

Your VHHSBP Benefits-At-A-Glance:

Voluntary Hospitals House Staff Benefits Plan - Hoboken and Christ



Notes

Welcome to the Voluntary Hospitals House Staff Benefits Plan (VHHSBP)!

The VHHSBP Trustees understand how important it is for you to have top-notch healthcare coverage.

Once you enroll, you'll save on out-of-pocket expenses if you need non-preventative 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 and click on 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 rights, please read the Summary Plan Description (SPD) — also located on the CIR website under “Benefits” — which serves as the Plan Document.

**With best wishes for a successful and fulfilling medical career,
Your VHHSBP Trustees**

When You Can Get Supplemental Benefits and Who Can You Cover

To enroll in coverage, complete an enrollment form and return it to your CIR organizer within 31 days of your first day of work. 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 in 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.



Your Medical Benefits

To provide the best care you can, you need to be at your healthiest. If you need care, the Plan provides wide-ranging healthcare coverage — including free preventative care at no cost. Empire Blue Cross Blue Shield has over 40,000 providers in its network. Chances are very high there are network providers near you.

	IN-NETWORK	OUT-OF-NETWORK
OFFICE VISITS AND LIVEHEALTH ONLINE	\$20 per visit	Deductible and 30% coinsurance
PREVENTATIVE CARE	\$0	Deductible and 30% coinsurance
DIAGNOSTIC PROCEDURES	\$0	Deductible and 30% coinsurance
EMERGENCY ROOM	\$100 per visit (waived if admitted to hospital within 24 hours)	\$100 per visit (waived if admitted to hospital within 24 hours)
HOSPITAL SERVICES	\$0	Deductible and 30% coinsurance
SURGERY (outpatient, not done in a hospital; including pre-surgical testing and anesthesia)	\$0	Deductible and 30% coinsurance
BEHAVIORAL HEALTHCARE		
Outpatient	\$20 co-payment per visit	Deductible and 30% coinsurance
Inpatient	\$0	Deductible and 30% coinsurance

Empire Blue Cross Blue Shield
 An Anthem Company

CIR VOLUNTARY HOSPITALS HOUSE STAFF BENEFITS PLAN

FIRSTNAME LASTNAME _____ **EMPIRE POS** _____

Member ID: **V2T123M45678**

Group No: **720070000M** Office Visit Copay **\$20**
 BS/BC Plan Code: **754** ER Copay **\$100**

Coverage(s):
 Medical

Empire Blue Cross Blue Shield
 An Anthem Company

www.empireblue.com
 Member & Provider Svcs. 1-844-243-5566
 24/7 NurseLine 1-800-337-4770

MEMBERS: Possession or use of this card does not guarantee payment. To submit a claim, log in to empireblue.com and print/complete a claims form.

PROVIDERS: Submit all claims to your local BCBS Plan. Be sure to include the member's 3-digit prefix found at the beginning of their ID number if Medicare is primary submit Medicare claims to Medicare.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.
Empire HealthChoice Assurance, Inc. provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

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

Transgender Benefits

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 transition-related care as well as mental health outpatient care.



LiveHealth Online

What is LiveHealth Online?

LiveHealth Online

- Available to access through a computer or mobile device with internet access, whether at home, in the office or on the go.
- Connects you to in-network board-certified doctors 24 hours a day, 7 days a week, 365 days a year. Doctors can ePrescribe medicines using local pharmacies (where applicable).
- Provides Spanish language services through Cuidado Médico on LiveHealth Online.
- Connects you to in-network licensed psychologists and therapists by appointment only.
- Accepts member payments via Visa, MasterCard, American Express, and Discover.
- Secure, convenient, and easy-to-use.

LiveHealth Online is a trade name of Health Management Corporation. All rights reserved. Powered by American Well Corporation.

Your Account Securely Stores Your Personal and Health Information

You can feel confident knowing that you can easily connect with doctors when you need help obtaining information about medical conditions, sharing your health history, and scheduling online visits at times that fit your schedule.

The steps to set up an appointment with a therapist using **LiveHealth Online Psychology** are very similar to seeing a doctor. You need to select **LiveHealth Online Psychology** to see available therapists and schedule an appointment.

Questions about how to use LiveHealth Online?

Call toll free at **1-888-LiveHealth (548-3432)** or email **help@livehealthonline.com**. If you send us an email, please include your name, email address, and a phone number where we can reach you.

¹ Prescription availability is defined by physician judgment and state regulations. Visit the homepage of livehealthonline.com to view the service map by state.

² Appointments subject to availability of a therapist.

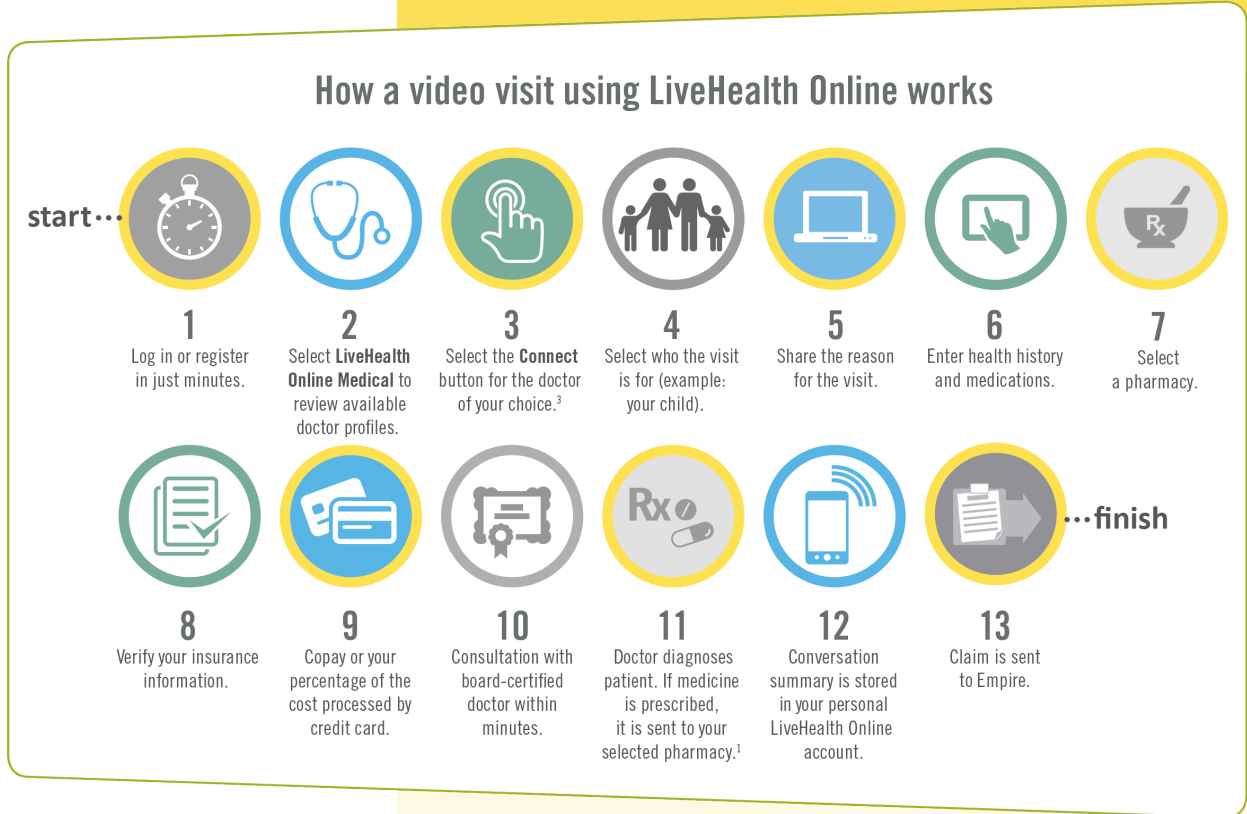
³ Select a doctor licensed to practice in the state where you're physically located. If that doctor is seeing another patient, you can choose to go to an online waiting room or you can select another doctor who is available at that moment.

Psychologists or therapists using LiveHealth Online cannot prescribe medications.

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire.

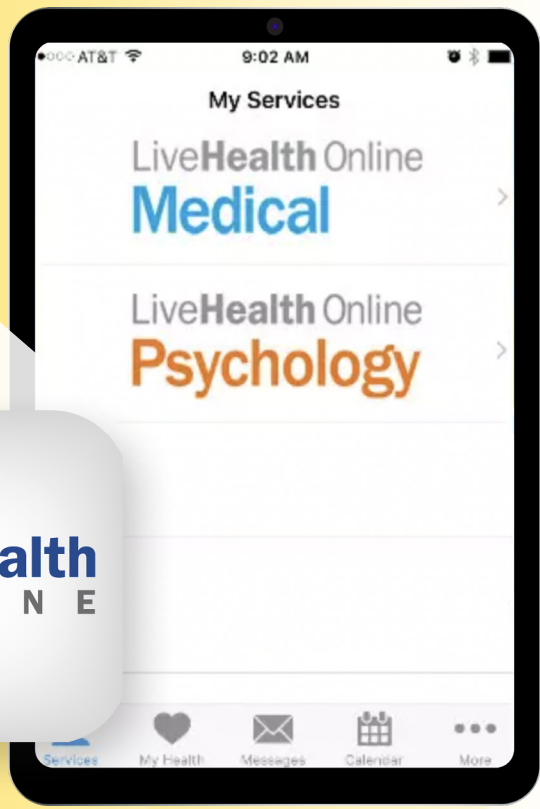
Services provided by Empire HealthChoice HMO, Inc., licensee of the Blue Cross and Blue Shield Association, an association of Independent Blue Cross and Blue Shield plans.



What is LiveHealth Online?



The mobile experience is easy too – our app is available on both iOS and Android devices.



LiveHealth Online – Psychology Visits Common Behavioral Health Concerns

Licensed therapists consult with patients who have a variety of concerns, such as:

- Stress
- Anxiety
- Depressed Mood
- Relationship or parenting issues
- Grief
- Panic attacks
- Coping with an illness

Online visits with a therapist are by appointment only. E-Prescribing is not available at this time for therapy



Future Moms - Program

As soon as you find out you're pregnant, sign up for Empire *Future Moms* Program at no cost to you. Get 24/7 access to the personalized support you need to have the healthiest pregnancy possible. *Future Moms* has you covered every step of the way. All you need to do is call (800) 828-5891. It's that easy!



Being A Healthy Mom Has Its Perks

- 24/7 access to an obstetrics nurse coach to guide you through your pregnancy. A nurse coach will help you make good choices throughout your pregnancy and help you follow your doctor's care plan for a healthy pregnancy and delivery.
- A maternity care diary packed with tips for a health pregnancy. There's also space to track your doctor appointments, as well as changes in your body and feelings during your pregnancy.
- The Mayo Clinic Guide to a Healthy Pregnancy to show you what changes you can expect over the next nine months.
- Access to dietitians, pharmacists and social workers, if you need them.

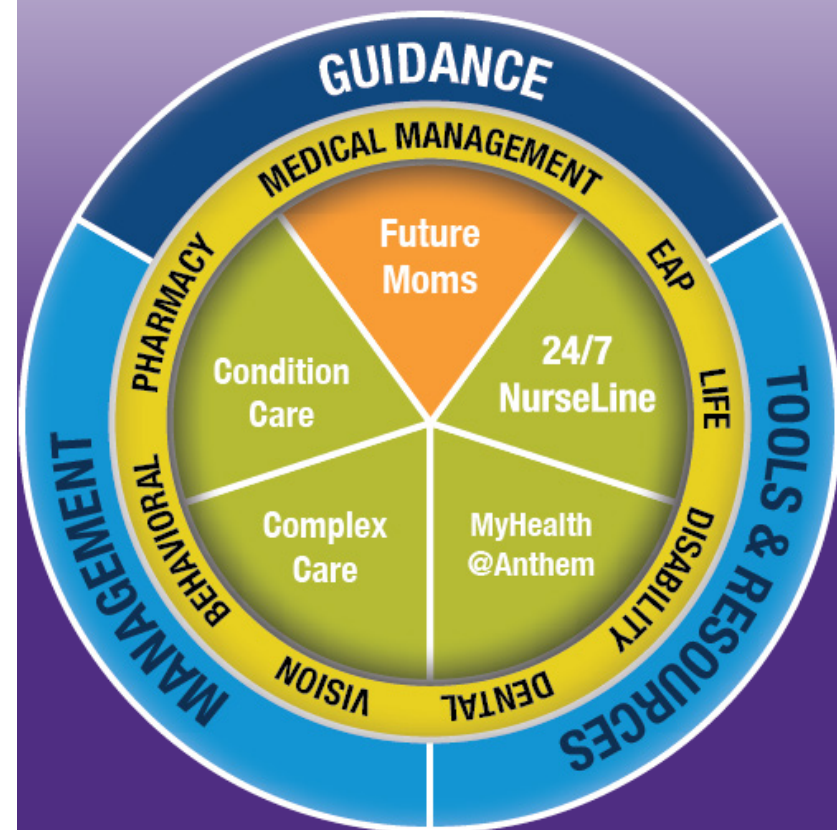
Ready To Get Started?

Join *Future Moms* and get a copy of the Mayo Clinic Guide to a Healthy Pregnancy. This book is filled with text and pictures that follow a mother and baby's journey through pregnancy. You'll also find advice on meal planning, exercise, and parent good. Call (800) 828-5891 to sign up for *Future Moms* today.

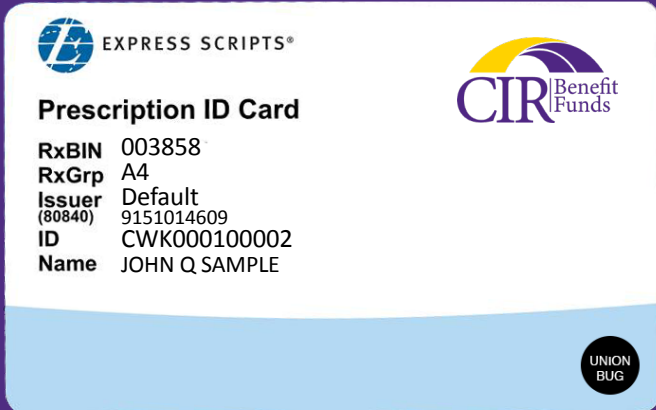
As an Empire member, you can save on everyday things you and your family need. Just log on to empireblue.com and select DISCOUNTS to discover more.

Future Moms - Program Overview

Future Moms provides individualized support to expectant moms to achieve healthier pregnancies and deliveries.



- Follows progress from the first trimester through delivery.
- Offers early-risk assessment along with both standard support and high-risk management.
- Obstetrics nursing support for both high-risk and non-high-risk expectant mothers.
- Post-delivery follow-up, including postpartum depression assessment, education and referral to BH & ESP.



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.

Prescription Drug Benefits

The Plan covers generic and brand-name prescription medications through Express Scripts, Inc. (ESI) which includes a nationwide network of retail pharmacies, including but not limited to CVS, Walgreens, Rite Aid, and Duane Reade. Pre-certifications and limits may apply.

	IN-NETWORK	OUT-OF-NETWORK
RETAIL (30-day supply)		
GENERIC	\$5.00 copay	For out-of-network, you are reimbursed at the billed/submitted amount minus applicable copay
BRAND	\$15.00 copay	
NON-FORMULARY	\$30.00 copay	
MAIL ORDER (90-day supply)		
GENERIC	\$10.00 copay	Not covered
BRAND	\$30.00 copay	Not covered
NON-FORMULARY	\$60.00 copay	Not covered

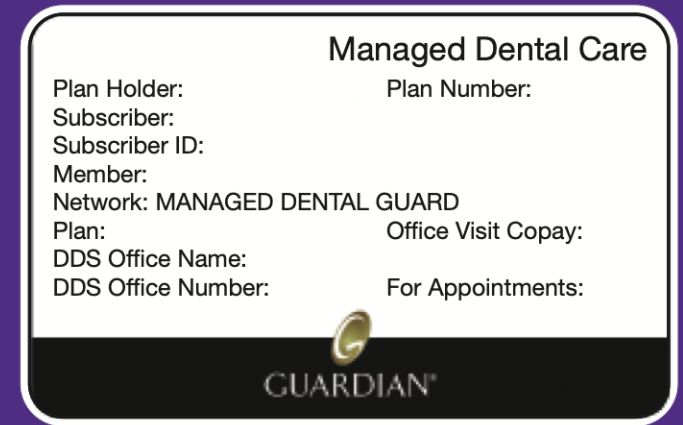
Dental Benefits with Guardian Insurance

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. If you do not select a dentist, 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 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	MANAGED DENTAL GUARD	DENTAL GUARD PREFERRED Freedom to Go to Any Dental Provider	
	In-Network Only	Preferred Provider	Non-Preferred Provider
PREVENTATIVE 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	50%	\$1,500

* 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.

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, unless noted otherwise)

	VISION BENEFIT
	Davis Vision Provider
EYE EXAM (one every year beginning July 1)	\$0
LENSES (one pair every year beginning July 1)	\$0
FRAMES (one every two years beginning July 1)	\$125 allowance towards a pair of frames \$15 co-pay for Designer Frames \$40 co-pay for Premier Frames
DAVIS VISION COLLECTION	
NON-DAVIS VISION FRAME	If you choose a frame that is NOT in the Davis Vision collection, you will be given a \$50 allowance toward any frame from the participating provider plus 20% off the balance.
CONTACT LENSES - In lieu of eyeglasses (every year beginning July 1)	If you require a contact lens fitting, you will receive a 15% discount off the fitting exam when you visit an in-network provider. You will receive a \$100 allowance toward any provider supplied contact lenses, plus 15% off the balance.

Out-of-Network Benefit

You may receive services from an out-of-network provider, however, you will receive the greatest value when you go in-network. If you choose an out-of-network provider, you will receive a maximum of \$40 per year toward an eye exam and \$60 toward materials. You must file a claim with Davis Vision to be reimbursed.



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 card holder's name will appear on this 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 60% of your weekly salary, up to \$692 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.

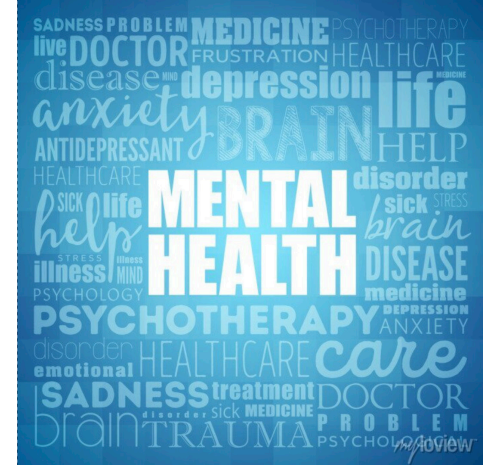
Long-Term Disability (LTD):

- The LTD plan pays you 60% of your monthly salary, up to a maximum of \$3,500 a month, in the event of a 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.

Employee Assistance Program (EAP)

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). 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



QI/Patient Safety Educational Benefits

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

QI/Training Scholarships

- 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.

Even More Benefits

Life Insurance

If you die, a \$125,000 benefit goes to your beneficiary. You will receive a \$20,000 death benefit if your spouse or domestic partner dies.

Ancillary Death Benefit

Provides up to \$5,000 for transportation of the remains of the deceased to a place of burial more than 200 miles from New York City.

Accidental Dismemberment Benefit

Payments for the loss of a limb as the result of an accident on or off the job.

Hearing Aid Benefit

Covers up to \$1,500 per ear, per lifetime for each family member.

Other important information and required notices can be found in the SPD:

- Full Description of Benefit
- Claims review and Appeal Procedures
- HIPAA Privacy Practice
- Leave for Military Service
- COBRA
- Coordination of Benefit
- ERISA

Committee of Interns & Residents Legal Services (CIRLS)

The VHHSBP of the Committee of Interns & Residents Legal Services Plan is pre-paid legal services benefit which provides legal assistance to resident physicians and qualifying family members on covered matters.

The Plan connects you with lawyers who can help with immigration issues, landlord-tenant problems, family matters, and more.

Legal Benefits Coverage

Below is a list of Legal Services Coverage

- Bankruptcy & Debt Problems
- Consumer Protection
- Credit Rating
- Criminal Matters
- Document Review
- Estate Matters
- Family matters
- Immigration
- Landlord-Tenant Problems
- Medical Licensure
- Name Changes
- Power of Attorney
- Unemployment Benefit
- Wills, Living Wills



For details, see the VHHSBP CIR Legal Services Summary Plan Description found on the CIR website. Click “Benefits” and then click on your hospital from the drop-down menu.

Supplemental Mental Health

- **VHHSBP Supplemental MH as of 1/1/2022, up to \$5,000:**

- Outpatient mental health benefits will be reimbursed at 100% of your out-of-pocket expenses, including copayments, coinsurance, and/or deductible charges, not to exceed \$200 per office visit.
- You must complete one claim per resident or eligible dependent and attach the Explanation of Benefits (EOB) received from Empire along with a receipt showing proof of payment to the provider.
- Claims for this benefit must be submitted within one year from the date of service.
- To submit claims, please register for the member portal located on your employer's webpage through cirseiu.org/benefits.

WINFertility

New Benefit as of 1/1/2022; In partnership with CIR's Voluntary Hospitals House Staff Benefits Plan (VHHSBP), Voluntary Hospitals is pleased to offer this comprehensive family-building benefit, providing support and high quality care for all. Members enrolled in the Empire medical plan are provided a 3 cycle lifetime maximum benefit toward fertility treatments and related fertility medications.

For more information on the WINFertility program see CIR Benefit website: <https://www.cirseiu.org/benefits>

ABA Therapy

- **Every person diagnosed with autism has their own strengths and challenges. That's why our Autism Program is designed to support you and your family in a personalized way. We value you and want you to feel confident managing your care. We'll help you:**
 - Understand and access resources that are right for you.
 - Guide your whole family through the healthcare system.
 - Use your benefits to get the best results. Specialized case management services



We're here for you.

Call our Autism program team at **844-269-0538**



Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Medical	Empire Blue Cross Blue Shield (DirectShare POS plan)	Phone: Phone: Days/Hours: Website:	(844) 243-5566 TDD for hearing impaired: (800) 682-8786 M - F, 8:30 a.m. to 5:00 p.m. EST www.empireblue.com
Live Health Online	Empire Blue Cross Blue Shield	Phone: Days/Hours: Website:	(888) 548-3432 7:00 a.m. to 11:00 p.m., EST 7 days a week www.livehealthonline.com
Future Moms	Blue Cross Blue Shield	Phone: Days/Hours:	(800) 828-5891 Available 24/7
Prescription Drug Group # K4DA	Express Scripts, Inc. (ESI)	Phone: Phone: Days/Hours: Phone: Fax: Website:	(866) 439-3658 TDD for hearing impaired: (800) 972-4348 M - F, 9:00 a.m. to 5:00 p.m. EST Pharmacist only - (800) 235-4357 (800) 357-9577 www.express-scripts.com
Employee Assistance Program	Guardian Integrated Behavioral Health (IBH)	Phone: Days/Hours: Website:	(800) 386-7055 M - F, 9:00 a.m. to 8:00 p.m. EST: Emergency access 24/7 https://ibhworklife.personaladvantage.com (Username: Matters / Password: wim70101)
Dental Group # G-417733	Guardian Managed Dental Guard (MDG) Guardian Dental Guard Preferred (DGP)	Phone: Days/Hours: Website: Phone: Days/Hours: Website:	MDG: (888) 618-2016 M - F, 9:00 a.m. to 8:00 p.m. EST www.guardiananytime.com DGP: (800) 541-7846 M - F, 9:00 a.m. to 8:30 p.m. EST www.guardiananytime.com
Vision	Davis Vision Client Code: 2189	Phone: Days/Hours: Website:	(800) 999-5431 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; automated assistance available 24/4 www.davisvision.com

Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Life Insurance Group # G-348566	Guardian Life Insurance	Phone: Days/Hours: Fax: Website:	(800) 525-4542 M - F, 8:00 a.m. to 6:00 p.m. EST (610) 807-2724 www.guardiananytime.com
Hearing Aid	EPIC Hearing Healthcare*	Phone: Days/Hours: Website:	(888) 548-3432 7:00 a.m. to 11:00 p.m., EST 7 days a week www.livehealthonline.com
Legal Services	CIR Legal Services Plan (CIRLS)	Phone: Days/Hours: Fax: Email: Website:	(212) 356-8195 M - F, 9:00 a.m. to 5:00 p.m. EST (212) 504-3057 cirls@cirseiu.org www.cirseiu.org/legalservices
Short-Term Disability	Standard Security Insurance	Phone: Days/Hours: Email: Website:	(585) 398-2340, ext. 4011 or (800) 477-0087 M - F, 8:30 a.m. to 4:30 p.m. EST Dedicated Representative: Wendy Gal wgal@sslicny.com www.sslicny.com
Long-Term Disability Group # G-348566	Guardian Life Insurance	Phone: Days/Hours: Fax: Website:	(800) 525-4542 M - F, 8:00 a.m. to 6:00 p.m. EST (610) 807-2724 www.guardiananytime.com



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

VHHSBP Fund Office 10-27 46th Avenue, Suite 300-2 Long Island City, NY 11101	Phone: Fax: Days/Hours: Email:	(212) 356-8180 (212) 356-8181 M - F, 9 a.m. to 5 p.m. EST benefits@cirbenefitfunds.org
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