GENERAL INFORMATION

ABOUT THE FUND

Your membership in the Management Benefits Fund ("Fund") entitles you and your eligible dependents to the financial protection afforded by its benefits programs. All coverages, with the exception of Group Universal Life Insurance, are fully paid for by the Fund.

The program is administered by the City of New York ("City") Office of Labor Relations ("OLR"). An Advisory Board appointed by the Mayor makes recommendations to the Mayor on benefits and policy. The Advisory Board is chaired by the Commissioner of the Office of Labor Relations. A Fund Director is employed to provide day-to-day management of Fund operations and recommend appropriate improvements. Within economic limits, continuing efforts are made to assure that City contributions to the Fund provide responsive and meaningful benefits to members. The Fund's benefit plans are maintained for the exclusive benefit of the membership and are intended to be continued for an indefinite period. However, the City maintains the right to amend or terminate any program or plan as is deemed necessary.

ADVISORY BOARD

Mayor Comptroller of the City of New York Corporation Counsel Director, Office of Management and Budget Commissioner, Citywide Administrative Services President, N.Y.C. Health and Hospitals Corporation Commissioner, Office of Labor Relations (Chairman)

FUND OFFICE

22 Cortlandt Street 28th Floor New York, N.Y. 10007 Telephone: 1-212-306-7290 1-888-4000-MBF (1-888-400-0623) - Outside N.Y.C. only Fax: 1-212-306-7353 Web site: http://nyc.gov/mbf

EMAILING THE MANAGEMENT BENEFITS FUND

You may send questions via e-mail through the MBF website at nyc.gov/mbf.

SUBMITTING THE FORMS ELECTRONICALLY

Forms and documents can be submitted electronically to: https://nyc-mbf.leapfile.net

CONTACTING THE MANAGEMENT BENEFITS FUND

If you have any questions about your Fund benefits that are not handled satisfactorily by the Fund's insurance carriers/program administrators, you should email the Management Benefits Fund.

IMPORTANT

Since benefits are frequently updated and enhanced, we suggest that you visit our Web site on a regular basis. The Fund's Web site is http://nyc.gov/html/olr.

Sections of this book can also be obtained by calling the Fund and requesting the sections through the telephone faxback system or by downloading them from the Fund's Web site.

All information in this benefits booklet is current.

TABLE OF CONTENTS

Section		Page
A.	Fund Eligibility and Membership	A . 1 - A . 5
B.	Basic Life Insurance, Accidental Death and Dismemberment Insurance Identity Theft Resources	B . 1 - B . 5
C.	Group Universal Life (GUL) Insurance	C . 1 - C . 5
D.	Long Term Disability (LTD) Insurance	D . 1 - D . 5
E.	Superimposed Major Medical Plan (SMMP) Benefits	E.1-E.19
F.	Dental Benefits	F . 1 - F . 8
G.	Vision Care Benefits	G . 1 - G . 4
H.	Survivor Benefits	H . 1 - H . 2
I.	Retiree Medicare HMO Drug Benefits	I.1
J.	Health Club Reimbursement Program.	J . 1 - J . 2
K.	Consolidated Omnibus Budget Reconciliation Act (COBRA)	K.1-K.2
L.	Family and Medical Leave Act (FMLA)	L.1-L.2
M.	Special Leave of Absence Coverage (SLOAC)	M . 1 - M . 2
N.	GHI Senior Care and Medicare Supplement Health Plan Rider Subsidy Benefit	N . 1