

Your HSBP Benefits-At-A-Glance:

Cambridge Health Alliance



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, as it describes your benefits provided through the House Staff Benefits Plan (HSBP) for you and your covered dependents as of July 1. 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. You can also learn more by:

- Visiting our website (cirseiu.org/benefits under your hospital's name)
- Emailing the Fund office at benefits@cirbenefitfunds.org
- Calling the Fund 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 AND 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, there are circumstances where special enrollment is possible. Please see [here](#) for a HIPAA Notice of Special Enrollment Rights.

● During Open Enrollment (July or January), please note that:

- You need to provide a Social Security Number (SSN) for you or your covered dependents. You will also need to provide a copy of a marriage license or birth certificate(s) for children; if you are missing either of these documents you can submit [this](#) affidavit instead via [this](#) update form.
- If you are enrolling a domestic partner, you'll need to submit the Domestic Partnership application found on cirseiu.org/benefits by selecting your hospital's name.

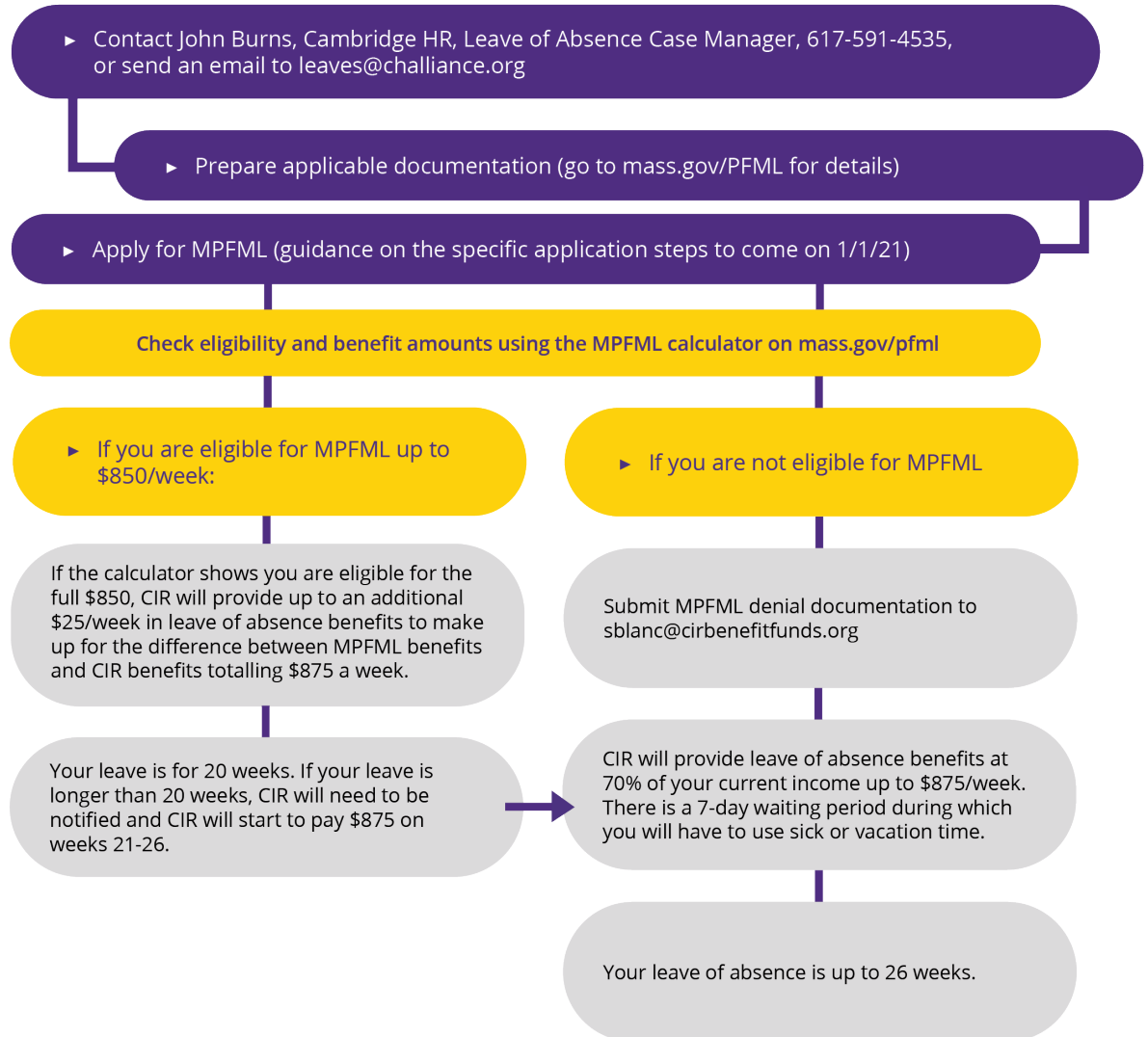


Visit mass.gov/PFML for more information

CHA Cambridge

You work at CHA Cambridge and want to take a leave of absence.

You will have a 7-day waiting period in which you may have to use sick or vacation time.



Vision Benefits with Davis Vision

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 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 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 eyeglasses (every year beginning July1)	\$0 for Collection Contacts and lens fitting. Or, Non-Collection Contacts: 15% discount off the balance and lens fitting fee.
TINTING OF PLASTIC LENSES AND SCRATCH RESISTANT COATING	\$0

Out-of-Network Benefit

If you choose an out-of-network provider, you will receive a maximum of \$50 per year toward an eye exam and \$150 toward eyeglasses or contact lenses. You must file a claim with Davis Vision to be reimbursed. This applies to eyeglasses or contact lenses.



ID #: 900XXXXX

Name: John Smith

Affiliation: CIR SEIU BENEFITS PLAN

www.davisvision.com | 1.800.999.5431

Fully insured product Underwritten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.

This is a sample of the Davis 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 cardholder's name will appear on this ID card.

Dental Benefits with Guardian Insurance - Group #G417732

The Dental Guard Preferred (DGP) is a Preferred Provider Organization (PPO) which allows you and your dependent(s) to use either a dentist who is participating in the PPO plan or any dentist you choose. If you choose a Preferred Provider your costs will be less.

Dental Benefits At-A-Glance <small>(Amounts are what YOU pay)</small>	DENTAL GUARD PREFERRED	
	Preferred Provider	Non-Preferred Provider
PREVENTATIVE CARE	\$0	\$0*
DIAGNOSTIC VISIT <small>(Including bitewing X-rays)</small>	20%	20%*
MINOR SERVICES <small>(Including crowns and bridges)</small>	20%	20%*
MAJOR SERVICES <small>(Including oral surgery)</small>	50%	50%*
ORTHODONTICS	\$1,800 Lifetime Max	

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



This is a sample of the Guardian Dental ID card. You will receive this ID card in the mail from the carrier. Only the primary card holder's name will appear on this ID card.



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 \$3,500 per month in the event of disability.
- LTD benefits typically start if you are still disabled after 26 continuous weeks.
- During your training and upon termination of employment, you have the option to obtain a guaranteed individual policy subject to certain conditions.

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 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.

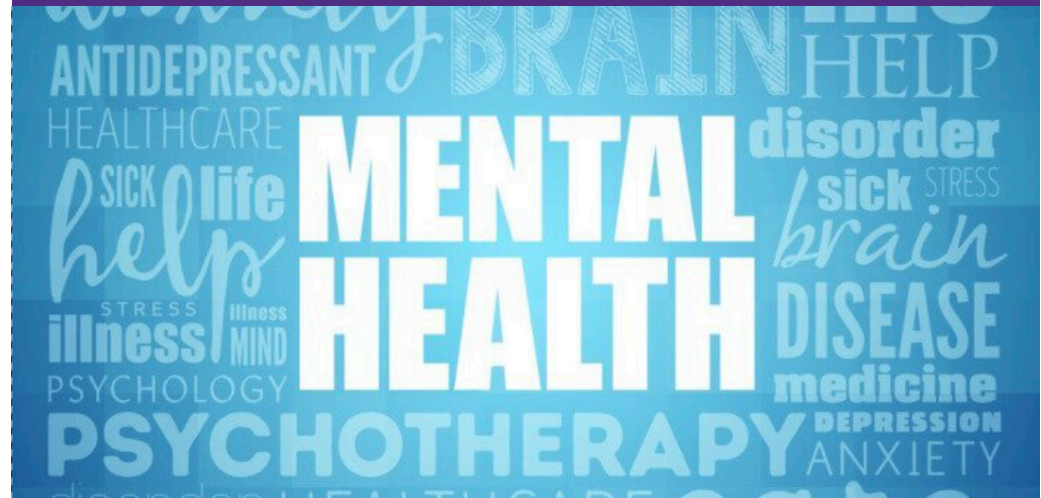


**We are here
to support you
in managing
life's challenges.**

WorkLifeMatters is a free confidential employee assistance program provided through Guardian and Uprise Health (f.k.a. Integrated Behavioral Health).



Employee Assistance Program (EAP)



Counselors are available 24/7 and are just a phone call away. WorkLifeMatters offers help to assist you with family and personal issues you might be facing or questions you might have.

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

Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Dental – #G417732	Guardian Dental Guard Preferred (DGP)	Phone: Days/Hours: Website:	(800) 541-7846 Monday - Friday, 9:00 am to 8:30 pm EST www.guardiananytime.com
Employee Assistance Program (EAP)	Guardian Integrated Behavioral Health (IBH)	Phone: Days/Hours: Website:	(800) 386-7055 Monday - Friday, 9:00 a.m. to 8:00 p.m. EST: Emergency access 24/7 https://ibhworklife.personaladvantage.com (Username: Matters / Password: wim70101)
Short-Term Disability Long-Term Disability	HSBP Funds Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday - Friday, 9:00 am to 5:00 pm EST benefits@cirbenefitfunds.org www.cirseiu.org/benefits
Vision	Davis Vision Client Code: 2200	Phone: Days/Hours: Website:	(800) 999-5431 Monday - Friday, 8:00 a.m. to 11:00 p.m. EST; Saturday, 9:00 a.m. to 4:00 p.m. EST; Sunday, 12:00 p.m. to 4:00 p.m. EST; automated assistance available 24/4 www.davisvision.com and enter client code 2200

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The House Staff Benefits Plan staff can help
with questions about your benefits.
For questions contact the HSBP Fund Office:



10-27 46th Avenue, Suite 300-2

Long Island City, NY 11101

Phone: [\(212\) 356-8180](tel:(212)356-8180)

Monday - Friday 9:00 am - 5:00 pm EST

EST Fax: (212) 356-8181

Email: benefits@cirbenefitfunds.org

