

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

UMass Chan Medical School

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. 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 secured 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







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 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).

The Plan will reimburse 100% for co-pay amounts for office visits, out-patient diagnostic tests (x-rays, lab tests, etc.), emergency room care and hospital admissions at 100% provided an Explanation of Benefits (EOB) is submitted with the claim form.

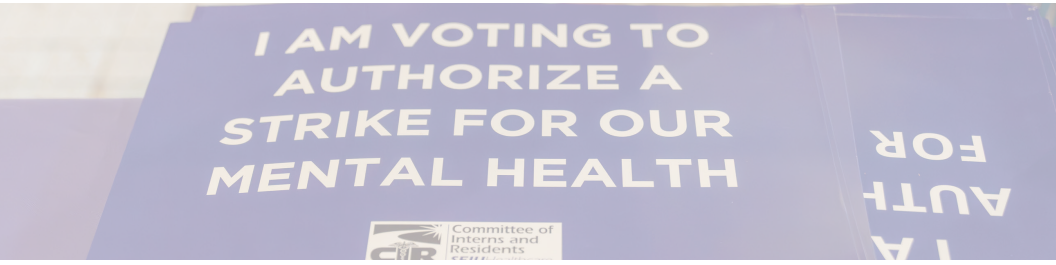
In order to receive reimbursement, you will need to fill out the Major Medical Reimbursement Form found on the CIR Member Portal and provide:

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

For details on how to access the CIR Member Portal, see page 7 in this booklet.



Your Supplemental Mental Health Reimbursement



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	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 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

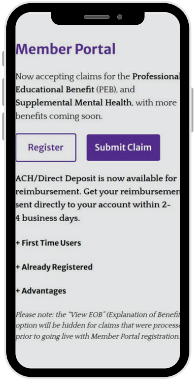
CIR Benefit Funds Resources

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

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.

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

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Notes

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PAINTERS AND ALLIED TRADES
LOCAL 391