



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

Westchester Medical 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 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.

Your Supplemental Major Medical 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).

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) and Proof of Payment (receipt).

For details on how to access the CIR Member Portal see page 18 in this booklet.



Gender Affirming Care



Gender-affirming care coverage includes knowledgeable primary care, HRT and prescription medication, access to gender-specific and transition-related care as well as mental health outpatient care.

Your Dental Benefits

PROVIDER:  Guardian®

Our national dental plan is designed to deliver comprehensive, high-value national coverage that supports both preventive care and more advanced treatment needs. By expanding access to in-network providers and enhancing no-cost benefits for routine services—with little to no out-of-pocket expenses—the plan reinforces our commitment to members’ well-being while promoting long-term oral health.

Dental Benefits At-A-Glance	DENTAL GUARD PREFERRED	
	In-Network	*Out-of-Network
PREVENTATIVE CARE (Oral exams, Cleanings once/6 mo, X-Rays once/6 mo)	100%	100%
BASIC (Fillings, Extractions, Endodontic Services, e.g. Root Canal)	100%	100%
MAJOR SERVICES (Bridges, Dentures, Single Crowns, Inlays, Onlays & Veneers)	60%	60%
ORTHODONTICS LIFETIME MAXIMUM	\$1,800	\$1,800
* 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, which you can find and download on the Guardian app. Each family member will have their own ID card. See information below to download the app.

Guardian® Guardian App

Easy access to your dental benefits:

- View your annual dental plan details, including maximums, deductibles, and covered services
- Find a network dentist
- Download and save your id card
- View and track the status of your claims

Scan QR code to
download Guardian app



For iOS



For Android

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 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

Your Supplemental Prescription Drug Reimbursement

This supplemental prescription drug reimbursement benefit **covers up to \$750 in prescription drug costs per eligible family member.**

All reimbursements are submitted and processed through the CIR Member Portal. **For details on how to access the CIR Member Portal, see page 18 in this booklet.**

Your Supplemental Dental Reimbursement

This benefit supplements your dental coverage. **The plan pays 100% of the amount you paid in coinsurance or co-payments 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 18 in this booklet.

Your Supplemental Mental Health Reimbursement

I AM VOTING TO
AUTHORIZE A
STRIKE FOR OUR
MENTAL HEALTH



Your HSBP Supplemental Mental Health Benefit provides a maximum annual reimbursement amount of \$5,000 per individual.

- Outpatient mental health benefits will be reimbursed at 80% of your out-of-pocket expenses, including copayments and coinsurance not to exceed \$200 per office visit. Therefore, the maximum an employee or dependent may receive per 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.
- Claims for this benefit must be submitted within one year from the date of service.
- Claims must be submitted through the CIR Benefits Fund Member Portal. Use the QR code below to register or log in.



**Scan QR Code
to access
Member Portal**



Using & Getting Reimbursed for Your Supplemental Mental Health Benefits

1. Find a licensed therapist and book an appointment

IN-NETWORK

2. **Pay the co-pay**
Maintain the Proof of Payment (receipt) for your records

3. **Your provider will submit the claim to the insurance carrier**
You will receive an explanation of benefits. EOB's take an avg 15-20 business days to process

OUT-OF-NETWORK

2. **Pay the provider and obtain the *superbill from the provider**
Maintain the Proof of Payment (receipt) for your records

3. **You must submit the *superbill to your primary insurance carrier**
You will receive an explanation of benefits. EOB's take an avg 15-20 business days to process

4. Log onto the CIR Member Portal



Scan QR code
to access CIR
Member Portal

- Complete the Supplemental Mental Health Reimbursement Form
- (To access: click *My Benefits* and *Submit Claims*, Select *Mental Health* from the drop down menu and click *Load*)
- Attach the proof of payment (receipt) and EOB to the form
- Please be advised, claims processing takes 10 to 14 business days



*Superbill: This is an itemized statement containing provider information, client information, and session details such as CPT codes.

Please note: Insurance deductibles paid under your primary medical coverage are not reimbursable under this benefit.

Contact the CIR Benefits Fund Office

(212) 356-8180 or email benefits@cirseiu.org

Your Supplemental Reimbursements

Your Supplemental Obstetrical Reimbursement

This HSBP benefit provides reimbursement of up to **\$1,000 per delivery for the costs of lactation classes, breast pumps and accessories.**



Your Supplemental Newborn Reimbursement



This HSBP benefit provides reimbursement for up to \$1,000 per plan year for well-baby care, circumcision, and childbirth classes.

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.

Continuing Learning Program (CLP)



CLP provides **\$1,500 reimbursement every three PGY years** for you to go to conferences, take online courses to meet your residency requirements, and/or purchase items. Make sure you submit your expenses to CLP to receive reimbursement.

Types of Reimbursement You Can Submit For (Includes expenses for registration and travel arrangements and additional items):

- Medical Conferences
- Online Courses
- Board Review Courses
- Conference/course registration and/or tuition
- Abstract Submission
- Transportation via car rides, rentals, plane, train
- Gas & tools
- Hotels/lodging
- Meals
- Posters

Board Exam Fees	Medical Equipment Scrubs, Stethoscope, Pulse Oximeter Surgical Loupes, Surgical Shoes
Dues & Journals for Medical Societies	Fellowship Application Fees
*Medical Books and eBooks	Software or Medical Electronic Apps

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

If you attend a conference or course after graduation, make sure you:

- Schedule the conference/course within 6 months of termination
- Pay for the conference/course before your graduate and are still on payroll from your employer

Your Professional Education Benefit (PEB)



PEB provides you reimbursements for expenses you are paying out of your pocket. **Your maximum payable amount is \$750 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.

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

Guardian® Life Insurance

If you die, a \$150,000 benefit goes to your beneficiary. You will receive a \$20,000 death benefit if your spouse or domestic partner dies.

Ancillary Death Benefit

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

Includes payments for the loss of a limb as the result of an accident on or off the job.



Hearing Aid Benefit

Covers up to \$5,000 per ear, per lifetime for each family member.

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. There is a nominal monthly fee for the program, which 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 Legal Benefits

Committee of Interns & Residents Legal Services (CIRLS)

The HSBP 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 an array of legal issues.

Types of Legal Services Coverage Provided:

- Bankruptcy & Debt Problems
- Consumer Protection
- Credit Rating
- Criminal Matters
- Document Review
- Employment Contract Review
- Estate Matters
- Family matters
- Immigration
- Landlord-Tenant Problems
- Medical Licensure
- Name Changes
- Real Estate
- Unemployment Benefit
- Wills, Living Wills

Employment Contract Review Benefit

You Pay Substantially Less than 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 video conference.
- Covers contracts for employment in 29 states and Washington, DC.
- The typical cost for contract review can range from \$600 to \$1,300, but CIRLS has 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.

For details,
[click HERE](#)
for the HSBP
CIR Legal
Services
(CIRLS)
Summary Plan
Description or
scan QR code



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

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:

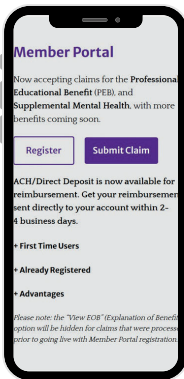
- View your contract
- Submit benefit forms through the Member Portal
- Download your Summary Plan Description to have all of the benefits available to you, including legal and health
- Submit or update new information after signing up

→ 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>
Dental Group # G-417733	Guardian Dental Guard Preferred	(800) 541-7846 www.guardiananytime.com
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/
Legal Services	CIR Legal Services Plan (CIRLS)	(212) 356-8195 cirls@cirseiu.org www.cirseiu.org/legalservices
Short-Term Disability	Standard Security Insurance	(800) 477-0087 www.sslicny.com
• Group Life Insurance • Long-Term Disability • Ancillary Death Benefit • Accidental Dismemberment Benefit	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

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.

Notes

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