Your HSBP Benefits-At-A-Glance
NYC Health + Hospitals
Welcome to the House Staff Benefits Plan (HSBP)!

The HSBP Trustees understand how important it is for you to have additional healthcare coverage.

Once you enroll, you are eligible for an array of supplemental benefits such as dental, major medical, obstetrical and prescription drug, as well as disability, legal and vision care benefits—something we hope gives you peace of mind as you focus on the important task of caring for your patients.

We believe you’ll find this Benefits-At-A-Glance useful. You can also learn more about your benefits at our website (cirseiu.org/benefits and click on your hospital’s name), or by emailing the Benefits Plan Office at benefits@cirseiu.org, or by calling (212) 356-8180. For a complete description of your benefits and your rights, please read the Summary Plan Description (SPD) — also located on the CIR website under “Benefits” — which also serves as the Plan Document.

With best wishes for a successful and fulfilling medical career,

Your HSBP Trustees

WHEN YOU GET BENEFITS & WHO YOU CAN COVER

To enroll for coverage, complete an enrollment form at orientation. Return the form to your CIR organizer, or mail to the CIR office or Benefits Plan Office within 30 days after your first day of work. Please be sure to name a beneficiary for your Life Insurance benefit when filling out the form.

You and your enrolled family members’ coverage starts on your first day of work. Outside of Orientation and Open Enrollment, you have 30 days from the date of a qualifying event to add a spouse, domestic partner and/or child.

Qualifying Events:
• Marriage
• Loss of employment/insurance coverage
• Birth of a child
• Dependent(s) arriving in the United States during the year.

During Open Enrollment (July or January), please note that:
• When enrolling, you’ll need to provide your and your enrolled dependents’ Social Security numbers, a copy of a marriage license, birth certificate (for children) or discharge papers from the hospital.
• If you are enrolling a domestic partner, you’ll need to submit the Domestic Partnership application found on the CIR website at cirseiu.org/benefits and select your hospital’s name.
Continuing Learning Program (CLP) - $1,500 Reimbursement

If you are going to go to conferences and/or take online courses to meet your residency requirements, make sure you submit your expenses to CLP and get reimbursed.

**You can get reimbursed for:**

1. Medical Conferences
2. Online Courses
3. Board Review Courses

### PGY Level | Maximum Reimbursement
--- | ---
1 – 3 | $1,500
4 – 6 | $1,500
7 - 9 | $1,500

**Get Reimbursed for expenses for Registration and Travel Arrangements**

<table>
<thead>
<tr>
<th>Abstract Submission</th>
<th>Car Rentals</th>
<th>Hotels / Lodging</th>
<th>Planes / Trains</th>
<th>Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cab Rides</td>
<td>Gas &amp; Tools</td>
<td>Meals</td>
<td>Posters</td>
<td>Tuition</td>
</tr>
</tbody>
</table>

**Take a course or conference after graduation**

- Before you graduate and while still on payroll, pay for a course or medical conference.
- Schedule the course or medical conference within 6 months of termination.

Professional Educational Plan (PEP) - $650 Reimbursement

You work very hard for your patients’ safety. Make sure you are utilizing your PEP to get reimbursed for expenses you are paying out of your pocket.

### Receive $650 Reimbursement Every Plan Year For One Of The Following

<table>
<thead>
<tr>
<th>Audio Tapes (MP3s)</th>
<th>Examination Fees</th>
<th>Pulse Oximeter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood Pressure Monitor</td>
<td>Journals for Medical Specialty Societies</td>
<td>Scrubs</td>
</tr>
<tr>
<td>Board Exam Fees</td>
<td>License Application</td>
<td>Stethoscope</td>
</tr>
<tr>
<td>Books and eBooks</td>
<td>Medical Equipment</td>
<td>Surgical Loupes</td>
</tr>
<tr>
<td>Dictation Recorder</td>
<td>Mobile Electronic Medical Devices (Laptops, Smart Phones, Tablets)*</td>
<td>Surgical Shoes (clogs)</td>
</tr>
<tr>
<td>Dues</td>
<td>Pen Light</td>
<td>Videos Tapes (DVDs, CDs)</td>
</tr>
</tbody>
</table>

1. You can receive more than one book only if each book has a different title.
2. The maximum reimbursement for one Mobile Electronic Medical Device is limited to 75% of the total device cost up to $650.
3. Only one mobile device per participant per Plan Year (July 1 – June 30).
4. Mobile devices will not be reimbursed if purchased in the last 6 months of your residency.

**Carryover Your Balance To The Next Plan Year**

If you have not used your full benefit, you can rollover the balance and use it in the next plan year.
NYC H+H Child Care Reimbursement Benefit

The child care benefit assists you in paying a portion of your child care expenses. Every calendar year, you are eligible to receive up to $3,500 per household. The plan follows IRS Publication 503 guidelines to keep the benefit tax-free. Every bit counts when it comes to day care, so don’t forget to apply for this great reimbursement benefit!

NYC H+H Childcare Reimbursement Benefit - For Children under age 13 $3,500 Reimbursement

- We recognize the financial impact of starting a family while going through residency.
- If you are paying for a caregiver to take care of a child while you and your spouse are at work, you can submit proof and receive up to $3,500 each calendar year (January - December).

<table>
<thead>
<tr>
<th>Family Member</th>
<th>Babysitter / Nanny</th>
<th>Au Pair</th>
<th>Nursery School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-school</td>
<td>Recreational Day Camp</td>
<td>Before School Program</td>
<td>After School Program</td>
</tr>
<tr>
<td>Housekeeper / Maid / Cook</td>
<td>Childcare Facility</td>
<td>Childcare at your home or another person’s house</td>
<td>Childcare programs below Kindergarten</td>
</tr>
</tbody>
</table>
Medical
Your primary source of medical and prescription drug coverage is your hospital/employer. To have this coverage, you must enroll for it through your hospital’s/employer’s benefits department.

Supplemental Reimbursements
The Plan will reimburse you for out-of-pocket expenses you incur from your primary medical, dental and prescription drug carriers.

Types of Supplemental Reimbursement Benefits
1. Dental - Up to $1,000
2. Major Medical - Up to $1,000
3. Obstetrical - Up to $1,000
4. Newborn - Up to $1,000
5. Outpatient Mental Health - Up to $5,000
6. Prescription Drugs - Up to $750

Transgender Benefits Are Part of Your Supplemental Coverage
Transgender benefits are provided to those who need access to medical services such as psychotherapy, hormone treatment and surgery to develop the physical characteristics of their desired gender. Transgender benefit coverage includes culturally appropriate, knowledgeable primary care and prescription drug care, and access to gender-specific care, transition-related care and mental health outpatient care.

- **Supplemental Outpatient Mental Health Benefit:** Reimburses up to $5,000.
- **Supplemental Major Medical Benefit:** Reimburses up to $1,000.
- **Supplemental Prescription Drug Benefit:** Reimburses up to $750.
Supplemental Newborn Reimbursement Benefit $1,000 Reimbursement

- If you have any unreimbursed medical expenses for the first 60 days of your child’s life, such as Pediatrician’s fees for in-hospital newborn care or circumcision performed by a certified mohel, requests for children up to 24 months of age can be submitted for reimbursement.
- You can also use this benefit for Childbirth education for up to six group sessions or 3 – 4 private sessions conducted by an accredited practitioner. Accreditation through one of the following organizations is required: CEA-International Childbirth Education Association; American Academy of Husband Coached Childbirth Education Association; ASPO-National Organization for the Lamaze Method; Childbirth Education Specialist, Inc.

Supplemental Outpatient Mental Health Reimbursement Benefit $5,000 Reimbursement

- You can get reimbursed up to $160 per outpatient mental health visit with an eligible certified and licensed provider.
- Your eligible provider must complete your claim form(s) with the exact date(s), diagnosis and procedure codes for which services were rendered.

Supplemental Prescription Drug Benefit $750

- This supplemental prescription drug coverage should be used with your employer’s primary prescription drug plan.
- The Plan highly recommends that you enroll in the employer’s prescription drug plan for yourself and, if applicable, your family. Whenever possible, use your primary prescription drug plan coverage before using this benefit.
- Prescription drug debit cards will be issued at $750 per eligible family member. Members can obtain discounts for prescription drugs at any Express Scripts provider nationwide.

Employee Assistance Program (EAP) with WorkLifeMatters

When life’s challenges get to be more than you anticipated, there’s WorkLifeMatters. It’s a confidential employee assistance program provided through Guardian and Integrated Behavioral Health (IBH). Counselors are available 24/7 and are just a phone call away. WorkLifeMatters offers help for anxiety and depression, relationship issues, and drug and alcohol abuse.
Vision Benefits

It’s easy to take good vision for granted. However, getting your vision checked each year is just as important as your annual physical or annual dental check-up. That’s why the Plan offers vision benefits through Davis Vision, which includes eye exams, eyeglass lenses and frames, and contact lenses.

Vision Benefits At-A-Glance
(Amounts are what YOU pay)

<table>
<thead>
<tr>
<th>VISION BENEFIT</th>
<th>In-Network Benefit</th>
<th>Davis Vision Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>FREE EYE EXAM (one exam every year beginning July 1)</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>CLEAR PLASTIC LENSES (one pair every year beginning July 1)</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>FRAMES (Every July 1) Davis Vision Collection</td>
<td></td>
<td>$0 co-pay for Fashion Frames</td>
</tr>
<tr>
<td>Contact Lenses – In lieu of eye glasses</td>
<td></td>
<td>$0 co-pay for Designer Frames</td>
</tr>
<tr>
<td>SCRATCH PROTECTION PLAN</td>
<td></td>
<td>$0 co-pay for Premier Frames</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$20 for Single Vision Lenses</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$40 for Multifocal Lenses</td>
</tr>
</tbody>
</table>

Out-of-Network Benefit

You will receive a maximum of $50 per year toward an eye exam and $150 toward materials. You must file a claim with Davis Vision to be reimbursed. This applies to eyeglasses or contact lenses.
Dental Benefits with Guardian Insurance

If your address is within the Tri-State Area (NY, NJ, CT) you are defaulted into the Managed Dental Guard (MDG) Plan. This plan lowers your cost for services rendered. You will be assigned a dentist near your home. If you already have a dentist and you want to continue to see that dentist, contact Guardian before July 30th.

If your address is outside of the Tri-State area you will be defaulted into the Dental Guard Preferred (DGP) Plan. This option is typically used for those residents whose family will continue to live outside the Tri-State area. This plan allows you greater choice of dentists but you will pay more for services.

Dental Benefits At-a-Glance
(Amounts are what YOU pay)

<table>
<thead>
<tr>
<th></th>
<th>Managed Dental Guard</th>
<th>Dental Guard Preferred</th>
<th>Freedom to Go to Any Dental Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network Only</td>
<td>Preferred Provider</td>
<td>Non-Preferred Provider</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>$0</td>
<td>$0*</td>
</tr>
<tr>
<td>Diagnostic Visit</td>
<td>$0</td>
<td>20%</td>
<td>20%*</td>
</tr>
<tr>
<td>(including bitewing X-rays)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minor Services</td>
<td>$0 – $316</td>
<td>20%</td>
<td>20%*</td>
</tr>
<tr>
<td>(including crowns and bridges)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Services</td>
<td>$0 – $625</td>
<td>50%</td>
<td>50%*</td>
</tr>
<tr>
<td>(including oral surgery)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontics</td>
<td>$0 – $2,425</td>
<td>$1,800 Lifetime Maximum</td>
<td>$1,800 Lifetime Maximum</td>
</tr>
</tbody>
</table>

*You pay any charges above the Usual and Customary Rate (UCR). There is a $25.00 annual deductible.
HSBP CIR LEGAL SERVICES BENEFIT (CIRLS)

New Education Loan Debt Benefit - Consultation & Paperwork

- You are eligible for an individual education loan consultation at a 60% discounted rate.

- Consultation includes a review of your loan portfolio and a discussion to ensure you are positioned to obtain the maximum savings and lowest payment available. Consultations may be held in-person or conducted over the phone.

- In addition, you can purchase an education loan paperwork processing service to prepare and submit the documentation necessary for your loan repayment option.

- You could potentially save thousands of dollars during the length of your loan.

<table>
<thead>
<tr>
<th>EDUCATION LOAN DEBT BENEFIT</th>
<th>MEMBER RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Consultation</td>
<td>$79</td>
</tr>
<tr>
<td>Initial Paperwork (No Consultation)</td>
<td>$129</td>
</tr>
<tr>
<td>Initial Consultation &amp; Paperwork</td>
<td>$188</td>
</tr>
<tr>
<td>Paperwork (Subsequent Years After Initial Consultation)</td>
<td>$109</td>
</tr>
<tr>
<td>Subsequent Consultations (If Necessary)</td>
<td>$179</td>
</tr>
</tbody>
</table>
**Employment Contract Review Benefit - You Pay Only 50% of the CIRLS Discounted Cost***

- Review of your written contract by an attorney who specializes in physician employment contracts, followed by a discussion about the terms of the contract by phone or in-person.

- Covers contracts for employment in NY, NJ, CT, CA, FL, MA, MD, NM, PA, VA, WA and Washington, DC.

- The cost of the review is discounted to $400 for all CIR members. You will receive an additional discount from CIR Legal Services, which will pay $200 toward the fee. (Typical cost for contract review can range from $600 to $1,300).

- You will only pay $200.

- Receipt of a CIR-prepared post-residency employment contract packet designed to enable you to better understand your contract. Includes a valuable checklist.

*The Contract Review Benefit may only be used once by a CIRLS participant during their residency or fellowship.

**LEGAL SERVICES COVERED AT CIRLS HOSPITALS**

<table>
<thead>
<tr>
<th>Bankruptcy and Debt Problems</th>
<th>Education Loan Debt</th>
<th>Medical Licensure</th>
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<tbody>
<tr>
<td>Consumer Protection</td>
<td>Employment Contract Review</td>
<td>Name Changes</td>
</tr>
<tr>
<td>Credit Rating</td>
<td>Estate Matters</td>
<td>Real Estate</td>
</tr>
<tr>
<td>Criminal Matters</td>
<td>Family Matters</td>
<td>Unemployment Benefits</td>
</tr>
<tr>
<td>Document Review</td>
<td>Immigration</td>
<td>Wills, Living Wills and Powers of Attorney</td>
</tr>
<tr>
<td>Education Law</td>
<td>Landlord – Tenant Problems</td>
<td></td>
</tr>
</tbody>
</table>

For details see the HSBP CIR Legal Services Summary Plan Description found on the CIR website. Click “Members” and then click on your hospital form the drop-down menu.
QI/Patient Safety Educational Benefits

HSBP is committed to offering residents additional education and training to help you deliver safe, efficient, and effective care to your patients.

QI/Patient Safety Conference:

• The Plan will fund a series of QI/Patient Safety Learning Events to disseminate QI/Patient Safety resource information. Once approved, you will be invited to attend these Events.

• There is no registration fee for eligible covered residents to attend these events or to access QI/Patient Safety resource information.

QI/Training Scholarships:

• HSBP will be providing scholarships for eligible covered residents to attend one approved QI/Patient Safety Education and Training program available in the U.S. Participants will be eligible to receive a scholarship of up to $3,000 per residency year to cover expenses related to registration, travel, and tuition.

• Covered residents accessing this benefit are responsible for receiving time off (vacation or education leave time) to attend or participate in these educational opportunities.
Disability Benefits

For purposes of our disability benefits, “Disabled” means you can no longer perform the duties of your occupation due to accidental bodily injury, sickness, or a related medical condition, including pregnancy or childbirth. You must also be under the care of a licensed provider as defined by the State in which you work.

Short-Term Disability (STD):

- Coverage begins on the eighth (8th) day of your disability. The maximum benefit payable is 70% of your weekly salary, up to $875 per week, for up to 26 weeks.
- For complete guidelines, refer to your Summary Plan Description booklet.
- If you are going out on a disability leave, contact your employer as soon as possible.

Long-Term Disability (LTD):

- The LTD plan pays you 70% of your monthly salary, up to a maximum of $3,500 per month.
- LTD benefits typically start if you are still disabled after 26 continuous weeks.
- When you terminate employment, you will have the option to convert this benefit to an individual policy, subject to certain conditions.
Even More Benefits

**Hearing Aid Benefit.** A hearing test should be part of your regular health maintenance plan. Contact EPIC Hearing Healthcare.

**Term Life Insurance.** If you die, a death benefit of $150,000 will be paid to any beneficiary you name. A death benefit of $20,000 will be paid to you if your legal spouse or domestic partner dies from any cause.

**Identity Theft Monitoring.** Enroll in this free service while on your hospital’s payroll. The Virtual Identity Protector (VIP) Program will provide online global monitoring of:
- Bank account numbers
- Credit and debit cards
- Credit scores from all three credit bureaus
- Email addresses
- Medical ID numbers
- Passport numbers
- Phone numbers

Other Important Information and Required Notices can be found in the Summary Plan Description (SPD)/Plan Document.
**CONTACT INFORMATION**

For questions on benefits coverage, please see the information below:

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>ADMINISTRATOR</th>
<th>CONTACT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Guardian Managed Dental Guard (MDG)</td>
<td>Phone: (888) 618-2016&lt;br&gt;Days/Hours: M – F, 9:00 a.m. – 8:00 p.m. ET&lt;br&gt;Website: <a href="http://www.guardiananytime.com">www.guardiananytime.com</a></td>
</tr>
<tr>
<td></td>
<td>Guardian Dental Guard Plan (DGP)</td>
<td>Phone: (800) 541-7846&lt;br&gt;Days/Hours: M – F, 9:00 a.m. – 8:30 p.m. ET&lt;br&gt;Website: <a href="http://www.guardiananytime.com">www.guardiananytime.com</a></td>
</tr>
<tr>
<td>Education Loan Debt</td>
<td>CIR Legal Services (CIRLS)</td>
<td>Phone: (212) 356-8195&lt;br&gt;Days/Hours: M – F, 9:00 a.m. – 5:00 p.m. ET&lt;br&gt;Email: <a href="mailto:cirls@cirseiu.org">cirls@cirseiu.org</a>&lt;br&gt;Website: <a href="http://www.cirseiu.org/legalservices">www.cirseiu.org/legalservices</a></td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Guardian Integrated Behavioral Health (IBH)</td>
<td>Phone: (800) 386-7055 / Emergency assistance 24 hours / 7 days a week&lt;br&gt;Days/Hours: M – F, 9:00 a.m. – 8:00 p.m. ET&lt;br&gt;Website: <a href="https://ibhworklife.personaladvantage.com">https://ibhworklife.personaladvantage.com</a>&lt;br&gt;Username: Matters / Password: wlm70101</td>
</tr>
<tr>
<td>Hearing Aid</td>
<td>EPIC Hearing Healthcare</td>
<td>Phone: (866) 956-5400&lt;br&gt;Identity yourself as a CIR House Staff Benefits Plan Member&lt;br&gt;Days/Hours: M – F, 6:00 a.m. – 6:00 p.m. PT&lt;br&gt;Website: <a href="http://www.epichearing.com/individual-family-plans/already-epic/">www.epichearing.com/individual-family-plans/already-epic/</a></td>
</tr>
</tbody>
</table>
This Benefits-At-A-Glance describes your benefits provided through the House Staff Benefits Plan (HSBP) for you and your covered dependents as of July 1, 2019. The only authorized information concerning your benefits is in writing from the Board of Trustees acting in their official capacity and whose sole decision regarding benefits is final. The Trustees reserve the right to change or discontinue the eligibility rules and the type and amounts of benefits under this Plan at any time. Please read the Summary Plan Description (SPD)/Plan Document.

**CONTACT INFORMATION**

For questions on benefits coverage, please see the information below:

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<thead>
<tr>
<th>BENEFIT</th>
<th>ADMINISTRATOR</th>
<th>CONTACT INFORMATION</th>
</tr>
</thead>
</table>
| Legal Services          | CIR Legal Services Plan (CIRLS)            | Phone: (212) 356-8195  
Days/Hours: M – F, 9:00 a.m. – 5:00 p.m. ET  
Email: cirls@cirseiu.org  
Website: www.cirseiu.org/legalservices |
| Life Insurance          | Guardian Life Insurance                    | Phone: (800) 525-4542  
Days/Hours: M – F, 8:00 a.m. to 6:00 p.m. ET  
Website: www.guardiananytime.com |
| Prescription Drug       | Express Scripts, Inc. (ESI)                | Phone: (866) 439-3658  
Pharmacist only: (800) 235-4357  
TDD for hearing impaired: (800) 972-4348  
Days/Hours: M – F, 9:00 a.m. to 5:00 p.m. ET  
Website: www.express-scripts.com |
| Short-Term Disability   | HSBP Fund Office                           | Phone: (212) 356-8180  
Days/Hours: M – F, 9:00 a.m. – 5:00 p.m. ET  
Email: benefits@cirseiu.org  
Website: www.cirseiu.org/benefits |
| Long-Term Disability    | Davis Vision (Client code: 2200)           | Phone: (800) 999-5431  
automated assistance available 24 hours / 7 days a week  
Days/Hours: M – F, 8:00 a.m. – 11:00 p.m. ET; Sat., 9:00 a.m. – 4:00 p.m. ET;  
Sun., 12:00 p.m. – 4:00 p.m. ET  
Website: www.davisvision.com and enter client code 2200 |
The House Staff Benefits Plan staff can help with all areas of benefits, including questions about appeals, COBRA, reimbursements, ID cards and more. For questions about the Plan, contact the HSBP office.