

DATE: October 11, 2023

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

FROM: Manuela Alongi, Deputy Director

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

The Fall 2023 Health Insurance Transfer Period (Open Enrollment) will take place from **November 1, 2023–November 30, 2023** with an effective date of **January 1, 2024**. 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.

Open Enrollment Virtual Seminars:

There will be an Open Enrollment virtual presentation this year for one day on **November 02, 2023**. This presentation will be hosted by CUNY's insurance carriers, the PSC CUNY Welfare fund and benefits vendors. More details to follow.

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](#) (these rates are effective 09/01/2023)
- **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 1, 2024. Please review your January 11, 2024 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.

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 or withdraw 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](#).

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 **November 1, 2023 – November 30, 2023** with an effective date of **January 1, 2024** 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](#).

Options for submitting completed health forms, buyout waiver forms or PSC forms:

- 1) Drop completed forms off to Human Resources, 1A-201 Monday to Friday between 9 AM and 5 PM.
- 2) Or you can email forms along with supporting documentation for dependents, (if applicable) to anne.alarcon@csi.cuny.edu **no later than November 30, 2023.**
 - For a list of **Dependent Eligibility Required Documents** [click here](#).
 - If emailing, forms should be password protected and in pdf format.
 - Please do not submit Jpeg or PNG images.
- 3) Or you can use CUNYFirst Self-Service. Please see step-by-step guide by clicking [Secure Document Upload](#)

If you require additional information before submitting completed forms , please contact Anne Alarcon, Benefits Manager via email at anne.alarcon@csi.cuny.edu or you can set up an appointment for this purpose at <https://calendly.com/anne-alarcon/benefits-meeting>