

Your HSBP Benefits-At-A-Glance:

Westchester Medical Center



CIR Benefit
Funds



Welcome to the Hospitals House Staff Benefits Plan (HSBP)!

The HSBP Trustees understand how important it is for you to have additional benefits coverage.

Once you enroll, you will be eligible for Committee of Interns & Residents HSBP Legal Services Plan (CIRLS) and for Quality Improvement/Patient Safety Education and Training Scholarships.

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**

When You Get Supplemental Benefits And Who You Can 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 review the [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.



Continuing Learning Program (CLP) - \$1,500 Reimbursement

If you are going to go to conferences and/or take online courses to meet your residency requirements, make sure you submit your expenses to CLP to receive reimbursement.

You can also get reimbursed for:

- Medical Conferences
- Online Courses
- Board Review Courses

PGY Level	Maximum Reimbursement
1 – 3	\$1,500
4 – 6	\$1,500
7 – 9	\$1,500

Get Reimbursed for expenses for Registration and Travel Arrangements

- Abstract Submission
- Meals
- Car Rides
- Planes / Trains
- Car Rentals
- Posters
- Gas & Tools
- Registration
- Hotels / Lodging
- Tuition

Take a course or conference after graduation

- Before you graduate and still on payroll, pay for a course or medical conference.
- Schedule the course or medical conference within 6 months of termination.

CLP Expansion - Effective 7/1/22

Members can now utilize their CLP reimbursement benefit for additional items. The CLP benefit will remain at a maximum of \$1,500 every three PGY years. The new items are listed in the table below:

Board Exam Fees	Books & eBooks*	Equipment (Scrubs, Stethoscope, Surgical Loupes, Pulse Oximeter, Surgical Shoes)
Fellowship Application	Software or electronic medical apps	Dues & Journals for Medical Specialty Societies

* You can receive more than one book only if each book has a different title.

Professional Educational Plan (PEP) - \$750 Reimbursement

You work hard to ensure the safety of your patients. Make sure you are utilizing your PEP to get reimbursed for expenses you are paying out of your pocket.

Receive \$750 Reimbursement Every Plan Year For One Of The Following

- Audio Medical Resources
- Blood Pressure Monitor
- Board Exam Fees
- Books and eBooks¹
- Dictation Recorder
- Dues
- Examination Fees
- Fellowship Application
- Journals for Medical Specialty Societies
- License Application & Fees
- Medical Equipment or Medical Recorder
- Mobile Electronic Medical Devices - MEMD (Laptops, Smart Phones, Tablets)*
- Pulse Oximeter
- Scrubs
- Stethoscope
- Surgical Loupes
- Surgical Shoes (clogs)
- Visual Medical Resources

¹ 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 the Plan Year maximum. Only one mobile device per Participant per Plan Year (July 1 – June 30). Mobile devices will not be reimbursed if purchased in the last 6 months of your residency.

Carry Over Your Balance To The Next Plan Year

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

PEP Tax Implication

Federal law limits the amount of the PEP 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.





Gain a skill that lasts a lifetime.



Rosetta Stone® Catalyst™
Designed for language learners at all levels, from beginner to advanced.



This award-winning, self-paced, and interactive program from Rosetta Stone is completely adaptable to your busy schedule, and is now available to a select group.

Key Features

- **Initial assessment and program placement** allows customized training with engaging and relevant content just for you.
- **Access to over 7,000 hours of Rosetta Stone learning content**, much of it tailored to professional situations and specific job functions.
- **Award-winning mobile apps** for iPhone and Android smartphones and tablets let you learn on the go.
- **Available in 24 languages** so you can meet your learning goals.

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

Employment Contract Review Benefit - You Pay Only 50% of the CIRLS Discounted Cost*

- Review of your written contract by an attorney who specializes in physician employment contracts, followed by a discussion about the terms of the contract by phone or in-person.
- Covers contracts for employment in AZ, IN, NY, NJ, CT, CA, FL, MA, MD, NM, PA, VA, WA and Washington, DC.
- The typical cost for contract review can range from \$600 to \$1,300, but CIRLS have negotiated discounted rates for residents and fellows employed by participating CIR hospitals. In addition, CIRLS will pay \$200 toward the discounted fee.
- Receipt of a CIR-prepared post-residency employment contract packet designed to enable you to better understand your contract. Includes a valuable checklist.

***The Contract Review Benefit may only be used once by a CIRLS participant during their residency or fellowship.**

For details, see the HSBP CIR Legal Services Summary Plan Description found on the CIR website (cirseiu.org/benefits) under your hospital's name. Click "Benefits" and then select your hospital from the drop-down menu.

Legal Services Covered at CIRLS Hospitals

- Bankruptcy & Debt Problems
- Consumer Protection
- Credit Rating
- Criminal Matters
- Document Review
- Education Law
- Employment Contract Review
- Estate Matters
- Family Matters
- Immigration
- Landlord - Tenant Problems
- Medical Licensure
- Name Changes
- Real Estate
- Unemployment Benefits
- Wills, Living Wills and Power of Attorney

Medical Benefits

Your primary source of medical and prescription drug coverage is your hospital/employer. To have this coverage, you must enroll for it through your hospital's/ employer's benefits department.

Supplemental Reimbursements

The Plan will reimburse you for out-of-pocket expenses you incur from your primary medical, dental, and prescription drug insurer.

Types of Supplemental Reimbursement Benefits

- Dental - Up to \$1,000
- Major Medical - Up to \$1,000
- Obstetrical - Up to \$1,000
- Newborn - Up to \$1,000
- Outpatient Mental Health - Up to \$5,000
- Prescription Drugs - Up to \$750

Transgender Benefits are Part of Your Supplemental Coverage

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

Supplemental Dental Reimbursement Benefit \$1,000 Reimbursement

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 (cirseiu.org/benefits and click on your hospital's name).

Supplemental Major Medical Reimbursement Benefit \$1,000 Reimbursement

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 30). Submit your Explanation of Benefits (EOB) with a reimbursement form found on the CIR website (cirseiu.org/benefits and click on your hospital's name).

Supplemental Obstetrical Reimbursement Benefit \$1,000 Reimbursement

Lactation Classes, as well as breast pumps and accessories are eligible for this reimbursement.



Supplemental Newborn Reimbursement Benefit \$1,000 Reimbursement

- If you have any unreimbursed medical expenses for the first 60 days of your child's life, such as pediatrician's fees for in-hospital newborn care or circumcision performed by a certified mohel, you can submit for reimbursement up to 1 year from date of service. Note that the Plan will pay for circumcisions by a physician (so long as coverage is denied by your primary coverage) or a certified mohel up to 24 months old.
- You can also use this benefit for Childbirth Education for up to six group sessions or 3 – 4 private sessions conducted by an accredited practitioner. Accreditation through one of the following organizations is required: CEA-International Childbirth Education Association; American Academy of Husband Coached Childbirth Education Association; ASPO-National Organization for the Lamaze Method; Childbirth Education Specialist, Inc.

Supplemental Outpatient Mental Health Reimbursement Benefit \$5,000 Reimbursement

- Outpatient mental health benefits will be reimbursed at 80% of out-of-pocket expenses not to exceed \$200 per office visit. Therefore, the maximum an employee or dependent may receive per visit is \$160: 80% of a \$200 office visit is \$160.
- You can get reimbursed up to \$160 per outpatient mental health visit with an eligible certified and licensed provider.
- Your eligible provider must complete your claim form(s) with the exact date(s), diagnosis, and procedure codes for which services were rendered.

Supplemental Prescription Drug Benefit - \$750

- This supplemental prescription reimbursement benefit should be used with your employer's primary prescription drug plan.
- The Plan highly recommends that you enroll in the employer's prescription drug plan for yourself and, if applicable, your family. Whenever possible, use your primary prescription drug plan coverage before using this supplemental benefit.
- Members can submit receipts to receive reimbursements up to \$750.

Employee Assistance Program (EAP) with ComPsych



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

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

ComPsych is a free confidential
employee assistance program.

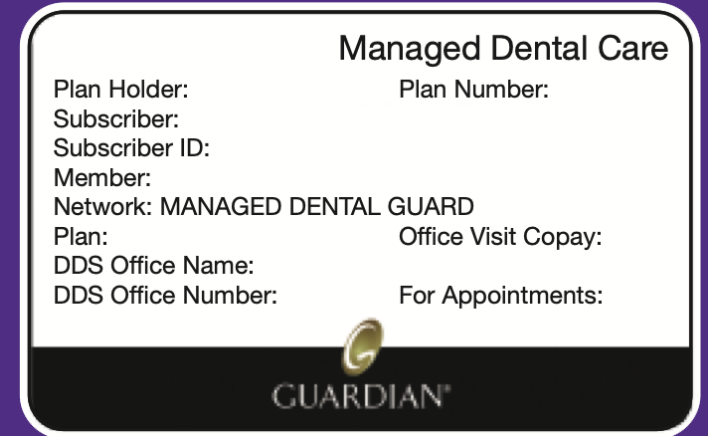
Dental Benefits with Guardian Insurance

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 is 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.

	MANAGED DENTAL GUARD	DENTAL GUARD PREFERRED <small>Freedom to Go to Any Dental Provider</small>	
	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	\$1,800 Lifetime Maximum	\$1,800 Lifetime Maximum

* 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

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 two plan years: every other 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	\$0 for Collection Contacts and lens fitting Or, Non-Collection Contacts: 15% discount of balance and lens fitting fee
SCRATCH PROTECTION PLAN	\$20 for Single Vision Lenses \$40 for Multifocal Lenses

Out-of-Network Benefit

You will receive a maximum of \$50 per year toward an eye exam and \$150 toward materials. 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.

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.

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 you \$3,500 per 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.

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 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

Hearing Aid Benefit

A hearing test should be part of your regular health maintenance plan. Contact EPIC Hearing Healthcare.

Term Life Insurance

If you die, a death benefit of \$150,000 will be paid to any beneficiary you name. A death benefit of \$20,000 will be paid to you if your legal spouse or domestic partner dies from any cause.

Other Important Information and required Notices can be found in the Summary Plan Description (SPD)/Plan Document.

Identity Theft Monitoring

Employees can enroll in this program for free, as well as their dependents for a nominal fee. The IdentityForce Program will provide online global monitoring of:

- Bank account numbers
- Credit and debit cards
- Credit scores from one credit bureau
- Email addresses
- Medical ID numbers
- Passport numbers
- Phone numbers

Contact Information

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

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION	
Dental Group # G-417732	Guardian Managed Dental Guard (MDG) Guardian Dental Guard Preferred (DGP)	Phone: Days/Hours: Website:	(888) 618-2016 M – F, 9:00 a.m. to 8:00 p.m. EST www.guardiananytime.com
Employee Assistance Program (EAP)	ComPsych® GuidanceResources®	Phone: Days/Hours: Organization Web ID: Website:	(855) 239-0743 24/7 Live Assistance Guardian www.guidanceresources.com
Hearing Aid	EPIC Hearing Healthcare*	Phone: Days/Hours: Website:	(866) 956-5400 *Identify yourself as a CIR House Staff Benefits Plan Member M – F, 6:00 a.m. to 6:00 p.m. EST www.epichearing.com/individual-family-plans/already-epic/
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/legalservice
Life Insurance Group # G-348692	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
Prescription Drug Group # JRGA	Express Scripts, Inc. (ESI)	Phone: Days/Hours: Website:	(866) 439-3658 / Pharmacist only: (800) 235-4357 TDD for hearing impaired: (800) 972-4348 M – F, 9:00 a.m. to 5:00 p.m. EST www.express-scripts.co
Short-Term Disability Long-Term Disability	HSBP Fund Office	Phone: Days/Hours: Email: Website:	(212) 356-8180 M – F, 9:00 a.m. to 5:00 p.m. EST benefits@cirbenefitfunds.org www.cirseiu.org/benefits
Vision	Davis Vision (Client code: 2200)	Phone: Days/Hours: Website:	(800) 999-5431 / automated assistance available 24/7 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 www.davisvision.com and enter client code 2200

**The House Staff Benefits Plan staff can help with all areas of benefits,
including questions about appeals, COBRA, reimbursements, ID cards and more.
For questions about the Plan, 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@cirseiu.org



This Benefits-At-A-Glance describes your benefits provided through the HSBP Trustees for you and your covered dependents as of July 1. The only authorized information concerning your benefits is in writing from the 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.