



CIR has ADDED Two New Benefits for HSBP Harbor-UCLA, LAC-USC, MLK-OPC-CDU & Rancho Los Amigos HSOs!

Common Terms
Co-insurance - The patient share of the costs of a covered service, calculated as a percentage of the allowed amount for the service.
Co-Payment - A fixed amount you pay for a covered health care service.
Explanation of Benefits (EOB) - Is a statement sent by your dental and major medical insurance company explaining what services were paid for on their behalf and what you owe.
HSBP - (House Staff Benefits Plan) - Plan that administers your CIR Benefits
Plan Year - A 12-month period of benefit coverage. HSBP Plan Year is July 1 - June 30.
Reimbursement - A dollar amount paid back to you to cover some out-of-pocket costs.
Supplemental Benefit - Secondary coverage that will reimburse you up to a certain dollar amount per year once you submit proof of payment for covered services.

Frequently Asked Questions (FAQ)

Q: What documents do I need to receive reimbursement?

A: In order for your claim to be processed, we will need to see the Explanation of Benefits form (EOB) from the insurance carrier. This step is necessary in order for HSBP to process your reimbursement.

Q: When can I add a dependent?

A: HSBP has two open enrollment periods each plan year: December 1 - 31 with an effective date of January 1 and June 1 - 30 with an effective date of July 1. You will need to complete the "**Update Form**" or go to CIR website. You will send this form electronically through a secure site.

A: If you have a new dependent as a result of marriage, birth or adoption(s) on coverage. Within 30 days of the event you will need to complete the "**Update Form**" or go to CIR website. You will send this form electronically through a secure site.

Q: How much will I receive for my out-of-pockets costs?

A: You and your eligible dependents will receive 50% of the amount your primary coverage paid the provider up to \$1,000* per person per plan year for dental and 50% of the amount your primary coverage paid the provider up to \$1,000* per person per plan year for major medical services. See examples on right.

A: If you paid a co-payment to see a provider for services, we will reimburse you and your dependent(s) at 100%. This reimbursement will also be counted towards the \$1,000 amount per person per plan year. See example on right.

Q: If I don't have any dental or medical coverage insurance, can I still get reimbursed for supplemental coverage?

A: You will need to be enrolled in a major medical and/or dental plan with an insurance carrier in order to receive a reimbursement from HSBP Supplemental Major Medical and/ or Supplemental Dental Benefit Plans.

SUPPLEMENTAL DENTAL BENEFIT EXAMPLE*

The Plan will pay 50% of what your dental insurance carrier pays the dental provider. You will be reimbursed up to \$1,000* per person per plan year July 1 - June 30. The reimbursement will never be more than what you owe.

Amount Dental Provider Charged For Services	Amount Dental Insurance Carrier Paid To The Dental Provider	Member Owes	HSBP Will Reimburse 50% Of \$300
\$504.00	\$300.00	\$204.00	\$150

* You can never receive more than what you paid out-of-pocket up to 50%.

SUPPLEMENTAL MEDICAL BENEFIT EXAMPLE*

Co-payment

The Plan will reimburse for co-pay amounts for office visits, out-patient diagnostic tests (x-rays, lab tests, etc.), emergency room care and hospital admissions at 100% provided an Explanation of Benefits (EOB) is submitted with the claim form.

Office Visit Co-payment	Member Owes	HSBP Will Reimburse 100%
\$20.00	\$20.00	\$20.00

Co-insurance

The Plan will reimburse 50% of the amount your primary coverage paid the provider. You will be reimbursed up to \$1,000* per person per plan year July 1 - June 30. The reimbursement will never be more than what you owe.

Medical Service Charged To Your Medical Carrier	Amount Your Primary Carrier Would Pay	Member Owes	HSBP Will Reimburse You 50%
\$1,000	\$400.00	\$600.00	\$200.00

* You can never receive more than what you paid out-of-pocket up to 50%.

Smoking Cessation Benefit Limit

Smoking Cessation expenses are covered under the Major Medical Reimbursement Benefit. It is subject to the \$1,000 per person per plan year. If you want to quit smoking this plan will reimburse you up to \$125 for group sessions and hypnosis for you and your eligible dependent(s).
The Smoking Cessation benefit can also be used to reimburse you and your dependent(s) for nicotine patches and gum. Acceptable programs sponsored by the American Lung Association and California Smoker's Helpline No Butts.

HSBP Benefits Office

Email: benefits@cirbenefitfunds.org, Phone: (212) 356-8180
Office Hours: Mon- Fri - 9am - 5pm EST