Your HSBP Benefits-At-A-Glance
NYC Health + Hospitals

BENEFIT FUNDS

CIR

Committee of
Interns and Residents
SEIUHealthcare

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'll save on out-of-pocket expenses if you need non-preventive medical or dental care, or for certain vision care expenses – 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 by:

- Visiting our website (cirseiu.org/benefits and click on your hospital's name)
- Emailing the Benefits Plan office at benefits@cirseiu.org
- Calling the Benefits Plan Office (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 in coverage, complete an enrollment form at orientation. Return the form to your CIR organizer or the CIR Office, Attention: Operations Department within 31 days after your first day of work. Please be sure to name at least one beneficiary for your Life Insurance benefit when filling out the enrollment 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 Life 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 to receive reimbursement.

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				
Abstract Submission	Car Rentals	Hotels / Lodging	Planes / Trains	Registration
Cab Rides	Gas & Tools	Meals	Posters	Tuition

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) - $750 Reimbursement

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

Receive $750 Reimbursement Every Plan Year For One Of The Following		
Audio Tapes (MP3s)	Examination Fees	Pulse Oximeter
Blood Pressure Monitor	Journals for Medical Specialty Societies	Scrubs
Board Exam Fees	License Application & Fees	Stethoscope
Books and eBooks[1]	Medical Equipment or Medical Recorder	Surgical Loupes
Dictation Recorder	Mobile Electronic Medical Devices (Laptops, Smart Phones, Tablets)*	Surgical Shoes (clogs)
Dues	COVID-19 Medical Equipment	Videotapes (DVDs, CDs)

[1] You can receive more than one book only if each book has a different title.

* The maximum reimbursement for one Mobile Electronic Medical Device is limited to 75% of the total device cost up to $750. Only one mobile device per participant per Plan Year (July 1 – June 30). Mobile devices will not be reimbursed if purchased in the last 6 months of your residency.

Carry Over 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.

PEP Tax Implication

Due to a recent tax law, this may influence how you may choose to use your education benefit. Please note that if you decide to use $600 or more of your education benefit toward initial licensure fees, you will now need to report this as taxable income on your annual tax filing.

CATALYST™

Rosetta Stone®

Gain a skill that lasts a lifetime.

Rosetta Stone® Catalyst™
Designed for language learners at all levels, from beginner to advanced.

This award-winning, self-paced, and interactive program from Rosetta Stone is completely adaptable to your busy schedule, and is now available to a select group.

Key Features

- **Initial assessment and program placement** allows customized training with engaging and relevant content just for you.
- **Access to over 7,000 hours of Rosetta Stone learning content**, much of it tailored to professional situations and specific job functions.
- **Award-winning mobile apps** for iPhone and Android smartphones and tablets let you learn on the go.
- **Available in 24 languages** so you can meet your learning goals.

SUPPORTED LANGUAGES

- Arabic
- Chinese *(Mandarin)*
- Dutch
- English *(US)*
- English *(UK)*
- Filipino *(Tagalog)*
- French
- German
- Greek
- Hebrew
- Hindi
- Irish
- Italian
- Japanese
- Korean
- Persian *(Farsi)*
- Polish
- Portuguese *(Brazil)*
- Russian
- Spanish *(Latin)*
- Spanish *(Spain)*
- Swedish
- Turkish
- Vietnamese

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).

Caregiver Can Be One of The Following			
Family Member	Babysitter / Nanny	Au Pair	Nursery School
Pre-school	Recreational Day Camp	Before School Program	After School Program
Housekeeper / Maid / Cook	Childcare Facility	Childcare at your home or another person's house	Childcare programs below Kindergarten

Supplemental Dental Reimbursement Benefit — $1,000 Reimbursement

This benefit supplements your dental coverage. The plan pays 20% of what your dental carrier pays the provider, up to a maximum of $1,000 per person, per plan year (July1-June30). Submit your Explanation of Benefits (EOB) with a reimbursement form found on the CIR website (cirseiu.org/benefits and click on your hospital's name).

Supplemental Major Medical Reimbursement Benefit — $1,000 Reimbursement

This benefit supplements your medical coverage. The plan pays 20% of what your medical carrier pays the provider, up to a maximum of $1,000 per person, per plan year (July1-June30). Submit your Explanation of Benefits (EOB) with a reimbursement form found on the CIR website (cirseiu.org/benefits and click on your hospital's name).

Supplemental Obstetrical Reimbursement Benefit — $1,000 Reimbursement

Lactation Classes, as well as breast pumps and accessories are eligible for this reimbursement.

Medical

Your primary source of medical and prescription drug coverage is your hospital/employer. To be eligible for 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 insurer.

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 and surgical care to transition to the appropriate gender. Transgender benefits coverage includes knowledgeable primary care, HRT and prescription medication, access to gender-specific and transition-related care as well as 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.

This is a sample of the Prescription ID card, which includes your CIR Member ID number. You will receive this ID card in the mail from the insurer. Only the primary card holder's name will appear on the ID card.

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.

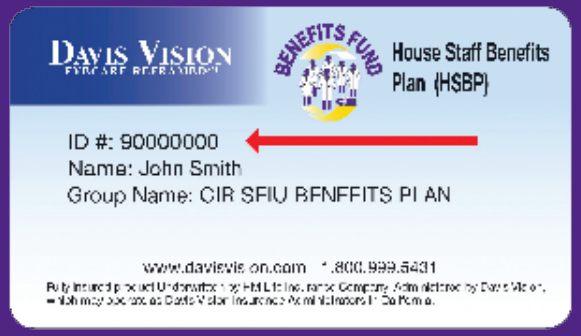
Supplemental Prescription Drug Benefit — $750

- 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

We are here to support you in managing life's challenges. It's a free 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.

- Anxiety
- Dependent Care & Caregiving
- Depression
- Drug & Alcohol Dependency
- Education
- Grief Assistance
- Legal & Financial
- Lifestyle & Fitness Management
- Parenting
- Pet Care
- Work Issues
- And More



This is a sample of the Vision ID card, which includes your CIR Member ID number. You will receive this ID card in the mail from the insurer. Only the primary card holder's name will appear on this ID card.

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 routine 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)

	VISION BENEFIT		
In-Network Benefit	Davis Vision Provider		
FREE EYE EXAM (one exam every year beginning July 1)	$0		
CLEAR PLASTIC LENSES (one pair every year beginning July 1)	$0		
FRAMES (Every July 1) Davis Vision Collection	$0 co-pay for Fashion Frames	$0 co-pay for Designer Frames	$0 co-pay for Premier Frames
CONTACT LENSES – In lieu of eye glasses	$0 for Collection Contacts and lens fitting. Or, Non-Collection Contacts: 15% discount of balance and lens fitting fee		
SCRATCH PROTECTION PLAN	$20 for Single Vision Lenses	$40 for Multifocal Lenses	
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 or during the periods of open enrollment (either in July or January).

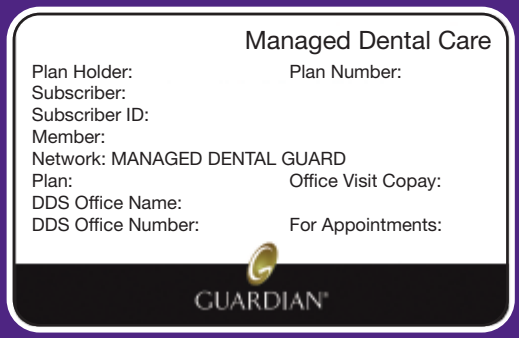
If your address is outside of the Tri-State area you will be defaulted into the Dental Guard Preferred (DGP) Plan. This option is typically used for those residents whose family will continue to live outside the Tri-State area. This plan allows you greater choice of dentists but you will pay more for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

Dental Benefits At-A-Glance

(Amounts are what YOU pay)

	MANAGED DENTAL GUARD	DENTAL GUARD PREFERRED Freedom to Go to Any Dental Provider	
	In-Network Only	Preferred Provider	Non-Preferred Provider
PREVENTIVE CARE	$0	$0	$0*
DIAGNOSTIC VISIT (including bitewing X-rays)	$0	20%	20%*
MINOR SERVICES (including crowns and bridges)	$0 – $316	20%	20%*
MAJOR SERVICES (including oral surgery)	$0 – $625	50%	50%*
ORTHODONTICS	$0 – $2,425	$1,800 Lifetime Maximum	$1,800 Lifetime Maximum

*You pay any charges above the Usual and Customary Rate (UCR). There is a $25.00 annual deductible.



This is a sample of the Dental ID card. You will receive this ID card in the mail from the insurer. Each family member will receive their own ID card.

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.

EDUCATION LOAN DEBT BENEFIT	MEMBER RESPONSIBILITY
Initial Consultation	$79
Initial Paperwork (No Consultation)	$129
Initial Consultation & Paperwork	$188
Paperwork (Subsequent Years After Initial Consultation)	$109
Subsequent Consultations (If Necessary)	$179

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		
Bankruptcy and Debt Problems	Education Loan Debt	Medical Licensure
Consumer Protection	Employment Contract Review	Name Changes
Credit Rating	Estate Matters	Real Estate
Criminal Matters	Family Matters	Unemployment Benefits
Document Review	Immigration	Wills, Living Wills and Power of Attorney
Education Law	Landlord – Tenant Problems	

For details see the HSBP CIR Legal Services Summary Plan Description found on the CIR webiste. Click “Benefits” and then click on your hospital from 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/Training Scholarships:

- HSBP provides 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 securing time off (vacation or education leave time) to attend or participate in these educational opportunities.

Committee of Interns and Residents
SEIU Healthcare
Patient Care Trust Fund

To learn more about PCTF grants and view our grant calendar, please visit www.cirseiu.org/pctf or contact the Patient Care Trust Fund at PCTF@cirseiu.org or 212-356-9815.

Patient Care Trust Fund (PCTF)

The Patient Care Trust Fund (PCTF) is a non-profit foundation established by CIR members to support patient care and safety improvements in the NYC Health + Hospitals system.

Each academic year, the PCTF provides eligible house staff with significant grants to lead clinical research and quality improvement projects at their facilities, obtain cutting-edge medical equipment and training materials for their programs, and partner with community-based organizations to impact population health in medically-underserved communities. The PCTF also offers a small “Holiday Grant” for residents in Pediatrics and Pediatric subspecialty programs to host festive, end-of-year celebrations and events for their patients.

Grant applications open and close at different times between September and March of each academic year. Before each grant cycle, PCTF staff will hold “how to apply” information sessions and events at your hospital. Only interns, residents, or fellows employed by NYC Health + Hospitals or by Mt. Sinai at Elmhurst Hospital may apply for PCTF funding.

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 IdentityForce Program will provide online global monitoring of:

- Bank account numbers
- Credit and debit cards
- Credit scores from one credit bureau
- 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:

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Dental Group # G-417732	Guardian Managed Dental Guard (MDG) Guardian Dental Guard Preferred (DGP)	Phone: (888) 618-2016 Days/Hours: M – F, 9:00 a.m. to 8:00 p.m. EST Website: www.guardiananytime.com Phone: (800) 541-7846 Days/Hours: M – F, 9:00 a.m. to 8:30 p.m. EST Website: www.guardiananytime.com
Education Loan Debt	CIR Legal Services (CIRLS)	Phone: (212) 356-8195 Days/Hours: M – F, 9:00 a.m. to 5:00 p.m. EST Email: cirls@cirseiu.org Website: www.cirseiu.org/legalservices
Employee Assistance Program (EAP)	Guardian Integrated Behavioral Health (IBH)	Phone: (800) 386-7055 / Emergency access 24/7 Days/Hours: M – F, 9:00 a.m. to 8:00 p.m. EST Website: https://ibhworklife.personaladvantage.com Username: Matters / Password: wlm70101
Hearing Aid	EPIC Hearing Healthcare*	Phone: (866) 956-5400 *Identify yourself as a CIR House Staff Benefits Plan Member Days/Hours: M – F, 6:00 a.m. to 6:00 p.m. EST Website: www.epichearing.com/individual-family-plans/already-epic/

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CONTACT INFORMATION

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Legal Services	CIR Legal Services Plan (CIRLS)	Phone: (212) 356-8195 Days/Hours: M – F, 9:00 a.m. to 5:00 p.m. EST Fax: (212) 504-3057 Email: cirls@cirseiu.org Website: www.cirseiu.org/legalservices
Life Insurance Group # G-348692	Guardian Life Insurance	Phone: (800) 525-4542 Days/Hours: M – F, 8:00 a.m. to 6:00 p.m. EST Fax: (610) 807-2724 Website: www.guardiananytime.com
Prescription Drug Group # JRGA	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. EST Website: www.express-scripts.com
Short-Term Disability Long-Term Disability	HSBP Fund Office	Phone: (212) 356-8180 Days/Hours: M – F, 9:00 a.m. to 5:00 p.m. EST Email: benefits@cirseiu.org Website: www.cirseiu.org/benefits
Vision	Davis Vision (Client code: 2200)	Phone: (800) 999-5431 / automated assistance available 24/7 Days/Hours: M – F, 8:00 a.m. to 11:00 p.m. EST; Sat., 9:00 a.m. to 4:00 p.m. EST; Sun., 12:00 p.m. to 4:00 p.m. EST Website: www.davisvision.com and enter client code 2200

This Benefits-At-A-Glance describes your benefits provided through the HSBP Trustees for you and your covered dependents as of July 1, 2020. The only authorized information concerning your benefits is in writing from the 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 for more information.

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.

BENEFIT FUNDS

Committee of Interns and Residents
SEIUHealthcare®

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