



**COMMITTEE OF INTERNS AND RESIDENTS
PRESENTS THE**

PROFESSIONAL EDUCATION PLAN (PEP)

**FOR RESIDENTS & FELLOWS
AT WMC AND HHC HOSPITALS**

\$650 in reimbursements each year for

- Audio & videos tapes, DVD's, CD's, MP3's
- Board Exam Fees, Books and eBooks
- Dues & Journals for Medical Specialty Societies
- Equipment (ie: scrubs, stethoscope, etc.)
- License Application and Examination Fees
- Software or electronic medical apps
- Mobile Electronic Medical Devices
- Language Benefit



Committee of Interns and Residents
Educational Expense Reimbursement Trust

PROFESSIONAL EDUCATIONAL PLAN

of the

COMMITTEE OF INTERNS AND RESIDENTS

520 Eighth Avenue - Suite 1200 New York, New York 10018

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July 2014

Dear Participant,

We are pleased to present you with this revised booklet which describes the benefits available to you through the Educational Expense Reimbursement Trust of the Committee of Interns and Residents (CIR/SEIU) d/b/a PEP.

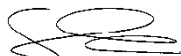
PEP receives its funds pursuant to the contracts negotiated by CIR on your behalf with the Health and Hospitals Corporation (HHC) of the City of New York and Westchester Medical Center (WMC). Those contracts require HHC and WMC to make contributions to PEP on behalf of each Resident Physician.

This booklet describes the benefits to which you are entitled, eligibility guidelines, rules and regulations and the procedures to follow in order to obtain benefits and information.

We urge you to read this booklet carefully and retain it for future reference. We are sure you that PEP will provide you with valuable benefits every year of your residency.

If you have any questions regarding PEP, please call or write to the Plan Office.

Sincerely,



Sepideh Sedgh, D.O.

Chair of the Board of Trustees

Committee of Interns and Residents
Educational Expense Reimbursement Trust

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Chairperson

Board of Trustees

Sepideh Sedgh, D.O.

Plan Administrator

Board of Trustees

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IMPORTANT NOTICE

This booklet describes your benefits. Do not rely on statements made by individuals. The only authorized information concerning your benefits must be in writing from the Board of Trustees acting in their official capacity and whose sole decision regarding benefits is final. If you have any questions regarding your benefits, write to the Plan Manager and you will receive a written response.

While they have no current intention to do so, the Trustees reserve the right to change or discontinue (1) the types and amounts of benefits under this Fund and (2) the eligibility rules, including those rules providing extended or accumulated eligibility, even if the eligibility has already been accumulated.

GENERAL PLAN INFORMATION

This booklet describes the Educational Expense Reimbursement Trust which was inaugurated on July 1, 1999, as a benefit plan for House Staff Officers represented by CIR/SEIU and employed in hospitals operated by the City of New York Health and Hospitals Corporation (HHC). Effective November 1, 2010, Westchester Medical Center (WMC) is a contributing employer to this Plan. HHC and WMC make contributions to the Plan on behalf of each Resident Physician on their payrolls. Therefore, the benefits described in this booklet are available without cost to you.

All Resident Physicians employed in HHC and WMC hospitals are participants in this Plan. There are no benefits for dependents. The benefits, which are self-insured are described in detail in this booklet. Effective July 1, 2011, mobile electronic medical devices were added to the list of covered benefits. A language benefit program is also described in this booklet.

ELIGIBILITY

You become eligible for benefits based on the day you go on your employer's payroll. However, your eligibility becomes effective only when you complete a benefits enrollment card.

PEP covers only employees of the City of New York Health and Hospitals Corporation (HHC) and Westchester Medical Center (WMC). If, during a rotation away from WMC or any of the HHC hospitals, you switch from the HHC or WMC payroll to the rotation hospital's payroll, you should be aware that your PEP benefits cease for such period and you cannot submit a claim for any costs incurred during that period. Your PEP benefits coverage resumes on the day you return to the HHC or WMC payroll.

June Off-Cycle Start Dates

Plan Years are from July 1st thru June 30th. You become eligible for benefits based on the day you go on your employer's payroll. Effective June 1, 2014, employees who are hired during the month of June will be eligible for benefits as of their date of hire, but their plan year will run from their date of hire through June 30th of the following year or until date of termination whichever occurs earlier. For example, if you are hired on June 25, 2013 your plan year will be June 25, 2013 through June 30, 2014. The following year, your plan year will be July 1, 2014 through June 30, 2015.

Notify the Plan Office promptly if you change your name, address, email, telephone number or Social Security Number.

THE BENEFITS

What Is Eligible for Reimbursement?

The following items are eligible for reimbursement up to the maximum amount payable by PEP. **All items must be work-related and medical in nature.** They will be reimbursed at a 100% reimbursement, except for Mobile Electronic Medical Devices which are reimbursed at 75%, up to a maximum of \$650 per year. You may receive reimbursement for only one of any identical item per Plan Year. For example, you may receive reimbursement for more than one book only if each has a different title.

- Audio & videos tapes, DVD's, CD's, MP3's
- Board Exam Fees
- Books and eBooks
- Dues & Journals for Medical Specialty Societies
- Equipment (ie: scrubs, stethoscope, etc.)
- License Application and Examination Fees
- Software or electronic medical apps
- Mobile Electronic Medical Devices (see immediately below)

MOBILE ELECTRONIC MEDICAL DEVICES

(Effective July 1, 2011)

The maximum reimbursement for a Mobile Electronic Medical Device (MEMD) under PEP is limited to 75% of the total device cost. Only one MEMD is reimbursable per participant per Plan Year (July 1 through June 30). **MEMD costs will not be reimbursed if purchased in the last 6 months of your residency.**

The maximum reimbursement for the one reimbursable MEMD per Plan Year is limited to \$650.

For example, a PGY 1 resident is eligible for \$650 in reimbursements. She purchases a \$1,000 laptop and \$500 in medical books. She will only be reimbursed a maximum of \$650 for that Plan Year.

Eligible devices:

- Tablet Computers, e.g. Apple iPad, Samsung Galaxy
- SmartPhones, e.g. Apple iPhone, Samsung Galaxy
- Laptop Computers, e.g. MacBook, Dell and HP

Not Eligible for reimbursement:

- Items, other than the eligible devices listed immediately above. These include other items that can be used generally, that is for both personal/non-work purposes AND work/training purposes, such as desktop computers, software (e.g. Excel, Word, PowerPoint), cameras, and eBook Readers.
- PEP does not cover data service plans, calling plans, upgrade fees, insurance or accessories.

AMOUNT PAYABLE

Effective July 1, 2011, the maximum payable amount is \$650 per participant per Plan Year (July 1 through June 30). A detailed receipt must be submitted with the claim for reimbursement, including but not limited to the date, item purchased and amount paid.

How benefits are paid if you are on payroll from July 1 through June 30.

If you are on payroll for the entire, or any part of the Plan Year, from July 1 through June 30, you can be reimbursed up to \$650 for eligible items purchased any time during that year. You can submit your claim and receipts up to one year after you have purchased the items. You must also be on payroll when the eligible item is purchased.

THE CARRYOVER

If you do not use your entire eligible reimbursable amount in one or more Plan Years, and you continue on an HHC or WMC residency program payroll in the next Plan Year, then the unused reimbursable amount can be carried over to the next Plan Year. PEP will keep track of the unused amount and will automatically add that unused amount to the amount that you are eligible for in the next Plan Year.

Roll-over calculations for WMC Resident Physicians for PEP benefits will start as of their commencement date into the Plan of November 1, 2010.

Examples of how the carryover amounts will be applied:

Example 1: The participant was a PGY 1 on payroll for the entire Plan Year, from July 1 through June 30. She did not submit any reimbursable receipts until April. In April, she submitted \$150 in receipts for medical books purchased in April. This submitted claim was paid in full. On June 30, the participant had \$500 remaining from the Plan Year. The participant continues on as a PGY 2 on payroll for the entire Plan Year. The \$500 remaining from the participant's PGY 1 year could then be used for purchases made within the participant's PGY 2 year. If the participant does not submit any PEP claims in his PGY 2 year and continues on as a PGY 3 on payroll, then the cumulative unused amount of \$1,150 (\$500 from the PGY 1 year plus \$650 from the PGY 2 year) will be available for use in the PGY 3 year. The resident would also be eligible for an additional \$650 for the PGY 3 year for a total of \$1,800.

Example 2: The participant's residency will terminate on December 31. She has used \$150 for the Plan Year. In December, she submits receipts for medical books purchased in December for \$300. Reimbursements are made to the participant in January in the amount of \$300, for a yearly total reimbursement of \$450. Since the participant's residency has terminated, there is no carryover amount.

HOW TO SUBMIT A CLAIM

- Make sure your current and correct enrollment card is on file in the Benefits Office.
- Visit the CIR website at www.cirseiu.org to access and complete the electronic [claim form](#) which will be electronically sent directly to the Benefits Office, an email confirmation will be sent to you.
- Provide all the information requested, including a scanned copy of your original receipt(s) and submit **within one year from the date of purchase or service**. An electronic confirmation and copy will be emailed to you for your records.
- Note that the limit for submission of PEP benefits is one year after the date of purchase. The purchase of the eligible item must have incurred while on HHC or WMC payroll.

LANGUAGE BENEFIT

(This benefit does not count against your \$650 plan year benefit)

PROGRAM OVERVIEW

PEP supports the efforts of resident physicians wanting to improve their communication skills in order to deliver outstanding patient care. Recognizing that resident physician schedules leave little time for attending language classes, the PEP Language Benefit Program will cover the cost of electronic media programs offered by Rosetta Stone to improve language skills that are utilized in performing their present medical duties. The PEP Language Benefit Program directly supports the learning of skills required for current job assignments, duties or responsibilities.

The following highlights describe key elements of the program:

- The Language Benefit Program went into effect for HHC residents on July 1, 2008 and for WMC residents on November 1, 2010.
- Members will **not be reimbursed** for any items purchased from our contracted providers. *The Plan will purchase* a DVD, CD, or a subscription from an approved provider. PEP retains the right to approve or reject the claims for language course or program from non-contracted providers to a maximum of \$125 per plan year.
- The choice of language must relate to your current work assignment.
- Members may qualify for only one course or program in each Plan Year from July 1 through June 30.
- This benefit supplements other financial assistance for language programs for which resident physicians may be eligible. Resident physicians should explore alternate sources of financial assistance and must report receipt of financial assistance for language programs.

ROSETTA STONE

Rosetta Stone, is an online language program. Rosetta Stone offers a large number of languages. To apply for the Rosetta Stone benefit, you must complete a [claim form](#). The Benefits Plan Office will enroll you in the language program of your choice. Rosetta Stone will e-mail you your User Name and Password. Your Rosetta Stone account will remain active as long as you remain active on payroll, and will terminate upon the completion of your residency or fellowship.

REVIEW OF CLAIM DENIAL

If any claim is denied, you will receive a written notice stating the basis for the denial within 90 days after the submission of the claim. You will be entitled, upon written request, to a review of that claim decision.

Specific information regarding this review procedure can be obtained from the Benefits Plan Office.

RIGHT TO APPEAL

If a request for review results in an affirmation of the original denial, you have the right to submit a written appeal to the Board of Trustees. The Board will render a decision within 60 days after the receipt of the appeal unless special circumstances require an extension of time for processing. The Board's decision shall be provided in writing and will include the specific reason(s) for the decision and specific reference(s) to the Plan provisions on which the decision is based. The decision of the Board of Trustees will be considered final.

ADDITIONAL PLAN INFORMATION

1. The Committee of Interns and Residents Educational Expense Reimbursement Trust (called the Professional Educational Plan or PEP) is administered by a Board of Trustees consisting of at least four members, all of whom are appointed by the President of CIR and approved by the CIR Executive Board. The address for the Board of Trustees or any member of the Board for PEP business is: Professional Educational Plan of CIR, 520 Eighth Avenue, Suite 1200, New York, New York 10018.
2. The name of the Plan Administrator is the Board of Trustees of the Professional Educational Plan of the Committee of Interns and Residents. The PEP Office is located at:

**Professional Educational Plan
of the Committee of Interns and Residents
520 Eighth Avenue - Suite 1200
New York, New York 10018**

The telephone number is (212) 356-8180. The fax number is (212) 356-8181. Emails may be sent to benefits@cirseiu.org.

3. The Employer Identification Number assigned by the Internal Revenue Service is EIN 13-4071468. The Plan number assigned by the Board of Trustees is 501. For purposes of maintaining PEP's fiscal records, the year

will begin on July 1 and end on June 30 of the following year. The Board of Trustees has been designated as the agent for the service of legal process. Service of legal process may also be made upon an individual Plan Trustee.

4. Contributions to the Plan are made by a public employer in accordance with a Collective Bargaining Agreement between the Committee of Interns and Residents and the employer. The Collective Bargaining Agreement requires contributions to the Plan per year per House Staff Officer.

Benefits are provided from the Plan's assets which are accumulated under the provisions of the Trust Agreement and held in a Trust Fund for the purpose of providing benefits for covered participants and defraying reasonable administrative expenses.

5. The Plan's assets and reserves are held in custody by Morgan Stanley\Smith Barney, Inc., and are invested by Stacey Braun Associates, Inc., 377 Broadway, New York, New York 10013. The Plan's assets and reserves are invested in federal government securities and short-term investments.
6. The Plan's requirements for eligibility as well as circumstances that may result in disqualification, ineligibility, denial of benefits or loss of benefits are fully described on page 1.

The types of benefits provided by the Plan are all set forth in this Summary Plan Description.

STATEMENT OF PARTICIPANT RIGHTS

The Professional Educational Plan of the Committee of Interns and Residents (PEP) is not governed by the Employee Retirement Income Security Act of 1974 (ERISA) because PEP covers only governmental employees and therefore, is not governed by ERISA. The Trustees have agreed, however, to afford PEP participants the rights described below which are typically available under ERISA funds. Participants will be entitled to:

- Examine, without charge, at the Fund Manager's office all Plan documents, including insurance contracts, collective bargaining agreements and other documents such as annual reports and Plan descriptions.
- Obtain copies of all Fund documents and other Plan information upon written request to the Fund Manager. The Fund Manager may make a reasonable charge for the copies.
- Receive a summary of the Fund's annual financial report.

The Trustees who operate your Fund, called "fiduciaries," recognize that they have a duty to do so prudently and in the interest of you and other Fund participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under the Plan. If your claim for a benefit is denied, in whole or in part, you will receive a written explanation of the denial. You have the right to request a review and reconsideration of your claim through an appeals process.