

DATE: September 21, 2016

TO: Full-Time Employees, Eligible Adjuncts and College Assistants

FROM: Hope Berte
Executive Director of Human Resources & Labor Designee

SUBJECT: **Open Enrollment/Transfer Period for Health Plans, Flexible Spending Accounts and the Health Benefits Buyout Waiver Program**

The 2016 Open Enrollment/Transfer Period schedule is as follows:

<u>Benefit Plans</u>	<u>Open Enrollment Transfer Period</u>	<u>Date Effective</u>
Health Insurance Plans	10/11/16 -11/11/16	1/5/2017
Flexible Spending Accounts	9/19/16-10/31/16	1/1/2017
Health Benefits Buyout Waiver Program	9/19/16-10/31/16	1/1/2017

During the open enrollment/transfer period for health plans, you may:

- transfer to another health plan;
- add or drop an optional rider;
- add or drop dependents, **this is the only time that you can make changes in your dependent's status without a qualifying event;**
- elect to waive your health coverage; or
- change your health premium tax status for MSC Premium.

The health benefits application and Buyout waiver application along with required documentation must be completed and returned to Human Resources, in Building 1A-Room 201 no later than the last day of the period indicated above.

The following dates and times have been established so that you may meet with an HR representative in order to ask questions or drop off your completed Health Benefits enrollment form. [Please RSVP to Human Resources at 718-982-2379.](tel:718-982-2379)

<u>DATE</u>	<u>TIME</u>
October 11 th	9:30-11:30
October 13 th	12:00-2:00
October 17 th	9:30-11:30
October 19 th	12:00-2:00
October 21 st	9:30-11:30
October 25 th	9:30-11:30
October 27 th	2:30-4:30
November 8 th	9:30-11:30
November 10 th	2:30-4:30

The health benefit application and information about the health plans are available on the NYC Office of Labor Relations (OLR) website under Summary of Plans- <http://www1.nyc.gov/site/olr/health/summaryofplans/summaryofplanshome.page> Changes to your health plan will become effective **January 5, 2017**. Please review your **January 19, 2017** pay stub to make certain the changes you elected are reflected. Please keep in mind that during the year rate changes may occur in some health plans.

Dependent Eligibility Required Documents

If adding dependents (spouse, domestic partner, and/or child (ren)); along with the completed health benefits application, you are required to submit the following documentation:

- a. If you are including a spouse on your coverage, and you have been married for more than one year, you must submit a Government issued Marriage Certificate AND Federal Tax Return from the last two years, (only send the first page of your tax return which shows your spouse) OR Proof of Joint Ownership issued within the last six months (with both names) such as a mortgage statement, lease agreement, utility bills, bank statement, credit card statements and property tax statements.
- b. If you are including a domestic partner on your coverage, and you have been registered for more than one year, you must submit a Government issued Certificate of Domestic Partnership AND Proof of Joint Ownership issued within the last six months (with both names) such as a mortgage statement, lease agreement, utility bills, bank statement, credit card statements and property tax statements.
- c. If you are including children on your coverage, you must submit a Government issued Birth Certificate (including parent's name)

Flexible Spending Accounts (FSA)

The Flexible Spending Account (FSA) Program allows employees to deposit a portion of their pre-tax income into accounts maintained for certain health and dependent care expenses. The Health Care Flexible Spending Account (HCFSAs) allows employees to pay for eligible out-of-pocket medical, dental, vision, and hearing expenses on a pre-tax basis.

The Dependent Care Assistance Program (DeCap) allows employees to pay for eligible dependent care expenses such as qualifying day care centers and caregivers. You may download information and enrollment applications at

<http://www1.nyc.gov/site/olr/fsa/fsa-forms-and-downloads.page>

Please submit applications directly to **City of New York Flexible Spending Accounts Program 2017- Bowling Green Station, P.O. Box 707, New York, NY 10274.**

Employees currently enrolled in these plans will receive enrollment materials from the City of New York's Pre-Tax Benefits Office. **Each year you must re-enroll.** Deductions will be reflected in the **January 19, 2017** paycheck.

Health Benefits Buy-Out Waiver Program

The Health Benefits Buy-Out Waiver Program allows eligible employees to waive their health benefits and receive a cash incentive of **\$500** for individual coverage and **\$1,000** for family coverage, per calendar year, paid in two installments covering the following dates, January 1-June 30 and July 1-December 31. Annual incentive payments will be taxable to the recipient. ***Please note the cash incentive payment has changed for 2017 plan year***

You may download the applications at <http://www1.nyc.gov/site/olr/fsa/fsa-forms-and-downloads.page>. The completed applications, along with proof of insurance, marriage and birth certificates for dependent children (if applicable) should be returned to Human Resources, 1A-201.

Eligibility

Full-Time, tax-levy employees are eligible for the above plans. College Assistants are eligible for the above plans if they have worked for the College for at least 90 days, worked at least 20 hours per week in those 90 days, and have an appointment of at least six months or more and continue to work 20 hours per week with six months appointments.

Eligibility for Adjunct health insurance coverage must be met by one of the following criteria:

1. **Teaching Adjuncts:** Completed the two consecutive semesters immediately preceding the semester in which he/she is applying with at least 3 teaching hours per week. Teaching Adjuncts must work at least 6 teaching hours per week in the semester that he/she is applying for coverage.

2. Non-Teaching Adjuncts: Completed the two consecutive semesters immediately preceding the semester in which he/she is applying with at least 15 non-teaching hours per week. Non-teaching Adjuncts must work at least 15 non-teaching hours per week in the semester that he/she is applying.

Both teaching and non-teaching Adjuncts must maintain the minimum number of hours required for the full semester to ensure the continuation of health insurance coverage.

Delta Dental – Transfer Coverage from Delta to Guardian (Instructional Staff covered by PSC Welfare Fund)

The open enrollment period will commence 10/11/16 through 11/11/16 effective 1/1/2017. If you wish to either add or drop coverage you will need to complete an enrollment form in Human Resources.

If you require additional information please call Anne Alarcon, Benefits Specialist at 718-982-2371 or Manuela Alongi, Associate Director at 718-982-2713.

Please join us at the annual Benefits Fair on October 5, 2016, Building 1P- Atrium, 11-2pm. Representatives will be available to discuss plan details.