

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

Institute for Family Health

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. Once you enroll for your VHHSBP, you will be eligible for a comprehensive 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 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







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

PROVIDER: Anthem

To provide the best patient care you can, you need to be at your healthiest. When 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, notdone in ahospital; 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. We recommend keeping a digital copy in your phone.

Access Your Anthem Benefits

Sydney App

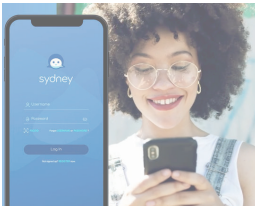
The Sydney Health app makes it easier to **get the care you need, when and where you need it** at no-additional cost.

- Find A Doctor And Check Your Costs
- View Your Claims
- See All Your Health Coverage Benefits
- View & Use Your Anthem Digital ID Card
- Use The Chat To Find Answers To Your Questions

LiveHealth App

LiveHealth Online allows you to **see a doctor online 24/7** to get quality care for commonly treated conditions.

- Connects you to experienced and board-certified doctors & in-network licensed psychologists and therapists at anytime
- Doctors can quickly assess your symptoms, provide a treatment plan, and send prescriptions to your pharmacy, if needed





Download on the App Store

GET IT ON Google Play

Your Prescription Drug Benefits

PROVIDER: EXPRESS SCRIPTS®

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.

EXPRESS SCRIPTS® Express Scripts App

Express Scripts app makes online pharmacy and delivery easy.

- Order refills
- View pharmacy benefit
- Price medications
- Track orders
- Start automatic refills
- Access your ID card

Your Fertility and Family-Building Benefits

CIR recognizes that many residents begin training at a pivotal time in their lives, often while making decisions about starting or growing a family. The demands of residency, such as long hours and financial pressures, can make that journey especially challenging. That's why the **CIR Benefits Plan includes comprehensive fertility and family-building support**.

PROVIDER: progyny

Progyny offers comprehensive care to support you through each stage of your family building journey. Including:



- Preconception and trying to conceive support
- Comprehensive fertility treatment coverage
- Access to a network of top fertility specialists

Your Progyny benefit includes:

- 2 Smart Cycles for comprehensive treatment coverage
- Progyny Rx for fertility medication coverage
- Donor Tissue Coverage for egg and sperm tissue purchases

**Includes access to 1 additional Smart Cycle if the first two do not result in a live birth*

For eligibility requirements for this benefit, please refer to the SPD located on your hospital's Benefits Page under "Important Links". To get started, visit progyny.com/benefits or call (833) 530-9187.

Building Healthy Families Program

Anthem

BHF is a personalized digital program that supports the parenting experience. Find it in the Syndey App under "Featured Programs."

- Access family planning and parenting resources, plus virtual support from maternity nurses, lactation consultants, and Family Care Coaches during pregnancy.
- Track feedings, diaper changes, growth, vaccinations, milestones, and prenatal health.
- Upon completion you're eligible to receive $500 in gift card rewards



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



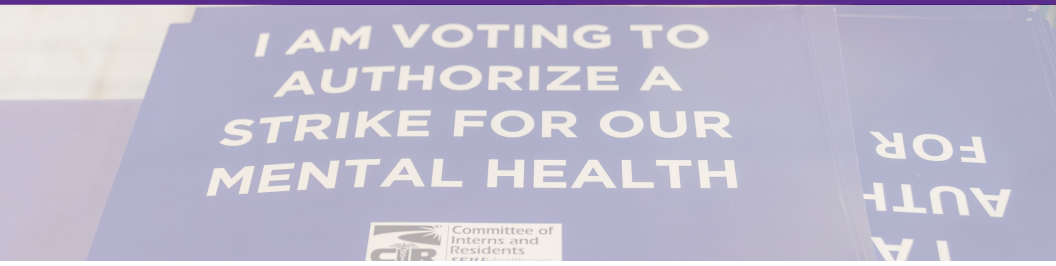


This is a sample of the Davis Vision ID card, which includes your CIR Member ID number. You will receive this ID card in the mail from the insurer. Only the primary card holder's name will appear on this card.

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 Mental Health Benefits



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

- 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.
- 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	OUT-OF-NETWORK
2. **Pay the co-pay** Maintain the Proof of Payment (receipt) for your records	2. **Pay the provider and obtain the *superbill from the provider** 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	3. **You must submit the *superbill to Anthem** 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

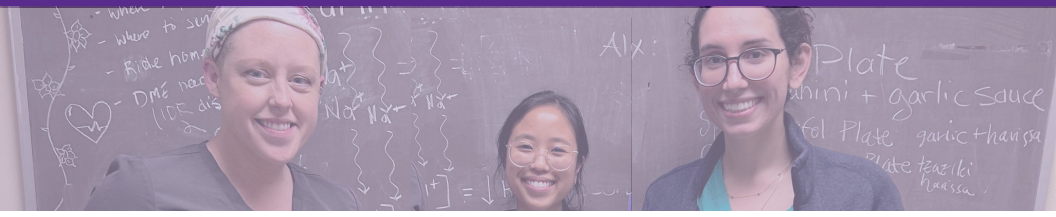
*Superbill: This is an itemized statement containing provider information, client information, and session details such as CPT codes.

Contact the CIR Benefits Fund Office

(212) 356-8180 or email

benefits@cirseiu.org

Your Professional Education Benefit (PEB)



PEB provides you reimbursements for expenses you are paying out of your pocket. **Your maximum payable amount is $1150 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

Gender-Affirming Care



Gender-affirming care benefits are provided to those who need access to medical and surgical care to transition to the appropriate gender. It includes knowledgeable primary care, HRT and prescription medication, access to gender-specific transition-related care as well as mental health outpatient care.

Guardian 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

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.

EPIC HEARING HEALTHCARE Hearing Aid Benefit

Covers up to $1,500 per ear, per lifetime for each family member.

Benefits Continued

Guardian 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.

IdentityForce 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."

Your Legal Benefits

Committee of Interns & Residents Legal Services (CIRLS)

The VHHSBP of the Committee of Interns & Residents Legal Services Plan is a 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
- 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 VHHSBP 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.

New York State Paid Family Leave

NEW YORK STATE | Paid Family Leave

In 2016, New York enacted the nation's strongest and most comprehensive Paid Family Leave policy so working families would not have to choose between caring for their loved ones and risking their economic security.

Paid Family Leave provides eligible employees job-protected, paid time off to:

- bond with a newly born, adopted or fostered child,
- care for a family member with a serious health condition, or
- assist loved ones when a spouse, domestic partner, child, or parent is deployed abroad on active military service.

What are the benefits?

- **Duration of leave - Maximum 12 weeks**
- **Weeks Maximum Weekly Payout - $1,228.53 (2026)**

For More Information:
Visit paidfamilyleave.ny.gov or sslicny.com (for claim forms and/or to apply) or email claims@sslicny.com.



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 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.

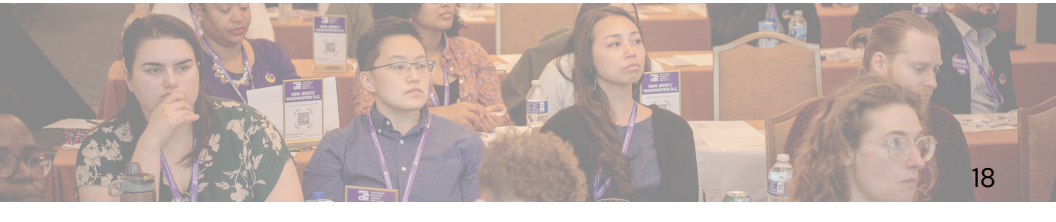
Participants will be eligible to receive a scholarship of **up to $3,000 per residency year** to cover expenses related to registration, travel, and tuition. Covered residents accessing this benefit are responsible for securing time off (vacation or education leave time) to attend or participate in these educational opportunities. 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 information click HERE, email cirbenefits@rosettastone.com or scan QR code



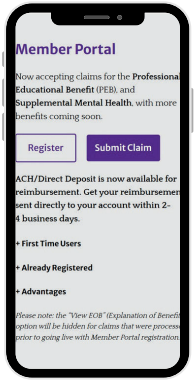
CIR Benefit Funds Resources

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 of out 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:

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Medical	Anthem Blue Cross Blue Shield (DirectShare POS plan)	(844) 243-5566 TDD for hearing impaired: (800) 682-8786 www.anthembluecross.com/
Live Health Online	Anthem Blue Cross Blue Shield	(888) 548-3432 www.livehealthonline.com
Building Healthy Families	Anthem Blue Cross Blue Shield	(800) 828-5891
Prescription Drug Group # K4DA	Express Scripts, Inc. (ESI)	(866) 439-3658 TDD for hearing impaired: (800) 972-4348 Pharmacist only: (800) 235-4357 www.express-scripts.com
Fertility Family Building	Progyny	(833) 530-9187 progyny.com/benefits
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

Contact Information

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Short-Term Disability	Standard Security Insurance	(800) 477-0087 www.sslicny.com
• Long-Term Disability • Ancillary Death Benefit • Accidental Dismemberment Benefit Group # G-348566	Guardian Life Insurance	(800) 525-4542 www.guardiananytime.com
NY State Paid Leave	Standard Security	NYSPL: (844) 337-6303 paidfamilyleave.ny.gov Standard Security (To apply & for claims): 800-477-0087 / 585-398-2340 sslicny.com claims@sslicny.com
Portable Disability Insurance	InsMed	(800) 214-7039 insmedinsurance.com/gsi/cir/#kmi info@insmedinsurance.com
Life Insurance Group # G-348566	Guardian Life Insurnace	(800) 541-7846 www.guardiananytime.com

CIR Benefit Funds

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



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SIGN AND DISPLAY 30
PAINTERS AND ALLIED TRADES
LOCAL 391