

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

Kern Medical Center

Committee of Interns and Residents
SEIU Healthcare

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. **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 will receive the comprehensive benefits provided in this plan.







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."
- During open enrollment in July, you will need to provide your Social Security number (SSN).

Your coverage starts on your first day of work.

Scan QR code for HIPPA Notice of Special Enrollment Rights

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

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.

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."



Contact Information

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

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

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.

Contact the CIR Benefits Fund Office

benefits@cirseiu.org
(212) 356-8180

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