

**DATE:** September 19, 2024

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

**FROM:** Manuela Alongi, Director

**SUBJECT:** **Open Enrollment/Transfer Period for Flexible Spending Accounts and Health Plans**

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**The Flexible Spending Accounts (FSA) Program Open Enrollment Period for Plan Year 2025 is September 23, 2024 – November 8, 2024, for an effective date of January 1, 2025**

The Plan Year 2025 FSA Program Brochure and forms will be available on the FSA website under "[Forms and Downloads](#)" (the week of September 23, 2024).

**1. Current FSA 2024 participants (HCFSA & DeCAP):**

Current participants will automatically receive a letter regarding their Plan Year 2025 enrollment in the middle of September to their address the FSA office has on file.

**2. Enrollment and Confirmation Letter**

Once the FSA Administrative office receives the FSA enrollment/re-enrollment letter and processes the employee's HCFSA/DeCAP enrollment form, participants will receive a confirmation letter.

All Plan Year 2025 FSA Enrollment/Change Forms should be uploaded to the secure site <https://nyc-fsa.leapfile.net> and we suggest you retain a copy for your records. Please do not mail forms. For instructions on how to submit your forms please [click here](#).

Important: If you do not experience FSA payroll deductions on the January 23, 2025 paycheck, you must notify the FSA office immediately through their [contact form](#).

**Periodically refer to the FSA website at [NYC FSA page](#) or [NYC FSA Forms](#) for any updates to the HCFSA/DeCAP program.**

You can also find [FSA Videos online](#) for help.

**The Fall 2024 Health Insurance Transfer Period (Open Enrollment)** will take place from **November 1, 2024– November 30, 2024** with an effective date of **January 1, 2025**. 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,
- elect to waive your health coverage; or change your health premium tax status for MSC Premium.

*\*this is the only time that you can make changes in your and your dependent's status without a qualifying life event.*

### **Employee Benefits & Wellness Fair:**

The Office of Human Resources, amongst other insurance carriers will be tabling with information in preparation for the annual NYC Fall Transfer Period. We invite you to attend and visit vendor tables including ours, to receive pamphlets, learn about each program, pick-up benefit change forms, and ask questions.

**Date:** Wednesday, October 2, 2024

**Location:** Center for the Arts, 1P Atrium

**Time:** 11:00 AM-2:00 PM

### **Open Enrollment Virtual Seminars:**

There will be two open enrollment virtual presentations this year, a **morning session on November 6, 2024** and an **afternoon session on November 7, 2024**, which will include an overview and program highlights as well as a question-and-answer period. (Each presentation will be about 30 mins)

This presentation will be hosted by DC-37, the PSC CUNY Welfare Fund, MetroPlus, Emblem Health and NYCERS. 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 07/01/2024)
- **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, 2025. Please review your January 9, 2025 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 (plan year 2025 enrollment is automatic for current active participants) 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, 2024 – November 30, 2024** with an effective date of **January 1, 2025**. 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 - 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](mailto:anne.alarcon@csi.cuny.edu) and [karla.soto@csi.cuny.edu](mailto:karla.soto@csi.cuny.edu)
  - If emailing, forms should be encrypted 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](#). Please email [anne.alarcon@csi.cuny.edu](mailto:anne.alarcon@csi.cuny.edu) and [karla.soto@csi.cuny.edu](mailto:karla.soto@csi.cuny.edu) to inform us you've uploaded via CUNYFirst.

**\*Submit forms no later than November 30, 2024**

If you require additional assistance before submitting completed forms, you can set up an appointment with one of our benefit specialists through [Microsoft Bookings](#).