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Office of Human Resources

DATE: October 29, 2019

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

FROM: Manuela Alongi
Deputy Director

SUBJECT: **Open Enrollment/Transfer Period for Health Plans**

The Fall 2019 Health Insurance Transfer Period (Open Enrollment) will take place from **November 1, 2019 – November 29, 2019** for an effective date of **January 2, 2020**

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 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 (s). [Please RSVP to Human Resources at 718-982-2379.](#)

<u>DATE</u>	<u>TIME</u>
Friday, November 1	9:30 - 11:30
Monday, November 4	2:30 - 4:30
Wednesday, November 6	12:00 - 2:00
Tuesday, November 12	9:30 - 11:30
Thursday, November 14	12:00 - 2:00
Monday, November 18	9:30 - 11:30
Wednesday, November 20	12:00 - 2:00
Friday, November 22	9:30 - 11:30
Monday, November 25	12:00 - 2:00
Wednesday, November 27	9:30 - 11:30

The health benefits application along with information about the health plans, are available on the NYC Office of Labor Relations (OLR) website:

- **Rates for Health Insurance** [Click here](#)
- **Summary of Benefits and Coverage for each plan:** [Click here](#)
- **Health Benefits Application:** [click here](#)

Any changes that you make to your health plan will become effective **January 02, 2020**. Please review your **January 16, 2020** 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.

The completed Health Benefits application, along with supporting documentation for dependents, marriage and birth certificates for dependent children (if applicable) should be returned to Human Resources, 1A-201 at the time of your appointment.

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)

Health Plan Changes for 2020:

HIP HMO Prescription Rider -There are 2 Plans:

- HIP HMO Gold Preferred Plan (Grandfathered), or
- HIP HMO Gold Preferred Plan (Standard)

1. **HIP HMO Gold Preferred Plan (Grandfathered):** This is the current prescription drug rider for HIP HMO Gold Preferred plan.

Only those employees who were in the HIP HMO Gold Preferred Plan (Grandfathered) prior to November 1, 2019 can continue to be enrolled in this plan.

2. **HIP HMO Gold Preferred Plan (Standard):** The prescription drug rider for this plan has a lower premium than the current HIP HMO Gold Preferred Plan (Grandfathered) plan, and the cost sharing is similar to the GHI-CBP Optional Rider. Please refer to the SBC for this plan's prescription drug rider information. All new employees who are hired on or after November 1, 2019 will only be offered this new HIP HMO Gold Preferred Plan (Standard).

3. Employees who are currently in the Grandfathered plan can select the HIP HMO Gold Preferred Plan (Standard) during the 2019 Annual Transfer Period, effective January 1, 2020.

4. Any employee who transfers out of the HIP HMO Grandfathered plan and selects another health plan will not be allowed to choose the HIP HMO Grandfathered plan again. However, for as long as the employee remains in the Grandfathered plan, the employee can make changes within the plan such as adding or dropping dependents and/or changing their rider option to either individual or family, if the employee experiences a Qualifying Event (employment and/or family status change).

5. Employees who were hired on or after July 1, 2019 and are enrolled in the HIP HMO Grandfathered plan will be allowed to transfer to the new HIP HMO Gold Preferred Plan (Standard) during the Transfer Period, effective January 2, 2020. The employee's original hire date will be used as the start date for the 365 day HIP requirement, and not the Plan transfer date.

Empire Health Plan:

- The Empire HMO plan will be closing effective December 31, 2019. The plan will be replaced by the Empire Blue Access Gated EPO plan effective January 1, 2020.

- All employees and their dependent(s) enrolled in the Empire HMO plan will be enrolled automatically in the Empire Blue Access Gated EPO plan on January 1, 2020. They have been notified by Empire of this change.

- If the employee doesn't want to be automatically enrolled in the Empire Blue Access Gated EPO plan, the employee may select another health plan during this transfer period.

Note: For more information on these changes, please refer to the revised Health Benefits Program SPD and SBC on the NYC Office of Labor Relations (OLR) website (available soon).

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. To enroll you will need to complete 1) a health benefits application and 2) a buyout waiver application:

- **Health Benefits Application:** [click here](#)
- **Buy-Out Waiver Application:** [click here](#)

The completed application forms, along with proof of non-city 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.

Adjunct health insurance is available to adjuncts employed by CUNY (excluding the Research Foundation or work through grant-support) who meet the following three criteria:

1. Are **not covered by or eligible to be covered by other basic health insurance** by virtue of employment of self or spouse or through government entitlement.
2. Have fulfilled the **continuity requirement**.
3. Fulfill the **current hours requirement**.

For more information on these three (3) eligibility requirements [click here](#)

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

The open enrollment period will commence 11/01/2019 through 11/29/2019 effective 1/1/2020. 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 contact Anne Alarcon, Benefits Manager at 718-982-2371 or via email at anne.alarcon@csi.cuny.edu.