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To: Adjuncts Currently Enrolled in the PSC-CUNY WF Basic Health Insurance

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Subject: CUNY - New Adjunct Health Insurance

As you may be aware, beginning October 1, 2014, the University Benefits Office (UBO) will be responsible for providing health and hospitalization insurance through the NYC Employee Health Benefits Program (which is managed by the NYC Office of Labor Relations) to all eligible CUNY adjuncts. The NYC Employees Health Benefits Program is the health insurance program currently available to over one million City employees, retirees and dependents. The PSC/CUNY Welfare Fund will no longer be providing basic health insurance for adjuncts as of September 30, 2014.

What You Should Know

- Teaching and non-teaching adjuncts’ insurance eligibility criteria remain the same as the current criteria.

- You will be offered the same health care insurance options for individual coverage offered to full-time CUNY employees through the NYC Office of Labor Relations Employee Health Benefits Program.

- Your coverage will continue to be individual-only, and family coverage will still be available for additional payment. There will be no payroll deductions for your new health benefits coverage. Two of the options for individual-only coverage on the City program – HIP-HMO and GHI-CBP/Blue Cross – require no premium payment. Other options offered on the City plan require premium costs. Premium remittance for those who elect a family “buy-up” and/or a more expensive insurance option and/or a rider will be collected monthly via electronic withdrawals from your designated bank account. Please refer to the rate sheet on the CUNY website listed below.

- The PCS-CUNY Welfare Fund will be separately administering your prescription drug benefit and other benefits determined by the Fund Trustees.

Some adjuncts may not be certain by early September of their assignments and thus of their eligibility for fall semester coverage. We urge you to enroll if you believe you will be eligible. In the event of
changes, those factors will be taken into account. Those eligible for coverage during the fall 2014 semester will have one month (September) of coverage with the current coverage and then must enroll in their elected option under the New York City Employee Health Benefits Program so that coverage under the City plan can begin on October 1, 2014. All ID cards will be provided just prior to that transition date.

**Adjunct Basic Health Insurance Benefits**

In order to avoid a lapse in your health insurance, you will need to complete the *Adjunct Health Insurance Enrollment Packet* and return it to your College Benefits Officer as soon as possible. This packet can be found on the University Benefits Office (UBO) website [http://www.cuny.edu/benefits](http://www.cuny.edu/benefits). Select “Benefits at a Glance,” then select “Adjunct Staff (Teaching and Non-Teaching).

Detailed Health Insurance Plan information, Procedures and the Health Insurance Rate Sheet, which include carrier contacts and phone numbers, are also available on the UBO Website.

All forms and supporting documentation for enrollment in the BYC Employee Health Benefits program must be submitted to your College Benefits Officer no later than September 19, 2014. Supporting documentation is typically associated only with those who elect to pay for family coverage; it may include a domestic partner form, marriage certificate and birth certificate for each dependent child. Questions regarding health plan options should be directed to your Benefits Officer. Specific areas of health-related concerns should be directed to the health insurance carrier.

**PSC/CUNY Welfare Fund Benefits**

Prior to the October 1 transition, your basic health insurance included drug benefits for individuals. Subsequent to October 1, individual drug coverage will be provided by the PSC-CUNY Welfare Fund. As a new program for adjuncts, the Welfare Fund will also provide the same optical and dental benefit provided to full-time faculty and staff, on an individual-only basis. Information on your current program and transition to the new CUNY-sponsored Welfare Fund benefit program is also available at [www.pscunywf.org](http://www.pscunywf.org).

**Payment Information**

Premium rates, if any, can be found on the Adjunct Health Plan Insurance Rate Sheet on the UBO website. [http://www.cuny.edu/benefits](http://www.cuny.edu/benefits). Those who elect basic individual coverage under HIP-HMO or the GHI/CBP Blue Cross program will have no premium obligation. These are the two highest enrollment insurance plans among all City employees.

If your choice of health insurance coverage requires a payment, the payment will be due on the 1st of the month preceding the period of coverage via recurring debits from your bank account. An administrative fee will apply to each debit. You will be required to complete an Adjunct Recurring Payment Election Form (located in the packet above) in order to authorize these withdrawals. Please follow the instructions on the back of the form for specific details.

Upon reading the information on the website, if you have any additional questions, please contact your College Benefits Officer or call the dedicated Adjunct Health Insurance line at 646-664-3401. You can
also email your questions or concerns to UniversityBenefitsAdjuncts@cuny.edu Your CUNY First Employee ID and your CUNY personal e-mail addresses should be listed on all paperwork.

Best Regards,

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