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(HTML VERSION): IMPORTANT BENEFITS INFORMATION: Summary of Material Modifications

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SUMMARY OF MATERIAL MODIFICATIONS PLEASE READ NOW!

The information below is a Summary of Material Modifications (“SMM”) to the House Staff Benefits Plan (“HSBP” or the “Plan”). This SMM advises you of a change in the information previously presented to you. Please read this SMM and if you have any questions, contact the Benefits Office at 212-356-8180.

We write to advise you of several changes made to the Plan.

1) Effective January 1, 2021, the Plan has expanded the types of reimbursements provided by the Professional Education Benefit to include Fellowship application fees.

The Fellowship application fee is in addition to the items eligible for reimbursement shown in the Professional Education Benefit Benefits-At-A-Glance. The maximum amount of the benefit payable per participant per Plan Year remains the same, and the claims process is unchanged. Please consult your Benefits-At-A-Glance for more information.

2) The Trustees have amended the Los Angeles County Summary Plan Description (the “LAC SPD”) to clarify the Plan terms regarding the Plan Year.

The section titled “When Do Benefits Start?” on page 2 of the 2017 LAC SPD is deleted in full and replaced with the following:

You become eligible for benefits based on the day you go on your employer’s payroll.
You must work a minimum of 20 hours per week and contributions from your employer must be received by House Staff Benefits Plan on your behalf.

Please note, employees who are hired outside the start of the Plan Year (usually July 1) will be eligible for benefits as of the date they go on their employer's payroll, but their initial benefit cycle will run from the date they go on their employer's payroll through June 30th of the following year (or until the date of termination, whichever is earlier). If you are hired in June, your first benefit cycle will be longer than twelve (12) months; however, you are not entitled to any additional benefits beyond what is offered during the subsequent twelve (12) month Plan Year. Your second benefit cycle will begin the following July 1 and last until the following June 30th and will correspond with the Plan Year.

For Example:

If you go on your employer's payroll on June 25, 2021, your initial benefit cycle will be June 25, 2021 through June 30, 2022. You will be eligible for benefits as of June 25, 2021. The maximum benefits that you are eligible for during this initial benefit cycle will be the maximum benefits that are available for the Plan Year that begins on July 1, 2021 and ends on June 30, 2022.

The following year, your benefit cycle will be July 1, 2022 through June 30, 2023 and will correspond with the Plan Year.

All other eligibility and termination rules will remain the same.

3) Finally, upon review, the Trustees have corrected the terms of the Major Medical Benefit (supplemental) to remove the exclusion for "mental, psychoneurotic and personality disorders."

If you have any questions regarding the information contained in this SMM, please contact the Benefits Office at 212-356-8180.

Sincerely,
CIR Benefits Office

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