

DATE: October 31, 2025

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**

The **[Flexible Spending Accounts \(FSA\) Program](#)** Open Enrollment Period for Plan Year 2026 is **September 22, 2025 – November 14, 2025**, for an effective date of **January 1, 2026**.

The **[Plan Year 2026 FSA Program Brochure](#)** and **[2026 FSA Enrollment/Change Form](#)** are available on the FSA website under "**[Forms and Downloads](#)**."

All Plan Year 2026 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. For instructions on how to submit your forms please **[click here](#)**. **Current participants will, if not already, automatically receive a letter regarding their Plan Year 2026 enrollment to the address the FSA office has on file.*

The Fall 2025 Health Insurance Transfer Period (Open Enrollment) will take place from **November 1, 2025– November 30, 2025**, with an effective date of **January 1, 2026**, with **changes in payroll deductions appearing on the January 22, 2026 paycheck**.

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.*

If you do not wish to make any changes to your current health plan, you do not need to do anything during the Open Enrollment/Transfer Period.

Helpful links with information about the health plans can be found on the [NYC Office of Labor Relations \(OLR\) website:](#)

- **Rates for Health Insurance** [Click here](#) (these rates are effective 01/01/2026)
- **Summary of Benefits and Coverage for each plan:** [Click here](#)
- **Health Benefits Application:** [click here](#)

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 2026 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 Welfare Fund Dental Change for Instructional Staff covered by PSC WF **Transfer from Delta to Guardian or Guardian to Delta**

The open enrollment period is from **November 1, 2025 – November 30, 2025**, with an effective date of **January 1, 2026**. 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](#).

Open Enrollment/Transfer Period Checklist:

- Complete your elections or changes for your 2026 health benefits by November 30, 2025. All changes to your health plan will require a new [Health Benefits Application](#) and [supporting documents, if applicable](#).

- If you are a participant in the PSC Welfare Fund benefits you will also need to complete a [PSC Welfare Fund Change of Status Form](#).

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

- 1) Email your forms to karla.soto@csi.cuny.edu.
 - Forms should be in pdf format and **must be** password protected. Please send the password in a separate email.
 - Please do not submit Jpeg or PNG images. They will not be processed.
- 2) [Reserve a time](#) to drop completed forms off to Human Resources, 1A-201.
- 3) Alternatively, you can use CUNYFirst Self-Service. Please see a step-by-step guide by clicking [Secure Document Upload](#).

***Submit forms no later than November 30, 2025**

If you require additional assistance before submitting completed forms, you can set up an appointment by clicking the following link [Microsoft Bookings](#).