Your VHHSBP Benefits-At-A-Glance:

Voluntary Hospitals House Staff Benefits Plan

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 Voluntary Hospitals 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.

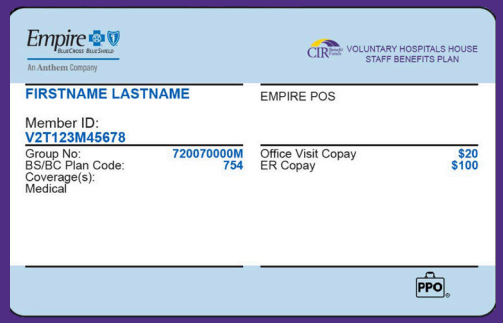
Outside of Orientation and Open Enrollment, there are circumstances where special enrollment is possible. Please see here for a HIPAA Notice of Special Enrollment Rights.

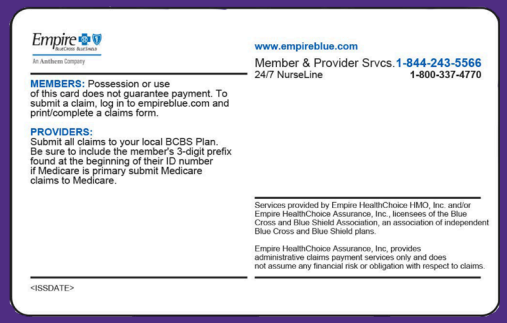
- **During Open Enrollment in July or January, please note that:**
  - You need to provide a Social Security Number (SSN) for you and your covered dependents. You will also need to provide a copy of a marriage license or birth certificate(s) for children; if you are missing either of these documents 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. Anthem 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

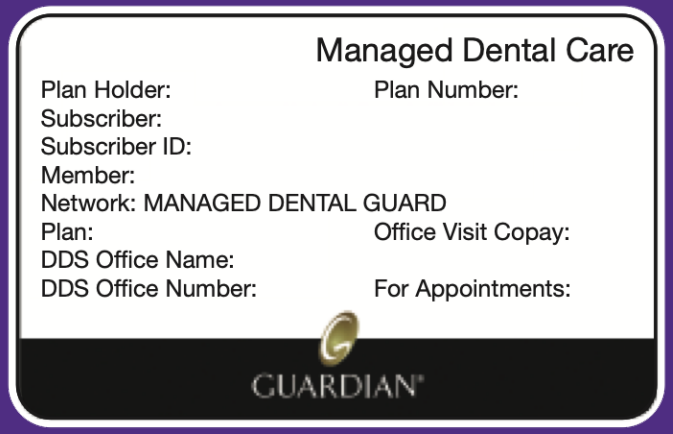




This is a sample of the Medical ID card you will receive in the mail from the insurer. Each family member will receive their own ID card.

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 knowledge-able primary care, HRT and prescription medication, access to gender-specific transition-related care as well as mental health outpatient care.


Managed Dental Care
Plan Holder:
Plan Number:
Subscriber:
Subscriber ID:
Member:
Network: MANAGED DENTAL GUARD
Plan:
Office Visit Copay:
DDS Office Name:
DDS Office Number:
For Appointments:
GUARDIAN®

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.

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.

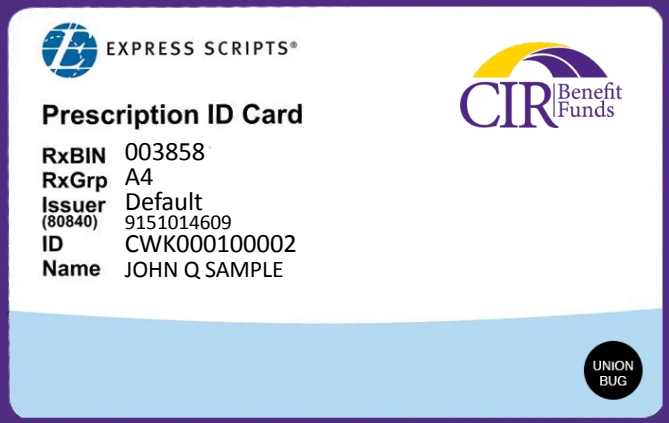
Dental Benefits At-A-Glance	MANAGED DENTAL GUARD	DENTAL GUARD PREFERRED Freedom to Go to Any Dental Provider	
	In-Network Only	Preferred Provider	Non-Preferred Provider
PREVENTATIVE CARE	$0	$0	$0*
DIAGNOSTIC VISIT (Including bitewing X-rays)	$0	20%	20%*
MINOR SERVICES (Including crowns and bridges)	$0 - $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.

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



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.

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.

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) **DAVIS VISION COLLECTION**	$125 allowance towards a pair of frames $15 co-pay for Designer Frames $40 co-pay for Premier Frames
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.

Supplemental Mental Health

- **VHHSBP Supplemental MH 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 Anthem 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.

Fertility and Family Building

Comprehensive care to support you through each stage of your family building journey.

You'll get:

- Preconception and trying to conceive support
- Comprehensive fertility treatment coverage
- Access to a network of top fertility specialists
- Unlimited concierge support from a dedicated Progyny Care Advocate (PCA)

Call Progyny to get started at: (833) 530-9187
Visit progyny.com/benefits

This program is effective 07/01/2025 and available to members and their eligible spouses/domestic partners enrolled in an eligible medical plan. Members are subject to financial responsibility according to their plan.

Building Healthy Families

A new program to support growing families

Every family grows in its own way. That's part of what makes each one unique. Anthem's new, all-in-one program can help your family grow strong whether you're trying to conceive, expecting a child, or in the thick of raising young children.

Building Healthy Families offers personalized, digital support through the Sydney℠ Health mobile app or on **anthem.com** at no extra cost to you. This convenient hub offers an extensive collection of tools and information to help you navigate your family's unique journey.

Enroll Today!

1. Visit **anthem.com** or login to Sydney Health
2. Find *Featured Programs* at the bottom of the homepage.
3. Select **View All** then choose the **Building Healthy Families** Tile.

You can also scan this QR code with your phone's camera to get started.

Anthem

Designed with you in mind

When you enroll in Building Healthy Families, you can count on personalized support at every stage, from family planning and pregnancy through the toddler years. Plus, if you have a family story that includes adoption, surrogacy, or single parenthood, the resources, tools, and information on your profile will be tailored to what you need. Depending on your situation, you'll have unlimited access to:

Tools to help you stay organized

- Log newborn feedings, diaper changes, growth, vaccinations, and your child's developmental milestones.
- Monitor prenatal health risks, such as blood pressure and weight

Health and wellness expertise for you and your family

- Explore a library with thousands of educational articles and videos on everything from family planning to parenting tips.
- Connect with a maternity nurse and access virtual lactation support, if needed.

Personalized Pregnancy Support

- Chat with a Family Care Coach during pregnancy for help navigating your Building Healthy Families experience
- Receive updates on your pregnancy progress, like development of your baby and body changes.

It's exciting to watch your family grow, but that doesn't mean there aren't challenges along the way. Building Healthy Families can help you nurture your family's health and tackle every stage of growth with confidence.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/network-access. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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**

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 you 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) with ComPsych

We are here to support you in managing life's challenges. ComPsych if 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. ComPsych 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 parents.

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.

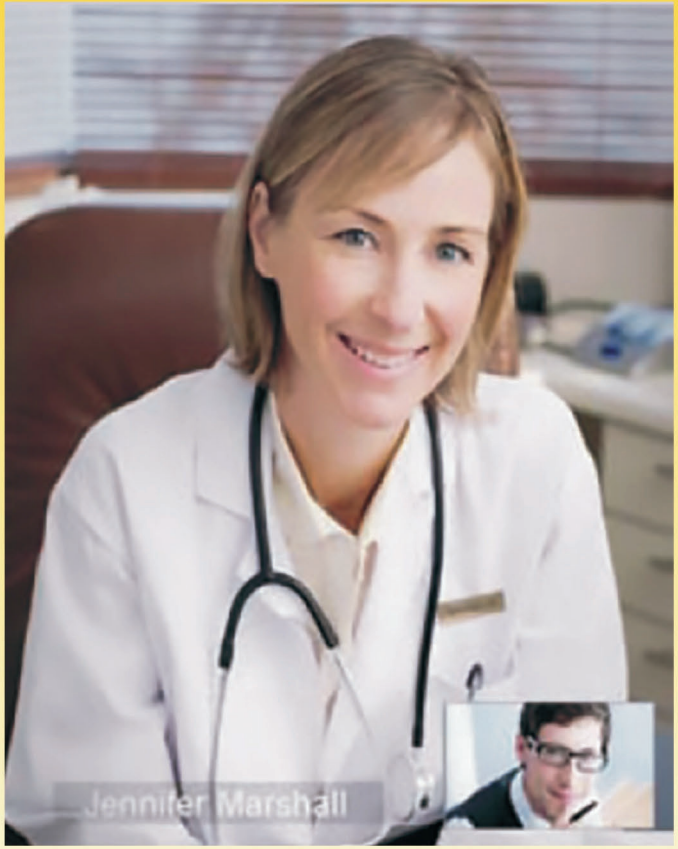
The Plan connects you with lawyers who can help with immigration issues, landlord-tenant problems, family matters, and more.

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.



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.

What is LiveHealth Online?

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

Available on the App Store

GET IT ON Google Play

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 visits.

Anthem BlueCross BlueShield

LiveHealth ONLINE

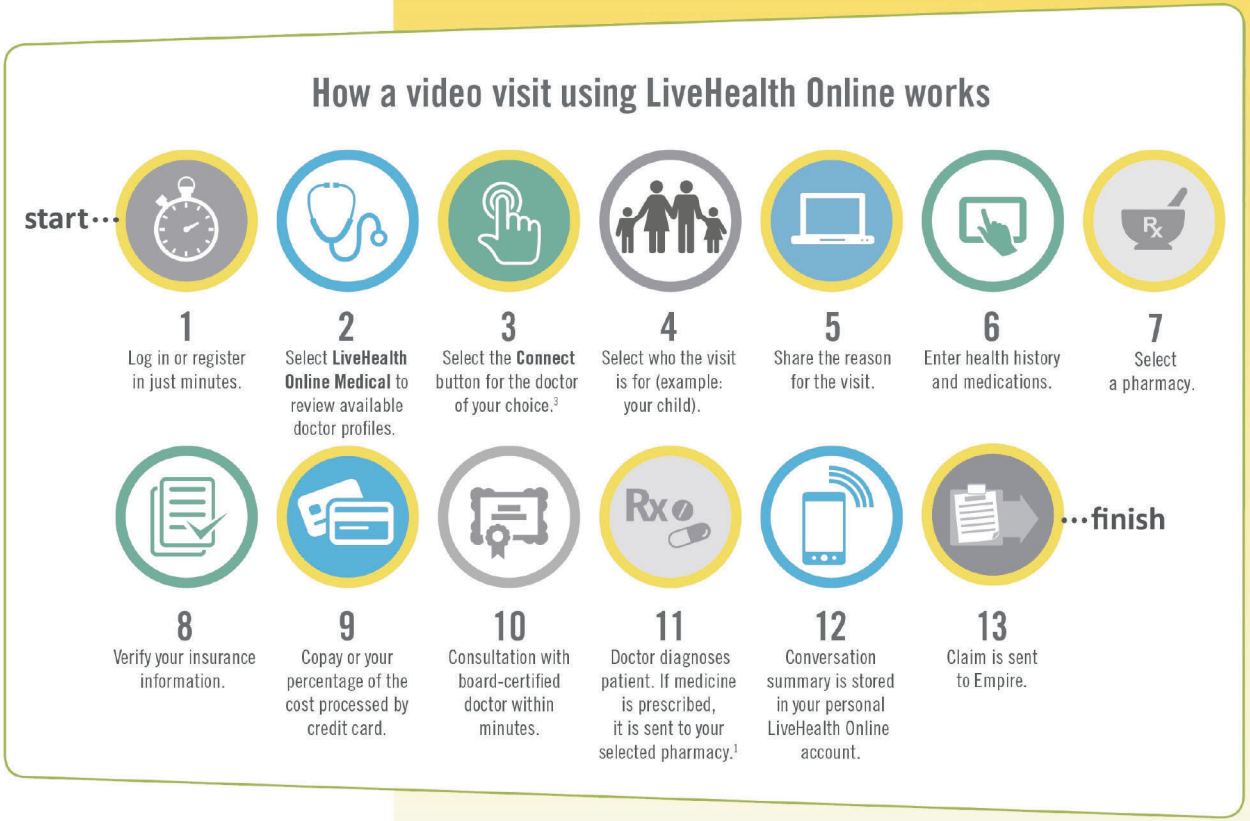
Your Account Securely Stores Your Personal and Health Information

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 Anthem.

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

New York State Paid Family Leave (PFL)

Administered by Standard Security Life Insurance Company of New York

New York State Paid Family Leave went into effect on January 1, 2018. Per the new law, all workers contribute to this fund through mandatory payroll deductions. PFL provides wage replacement and job security for three leave types.

- Bonding with a child during the first year after birth, or during the first year after placement of an adopted or foster child. You may apply for family leave before the actual placement for adoption or foster care. Examples of valid reasons for leave for adoption or foster care are: attending counseling sessions, court appearances, attorney consultations or traveling to another country to complete an adoption.
- Caring for a close family member with a serious health condition (which may include COVID-19). A close family member includes but is not limited to your spouse, domestic partner, child, parent (including in-laws) and grandparent or grandchild. A "serious health condition" is an illness, injury, impairment, or physical or mental condition that involves either (a) inpatient care or (b) continuing treatment or supervision by a health care provider.
- A qualifying military event is when a spouse, child, domestic partner, or parent of the employee is on active duty or has been notified of an impending call or order of active duty.

What are the benefits?

- Duration of Leave – Maximum 12 Weeks
- Maximum Weekly Payout – $1,131.08 a week

How Do I Apply?

- Go to Standard Security Life Insurance Company Website – www.sslicny.com
- Click on "I'm a Claimant". Claims forms are in the New York State PFL column along with other information

Sending PFL Claims

- Email: claims@sslicny.com
- Fax: (585) 398-2854
- Mail: Standard Security Life Ins. Co of NY
  PO Box 25339, Farmington, NY 14425

Questions – Contact Customer Service

- Contact Wendy Gal at Standard Security Life Insurance directly at (585) 398-2340 extension 4011 or (800) 477-0087
- Email: wgal@sslicny.com

Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Medical	Anthem 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.anthembluecross.com/
Live Health Online	Anthem 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
Building Healthy Families	Anthem 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	ComPsych® GuidanceResources®	Phone: Days/Hours: Organization Web ID: Website:	(855) 239-0743 24/7 Live Assistance Guardian www.guidanceresources.com
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@cirseiu.org

This Benefits-At-A-Glance describes your benefits provided through the Voluntary Hospitals House Staff Benefits Plan (VHHSBP) as of July 1. The only authorized information concerning your benefits is in writing from the VHHSBP 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. Please read the Summary Plan Description (SPD)/Plan Document for more information.