



Your Union-Won VHHSBP Benefits-At-A-Glance

Boston Medical Center



Committee of
Interns and
Residents
SEIU-Healthcare.

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



Dr. Trina Van
CIR President

Message from your CIR-SEIU President

Being part of this union means having real rights, protections, and benefits that far outpace those without unions.

These rights have been fought for and won by members like you through years of organizing and negotiating. When we stand together, we can achieve so much more. **That is the CIR difference!**

We're proud of what your colleagues have won and look forward to working with you to expand these benefits for all members and secure them for the next generation of residents and fellows.

*In solidarity,
Trina Van*

This Benefits-At-A-Glance describes the benefits provided through the Voluntary Hospitals House Staff Benefits Plan (VHHSBP) for you and your covered dependents as of July 1.

Residency is demanding. That's why VHHSBP Trustees recognize the importance of providing additional benefits coverage to help ease that burden. 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.

In the event of any conflict between the description of your benefits in this Benefits-At-A-Glance and the terms of the applicable Summary Plan Description and any amendments (SPD), the SPD shall control.

Best wishes for a successful and fulfilling medical career,
Your VHHSBP Trustees

Eligibility: Who is Covered?

After you enroll in the VHHSBP, you and eligible dependents will receive the comprehensive benefits provided in this plan. Eligible dependents include:

- Spouse, children up to age 26, same-sex and opposite-sex domestic partner



Enrollment

To enroll in coverage:

- **Complete a membership form within 31 days after your first day of work.**
- You can find your membership form on your hospital page by visiting cirseiu.org and selecting your hospital from the drop-down menu or map then click "Join CIR."

You and your enrolled family members' coverage starts on your first day of work.

Outside of orientation and open enrollment (July) there are circumstances where special enrollment is possible. Please see [HERE](#) for a HIPAA Notice of Special Enrollment Rights.

**Scan QR code for HIPPA Notice
of Special Enrollment Rights**



What You Need to Enroll

During open enrollment in July you will need to provide:

- A Social Security Number (SSN) for you or your covered dependents.
- 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.
- A Domestic Partner Application, if you are enrolling a domestic partner. You can find the Domestic Partnership Application HERE.

Scan QR codes for:



Affidavit Form



Update Form



**Domestic Partner
Application Form**

Learn More About Your Benefits

Our CIR Benefits Team are trained professionals ready and available to answer questions and/or assist you in accessing your full benefits.

- Visit our website at cirseiu.org and find your hospital page by selecting your hospital from the drop-down menu or map then click "Benefits Page."
- Email the CIR Benefit Fund Office at benefits@cirseiu.org
- Read the Summary Plan Description (SPD), a complete description of your benefits and your rights, and serves as the Plan Document — also located on your hospital Benefits Page under "Important Links."

Your 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.



standardsecurity

Short-Term Disability

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 (SPD) booklet located on your hospital Benefits Page under “Important Links.” If you are going out on a disability leave, contact your employer as soon as possible.



Guardian

Long-Term Disability

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.



INSMED
INSURANCE AGENCY, INC.

InsMed

Eligible CIR members have access to an exclusive opportunity to secure permanent, portable disability insurance designed to protect both your current income and your future earning potential. You may obtain up to \$15,000 of specialty specific disability insurance coverage that can increase the amount of income you would receive during an unexpected accident or illness.



Scan QR Code
or click [HERE](#)
to learn more

Benefits Continued

Employee Assistance Program

Managing life's challenges can be tough during residency. Compsych is a free confidential employee assistance program provided through Guardian. **Counselors are available 24/7 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
Grief Assistance*

*Legal & Financial
Lifestyle & Fitness Management
Parenting
Pet Care
Work Issues And More.*



TransUnion Credit Benefit

Our new identity theft benefit protects you and your family starting on your first day of work. There is a nominal monthly fee for the program, which is \$5 for individuals and \$7.50 for families. Email benefits@cirseiu.org for more information.

- Continuously monitor your personal data to keep it secure
- Warn you before identity theft strikes with alerts on your computer, phone or tablet
- Offer comprehensive, 24/7 recovery services if identity theft does strike

Summary Plan Description

Full benefits description, including other important information and required notices can be found in the SPD:

- Claims Review
- Appeal Procedures
- HIPAA Privacy Practice
- Leave for Military Service
- ERISA
- COBRA Coordination of Benefit

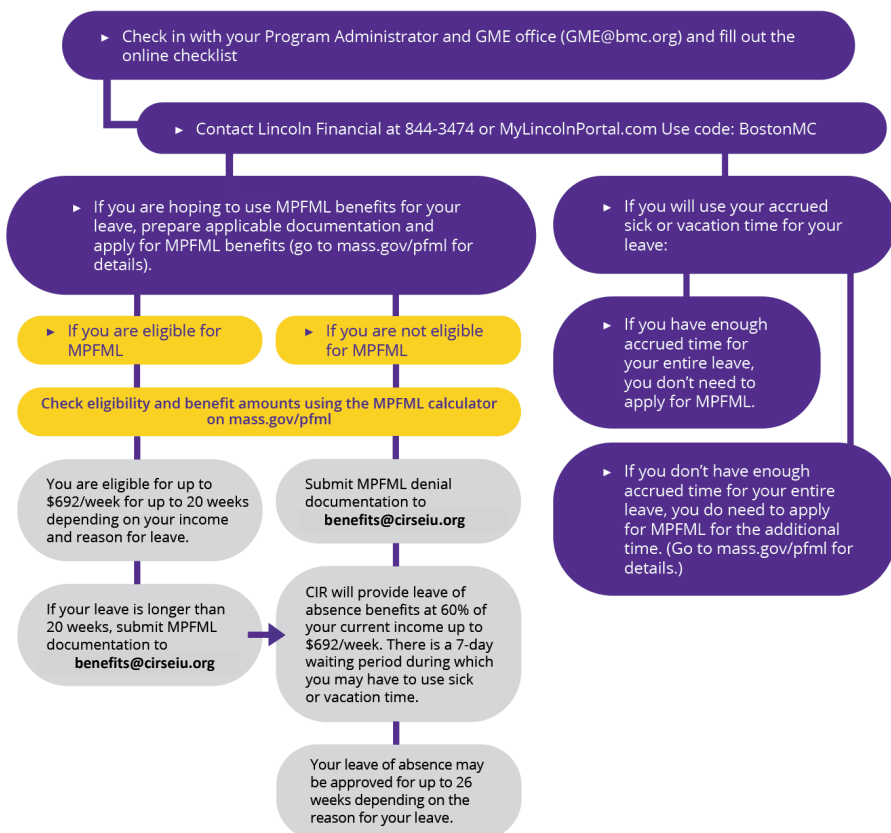
Visit our website at cirseiu.org and find your hospital page by selecting your hospital from the drop-down menu or map then click "Benefits Page." Your SPD is located under "Important Links."

Massachusetts Paid Family and Medical Leave (MPFML)

Paid Family and Medical Leave, or PFML, is a benefit program for Massachusetts workers offered by the Commonwealth. Through PFML, if you work in Massachusetts you're likely eligible to take up to 26 weeks per year of paid, job-protected time off from work when you need it most, so that you can focus on your health and the health of your family.

You will have a 7-day waiting period in which you may have to use sick or vacation time.

For BMC housestaff taking a leave of absence, please review the chart below and visit www.mass.gov/PFML to get started.



Your Additional Education Benefits

Quality Improvement (QI) Patient Safety Scholarships

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.

For more info email Vivian Fernandez at vfernandez@cirseiu.org



Contact Information

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

<u>BENEFIT</u>	<u>ADMINISTRATOR</u>	<u>CONTACT INFORMATION</u>
Short-Term Disability	Standard Security Insurance	(800) 477-0087 www.sslicny.com
Employee Assistance Program	ComPsych® GuidanceResources®	(855) 239-0743 24/7 Live Assistance www.guidanceresources.com
Portable Disability Insurance	InsMed	(800) 214-7039 insmedinsurance.com/gsi/cir/#kmi info@insmedinsurance.com
Long-Term Disability Group # G-348566	Guardian Life Insurance	(800) 525-4542 www.guardiananytime.com
Massachusetts Paid Leave	HSBP	Benefits@cirseiu.org www.mass.gov/PFML



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
Fax: (212) 356-8181
Email: benefits@cirseiu.org

Notes

Notes



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.