

Your HSBP Benefits-At-A-Glance: UMass Medical Chan School



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 and click on your hospital's name)
- Emailing the Fund office at 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**

Supplemental Major Medical Reimbursement Benefit

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

\$1,000 Supplemental Major Medical Reimbursement Benefit

This benefit supplements your medical coverage. The plan pays 20% of what your medical carrier pays the provider, up to a maximum of \$1,000 per person, per plan year (July 1-June 31). Submit your Explanation of Benefits (EOB) with the reimbursement form found on the CIR website at 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 visits, outpatient diagnostic tests (x-ray, lab tests, etc.), emergency room care, and hospital admissions up to 100%.



CIR has Added a New Benefit for the University of Massachusetts Chan Medical School



Supplemental Major Medical Benefit

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%
\$200	\$100	\$100

Co-Insurance

The Plan will reimburse 20% 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 20%
\$1,000	\$400	\$600	\$80

* You can never receive more than what you paid out-of-pocket up to 20%.

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

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 1st - 31st with an effective date of January 1 and June 1 - 30 with an effective date of July. 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 20% of the amount your primary coverage paid the provider up to \$1,000* per person per plan year for medical and 20% 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 20%. This reimbursement will also be counted towards the \$1,000

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

A: You will need to be enrolled in a major medical plan with an insurance carrier in order to receive a reimbursement from HSBP Supplemental Major Medical.

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.	Plan Year - A 12-month period of benefit coverage. HSBP Plan Year is July 1 - June 30.
Co-Payment - A fixed amount you pay for a covered health care service.	Reimbursement - A dollar amount paid back to you to cover some out-of-pocket costs.
Deductible - a specified amount of money that the member must pay before an insurance carrier pays the claim.	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.
HSBP - (House Staff Benefits Plan) - Plan that administers your CIR Benefits	Explanation of Benefits (EOB) - Is a statement sent by your major medical insurance company explaining what services were paid for on their behalf and what you owe.

Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Supplemental Major Medical Benefits	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 Monday – Friday, 9:00 a.m. to 5:00 p.m. EST benefits@cirseiu.org www.cirseiu.org/benefits
Membership Enrollment Form	CIR Organizer	Phone: Days/Hours: Email:	(917) 391-7835 Monday – Friday, 9:00 a.m. to 5:00 p.m. EST abanelis@cirseiu.org

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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

