

# Your HSBP Benefits-At-A-Glance: Los Angeles General - USC





# 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 are eligible for GAP insurance, Vision Benefits, Supplemental Dental and Major Medical Benefits, Professional Educational Benefits (PEB) and Short-Term & Long-Term Disability. We hope this gives you peace of mind as you focus on 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](https://cirseiu.org/benefits) and click on your hospital's name)
- Emailing the Fund office at [benefits@cirseiu.org](mailto:benefits@cirseiu.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 HSBP Trustees**

## LA Gap Insurance

As you start your residency program with LAC + USC Medical Center, please be aware that there is a 90-day waiting period after you start your employment before your employer-sponsored healthcare coverage begins.

Your employer-sponsored healthcare coverage will start at the beginning of September, if you enroll during your orientation in June or July.

### Submit for Reimbursement for The Purchase Of Healthcare Coverage During The Gap Period

- If you purchase COBRA coverage from your former insurance carrier or a form of GAP coverage to cover yourself and/or your family during this 90-day waiting period, the CIR/SEIU House Staff Benefits Plan will reimburse you up to \$500 for the 90-day waiting period that you did not have LAC + USC employer-sponsored healthcare coverage.
- In order to receive the reimbursement, you will need to fill out the GAP Insurance Reimbursement Claim Form and provide:
  - A copy of the COBRA notice and proof of COBRA coverage payment.
  - The GAP policy statement, and a copy of the GAP policy payment receipt.

## When You Can Get Supplemental Benefits and Who You Can Cover

To sign up for 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:

- You need to provide a Social Security Number (SSN) for your and 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 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](http://cirseiu.org/benefits) by selecting your hospital's name.



Below 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 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	
	In-Network Benefit	
<b>FREE EYE EXAM</b> (one every year beginning July 1)		\$0
<b>CLEAR PLASTIC LENSES</b> (one pair every year beginning July 1)		\$0
<b>FRAMES</b> (every two plan years: every other July 1) <b>DAVIS VISION COLLECTION</b>		\$0 co-pay for Fashion Frames (valued up to \$125) \$15 co-pay for Designer Frames \$40 co-pay for Premier Frames
<b>CONTACT LENSES -</b> In lieu of eyeglasses		15% discount off lens-fitting exam \$100 allowance toward any provider-supplied contact lenses, plus 15% off balance

### Out-of-Network Benefit

You will receive a maximum of \$40 per year toward an eye exam and \$60 toward eyeglasses or contact lenses. You must file a claim with Davis Vision to be reimbursed.

## Supplemental Medical & Dental Benefits

These benefits will reimburse you for out-of-pocket expenses you incur from your primary major medical and dental insurance carriers.

### **\$1,000 Supplemental Dental Reimbursement Benefit**

This benefit supplements your dental coverage. The plan pays 100% of the amount you paid in coinsurance or copayments for services covered by your primary dental plan, up to a maximum of \$1,000 per person, per plan year (July 1-June 30). Submit your Explanation of Benefits (EOB) with a reimbursement form found on the CIR website at [cirseiu.org/benefits](http://cirseiu.org/benefits) under your hospital's name.

### **\$1,000 Supplemental Major Medical Reimbursement Benefit**

This benefit supplements your medical coverage. The plan pays 50% of what your medical carrier pays the provider, up to a maximum of \$1,000 per person, per plan year (July 1-June 30). Submit your Explanation of Benefits (EOB) with the reimbursement form found on the CIR website at [cirseiu.org/benefits](http://cirseiu.org/benefits) under your hospital's name.

### **Medical Services That Have Co-pays Are Paid at 100%**

You will be reimbursed for co-pay amounts for office visit Outpatient diagnostic tests (x-ray, lab tests, etc.), emergency room care, and hospital admissions up to 100%.

## Disability Benefits

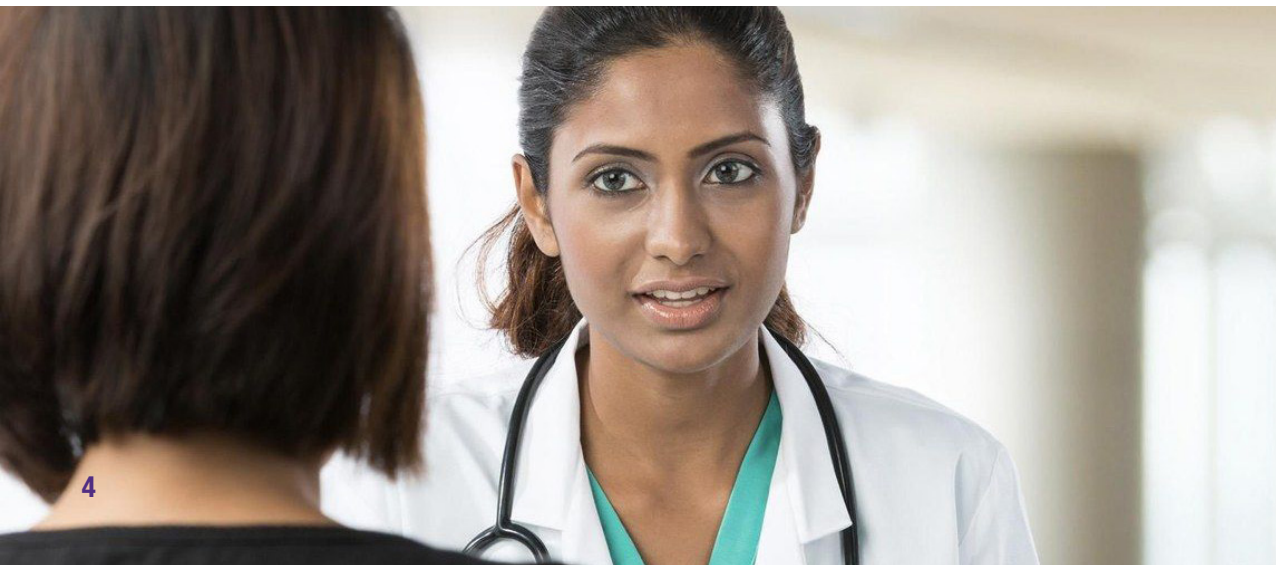
For purposes of our disability benefits, “disabled” means you can no longer perform the duties of your occupation due to accidental bodily injury, sickness, or a related medical condition, including pregnancy or childbirth. You must also be under the care of a licensed provider as defined by the state in which you work.

### **Supplemental Short-Term Disability Leave (STD):**

- Coverage begins on the eighth (8th) day of a non-occupational disability. The maximum benefit payable is 70% of your weekly salary, up to \$875 per week, for up to 26 weeks.
- If you are going out on a disability leave, contact your employer as soon as possible.

### **Long-Term Disability Leave (LTD):**

- The LTD Benefit pays you \$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.

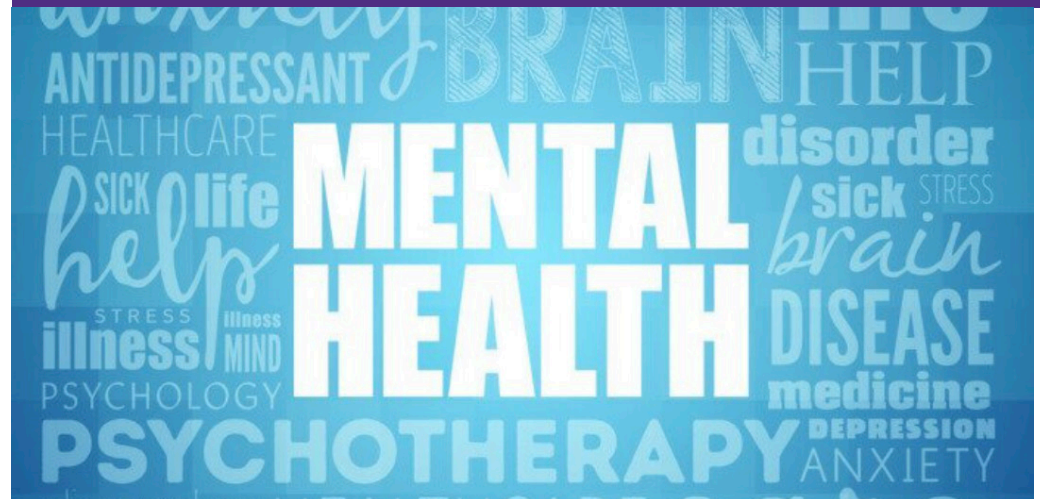


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- Education
- Grief Assistance
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- Lifestyle & Fitness Management
- Parenting
- Pet Care
- Work Issues
- And More

**YOUR FELLOW HOUSE STAFF OFFICERS FOUGHT FOR AN LA COUNTY PROFESSIONAL EDUCATION BENEFIT ALLOWANCE WITH YOUR EMPLOYER, AND WON!**

**Professional Educational Benefit (PEB)**

**Amount You Can Receive Back**

- Maximum Payable Amount is \$1400 per participant per Plan Year (July 1 - June 30)
  - PGY 1s only: In your first Plan Year receiving benefits, you are eligible for up to \$1900 in PEB reimbursement, due to a \$500 Intern Bonus. The PEB benefit also allows reimbursement for eligible “work-from-home” equipment (e.g. a tablet, a desk chair, webcam, etc.) in your first year only. See [cirseiu.org/benefits](http://cirseiu.org/benefits) for details.



**Types of Reimbursements You Can Submit For**

Audio/Visual Medical Resources	Books & eBooks <sup>1</sup>		<b>Equipment Examples:</b> <ul style="list-style-type: none"> <li>○ Blood Pressure Monitors</li> <li>○ Pen Light</li> <li>○ Pulse Oximeter</li> <li>○ Scrubs</li> <li>○ Stethoscope</li> <li>○ Surgical Shoes (clogs)</li> </ul>
License Application & Exam Fees	Medical Recorders	Fellowship Application Fees	
Mobile Electronic Medical Devices (MEMD) - iPads, Smartphones, Laptop*	Software or Electronic Medical Apps	Dues & Journals	
Board Exam Fees	Conference or Online Courses		

<sup>1</sup> 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 \$1400 up to the Plan Year maximum. Only one mobile device per participant per Plan Year (July 1 - June 30).

**Carry Over Balance to the Next Plan Year**

If you have not used your full benefit, you can roll over the balance and use it in the next plan year

**PEB Tax Implication**

Federal law limits the amount of the PEB reimbursement that can be used tax-free towards your initial licensing to under \$600. A reimbursement for an initial license fee that costs \$600 or more will be considered taxable income. You will receive a 1099 to be included with your W2 when you file your taxes.



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## 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

Email inquiries to [cirbenefits@rosettastone.com](mailto:cirbenefits@rosettastone.com)

# Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Professional Educational Benefit (PEB)	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday – Friday, 9:00 a.m. to 5:00 p.m. EST <a href="mailto:benefits@cirseiu.org">benefits@cirseiu.org</a> <a href="http://www.cirseiu.org/benefits">www.cirseiu.org/benefits</a>
Short-Term Disability (1st point of contact)	Los Angeles County Payroll Office	Phone:	(323) 890-8383
Short-Term Disability (2nd point of contact)	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday – Friday, 9:00 a.m. to 5:00 p.m. EST <a href="mailto:benefits@cirseiu.org">benefits@cirseiu.org</a> <a href="http://www.cirseiu.org/benefits">www.cirseiu.org/benefits</a>
Long-Term Disability Group # G-348692	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday – Friday, 9:00 a.m. to 5:00 p.m. EST <a href="mailto:benefits@cirseiu.org">benefits@cirseiu.org</a> <a href="http://www.cirseiu.org/benefits">www.cirseiu.org/benefits</a>
Vision	Davis Vision Client Code: 3614	Phone: Days/Hours:  Website:	(800) 999-5431 Monday – Friday, 8:00 am – 11:00 pm EST; Saturday, 9:00 am – 4:00 pm EST; Sunday, 12:00pm – 4:00 pm EST; automated assistance available 24/7 <a href="http://www.davisvision.com">www.davisvision.com</a> and enter client code (3614)
Supplemental Medical & Major Dental	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday - Friday, 9:00 a.m. to 5:00 p.m. EST <a href="mailto:benefits@cirseiu.org">benefits@cirseiu.org</a> <a href="http://www.cirseiu.org/benefits">www.cirseiu.org/benefits</a>

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The House Staff Benefits Plan staff can help  
with all areas of benefits, including questions about  
appeals, reimbursements, ID cards, and more.  
For questions contact the HSBP Fund Office:



10-27 46th Avenue, Suite 300-2

Long Island City, NY 11101

Phone: (212) 356-8180

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

Fax: (212) 356-8181

Email: [benefits@cirseiu.org](mailto:benefits@cirseiu.org)



