DATE: October 2, 2020

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

FROM: Manuela Alongi, Deputy Director

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

The Fall 2020 Health Insurance Transfer Period (Open Enrollment) will take place from **October 1, 2020 – October 30, 2020** with an effective date of **January 1, 2021.** 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 Anne Alarcon, Benefits Manager for a phone meeting where you can get more information on the plans and on the open enrollment process.

DATE	TIME
Monday, Oct 05, 2020	10:00a -12:00p
Wednesday, Oct 07, 2020	12:00p - 2:00p
Friday, Oct 09, 2020	10:00a -12:00p
Wednesday, Oct 14, 2020	12:00p - 2:00p
Friday, Oct 16, 2020	10:00a -12:00p
Monday, Oct 19, 2020	12:00p - 2:00p
Wednesday, Oct 21 2020	10:00a -12:00p
Friday, Oct 23, 2020	12:00p - 2:00p
Wednesday, Oct, 28, 2020	10:00a -12:00p
Friday, Oct 30, 2020	12:00p - 2:00p

You may set up an appointment directly at the following link https://calendly.com/anne-alarcon/benefits-meeting

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

Many of the health plans will be offering informational webinars and videos for employees to learn more about their health plan offering. Please visit the Health Benefits Program website at www.nyc.gov/hbp for further information.

Any changes that you make to your health plan will become effective January 1, 2021. Please review your January 14, 2021 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.

To make changes complete the Health Benefits application form and email it, along with supporting documentation for dependents, (if applicable) to anne.alarcon@csi.cuny.edu **no later than October 30, 2020.**
- For a list of **Dependent Eligibility Required Documents click here**.
- Forms should be submitted as one password protected pdf.
- Please do not submit Jpeg or PNG images. **

If you do not have a scanner you can download a scanner app such as **Adobe Scan to convert your documents into PDFs. Use your smart phone or tablet camera to take a picture of your paper form(s) and the scanner app will convert it to a PDF. Adobe Scan mobile app is available for both iPhone and Android.

Health Plan Coverage for Employees Hired On or After July 1, 2019:
City of New York employees, and employees of Participating Employers, hired on or after July 1, 2019, and their eligible dependents, will only be eligible to enroll in the EmblemHealth HIP HMO Preferred Plan, and must remain in the HIP HMO Preferred Plan for the first year (365 days) of employment.
After 365 days of employment, the employee will have the option of either remaining in the HIP HMO Preferred Plan or selecting a different health plan within 30 days before the end of the 365 day period. If a new health plan is selected, the new plan will be effective on the 366th day.
Only after the 365th day can the employee participate in any Annual Fall Transfer Period.

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
- For a list of **Dependent Eligibility Required Documents click here**.

The completed application forms, along with proof of non - city insurance and supporting documentation for dependents, (if applicable) should also be emailed to anne.alarcon@csi.cuny.edu.

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 is from 10/01/2020 to 10/30/2020 effective 1/1/2021. You may change your dental plan or you can add or drop dependents. You will need to complete a change of status form which you will find by clicking here.

If you require additional information, please contact Anne Alarcon, Benefits Manager via email at anne.alarcon@csi.cuny.edu.