



# Summary Plan Description

## Retirees





# Survivor Benefits (Retirees)

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## What if I pre-decease my benefit dependents?

The spouse and/or dependents of an eligible retiree who dies are eligible to purchase Welfare Fund survivor benefits, at a rate of \$1,735 per year (2019 rate). This may be done in lieu of COBRA or after COBRA benefits expire. These benefits do NOT include basic medical/hospital insurance.

For a premium charge the Welfare Fund provides the following benefits:

- [Prescription Drugs](#)
- [Dental](#)
- [Vision](#)
- [Hearing Aid](#)
- [Extended Medical Coverage](#) (for persons not yet Medicare-eligible)

It is the responsibility of the surviving spouse/domestic partner/covered dependent to notify the Welfare Fund office of the death of the covered retiree. The surviving spouse/domestic partner/covered dependent has 30 days from the date of notification to decide to purchase benefits. Spouse/domestic partner/covered dependents must continue to meet the requirements of eligibility under the Welfare Fund. The coverage is available only to those without other comparable coverage. Failure to pay the premium will discontinue coverage permanently. Application forms are provided upon notification of the Fund, 212-354-5230.

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