribution Date unless you are an employee of a new Contributing Employer or an employee of a new unit or classification of employment not previously covered by a Collective Bargaining Agreement. If you are working for a new Contributing Employer or in a new unit or classification, you will receive Past Service Credit in accordance with the tables set forth in this section for service with such Contributing Employer.

IF YOU BEGAN WORKING IN COVERED EMPLOYMENT ON OR AFTER AUGUST 1, 2009, YOU WILL NOT BE ENTITLED TO ANY PAST SERVICE CREDIT.
IS THERE ANY WAY TO RECEIVE PENSION CREDIT FOR TIME WHEN I WAS NOT IN COVERED EMPLOYMENT?

There are certain periods when an employee who is not actually employed in Covered Employment may receive Pension Credit just as if he were employed in Covered Employment. Periods of absence from Covered Employment are to be credited if they were the result of disability for which weekly benefits were paid under the disability insurance coverage of a contributing employer of the 1199SEIU Greater New York Benefit Fund (up to a maximum of ½ a Pension Credit) or pursuant to the Workers’ Compensation law (up to a maximum of 1 Pension Credit).

You may be entitled to continue to earn Pension Credits and Vesting Service while you are on a leave of absence for “Qualified Military Service” as defined under the Plan and federal law. For additional information, please refer to the Plan or contact the Pension Fund Office.

WHAT ARE “YEARS OF VESTING SERVICE”?

In order to become eligible for a pension, an employee must become “vested in the Plan.” Once an employee becomes vested, he has a nonforfeitable right to a pension upon retirement.

Years of Vesting Service are used to determine your nonforfeitable right to a pension from this Pension Fund. After you have accumulated five Years of Vesting Service (generally, 10 years of Vesting Service if you separated from service prior to September 1, 1998), you are eligible for a pension from this Pension Fund regardless of whether you continue to work in Covered Employment or not. One Year of Vesting Service is credited for each calendar year after the Contribution Date in which you worked in Covered Employment for 870 hours or more, and Vesting Service may be granted for Past Service. Unlike Pension Credits (which determine the amount of pension benefits you will be entitled to receive upon your retirement), you may not earn or accumulate partial Years of Vesting Service.

In addition, after December 31, 1975, if you work for a Contributing Employer in a job not covered by this Plan and that non-Covered Employment is continuous with (immediately before or after) employment with the same employer in Covered
Employment, your hours of work after the Contribution Date in that non-covered job will also be counted towards Years of Vesting Service.

Note that in 2008-2009 you were only eligible to earn Years of Vesting Service, but not Pension Credits under the Plan.

WHAT IS A PARTIAL PENSION?

If you do not have sufficient Years of Vesting Service to be entitled to a benefit under this Plan, but would be if your Vesting Service could be combined with service credited under the 1199SEIU Health Care Employees Pension Plan (the “1199SEIU Plan”), the former Local 144 Hospital Plan (which merged into the 1199SEIU Plan) and/or the Local 144 Associated Hotels Pension Plan (“Related Plans”), then the Pension Fund will provide you with a Partial Pension. For purposes of determining your eligibility for, and the amount of, your Partial Pension, no more than one Year of Pension Credit will be counted within any calendar year. See page 25 of this SPD for rates and benefit amounts.

For example:
Suppose an employee began working in 1995 and earned three Years of Pension Credits from the 144 Hospital Pension Fund. The employee will not yet be vested in the Hospital Fund. Immediately after that in 1998, the employee began working for a Contributing Employer to this Pension Fund and earned three more Years of Pension Credits as a participant in this Plan. Similarly, the employee will not be vested in this Plan. However, on a combined basis, the six Years of Pension Credits that the employee earned from both plans will be treated as combined Years of Vesting Service under this Plan, and would entitle him or her to a pension benefit at normal retirement age. Each Fund will pay the Participant a benefit. The amount of the benefit payable from each Fund will be determined based on the terms of such Fund, and the Participant’s actual service with each Fund.

If you believe you are eligible for a Partial Pension, contact the Pension Fund Office for more information.