



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

Los Angeles General Medical Center
Harbor-UCLA Medical Center
Martin Luther King, Jr./Drew
Rancho Los Amigos National Rehabilitation Center

Welcome to the House Staff Benefits Plan (HSBP)!



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. Once you enroll for your HSBP, you will be eligible for a benefits package that is even stronger than typical employment benefits packages. And the best part is: there are no additional payroll deductions. **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 House Staff Benefits Plan (HSBP) for you and your covered dependents as of July 1.

Residency is demanding. That's why HSBP 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 HSBP Trustees

Eligibility: Who is Covered?

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

- Spouse, children up to age 29, same-sex and opposite-sex domestic partner



Please be advised there is a Domestic Partner Imputed Tax. For more info email benefits@cirseiu.org

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 Supplemental Reimbursements

Your Supplemental Major Medical Reimbursement

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).

In order to receive reimbursement, you will need to fill out the Major Medical Reimbursement Form found on the CIR Member Portal and provide your:

- Explanation of Benefits (EOB)
- Proof of Payment (receipt)

For details on how to access the CIR Member Portal, see page 11 in this booklet.



Your Supplemental Reimbursements

Your Supplemental Dental 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).**

In order to receive reimbursement, you will need to fill out the Dental Reimbursement Form found on the CIR Member Portal and provide your Explanation of Benefits (EOB) and Proof of Payment (receipt).

For details on how to access the CIR Member Portal, see page 11 in this booklet.

LA GAP INSURANCE

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 employer-sponsored healthcare coverage.**

In order to receive the reimbursement, you will need to fill out the GAP Insurance Reimbursement Claim Form found on the CIR Member Portal (see page 11 for details on how to access) 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.

Your Vision Benefits



PROVIDER: DavisVision™

It's easy to take good vision for granted. However, getting your vision checked each year is just as important as your annual physical. That's why the Plan offers vision benefits through Davis Vision, which includes eye exams, eyeglass lenses and frames, and contact lenses. **Download the Davis Vision app to find an In-Network optometrist, view your benefits, and access your ID card.**

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 pair every year beginning July 1 in lieu of contacts)	Any fashion, designer or premier level frame FREE from Davis Vision Collection
NON-DAVIS VISION FRAME	\$130 allowance toward any frame plus 20% off any balance with no co-payment
CONTACT LENSES (every year beginning July 1 in lieu of frames)	\$0 Covered in full two boxes/multi-packs from Davis Vision Collection
OUT-OF-NETWORK BENEFITS	\$50 towards eye exam, \$150 towards materials



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.

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 \$50 per year toward an eye exam and \$150 toward materials. You must file a claim with Davis Vision to be reimbursed.

Your Professional Education Benefit (PEB)



PEB provides you reimbursements for expenses you are paying out of your pocket. **Your maximum payable amount is \$1400 per participant per Plan Year (July 1 – June 30). Carry Over What You Don't Use:** If you have not used your full benefit, you can rollover the balance and use it in the next plan year. PGY-1 residents will now begin with a PEB balance of \$1,900 for their first plan year but will receive \$1,400 each Plan Year thereafter.

Types of Reimbursement You Can Submit For:

Mobile Electronic Medical Devices (Smartphone, iPad, Laptop, Tablet Computers, Medical Recorders)	Medical Equipment Blood Pressure Monitors Pen Light Pulse Oximeter Scrubs Stethoscope Surgical Shoes (clogs)	Software or Medical Electronic Apps	Fellowship Application Fees
Journals for Medical Societies	Dues	Online Courses	Board Review
Medical Books and eBooks	Audio & Video Medical Resources	Conferences	Board Exam Fees

Please note the following:

- 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.

Tax Implications

Federal law limits the amount of the PEB reimbursement that can be used tax-free towards your initial licensing to under \$2000. A reimbursement for an initial license fee that costs \$2000 or more will be considered taxable income. You will receive a 1099 to be included with your W2 when you file your taxes.

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 ComPsych

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. The program is free for individuals and \$7.50/month 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."

Your Additional Education Benefits

Quality Improvement (QI) Patient Safety Scholarships

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 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



Rosetta Stone

This award-winning, self-paced, and interactive program is completely adaptable to your busy schedule.

- Initial assessment and program placement allows customized training with engaging and relevant content.
- 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 let you learn on the go.
- Available in 24 languages so you can meet your learning goals.

For more info click [HERE](#), email cirbenefits@rosettastone.com or scan QR code





CIR Benefit Funds Resources

On your hospital's Benefits Page you can:

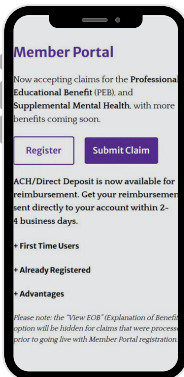
- View your contract
- Submit benefit forms through the Member Portal
- Download your Summary Plan Description to have all of the benefits available to you, including legal and health
- Submit or update new information after signing up

→ Visit cirseiu.org

→ Select your hospital from the drop-down menu or the map

→ Click "Benefits Page"

CIR Benefit Funds Member Portal



Our Member Portal provides a quick and efficient process for submitting and receiving reimbursements so you can get the most out of your benefits.

- Submit claims for reimbursement
- Upload relevant documents
- Track the status of your claims in real-time

Scan QR code to access the CIR Member Portal



Sign up for Direct Deposit

Receiving your reimbursements via direct deposit allows you to:

- Get paid faster. Payments are received in 5–7 business days.
- Conveniently and securely receive reimbursements right to your bank account
- Add dependents so they can also directly receive reimbursements into their bank accounts

Contact Information

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

<u>BENEFIT</u>	<u>ADMINISTRATOR</u>	<u>CONTACT INFORMATION</u>
Vision	Davis Vision Client Code: 2189	(800) 999-5431 www.davisvision.com
Employee Assistance Program	ComPsych® GuidanceResources®	(855) 239-0743 24/7 Live Assistance www.guidanceresources.com
Hearing Aid	EPIC Hearing Healthcare	1-866-956-5400 www.epichearing.com/
Short-Term Disability	Standard Security Insurance	(800) 477-0087 www.sslicny.com
Long-Term Disability	Guardian Life Insurance Group # G-348566	(800) 525-4542 www.guardiananytime.com
Portable Disability Insurance	InsMed	(800) 214-7039 insmedinsurance.com/gsi/cir/#kmi info@insmedinsurance.com

Contact Information

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

Monday – Friday 9:00 am – 5:00 pm EST

Fax: (212) 356-8181

Email: benefits@cirseiu.org

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Notes

