

## **Adjunct Health Insurance and Supplemental PSC – CUNY Welfare Fund Benefits Enrollment Information**

### **General Information**

- Adjuncts must submit completed applications/forms to the College Benefits Officer no later than 30 days from the first day of classes. Benefits will take effect the first day of classes. (**NOTE:** Adjuncts who miss this 30 day deadline will have another opportunity to apply for health insurance coverage during the Open Enrollment/Annual Transfer Period).
- A complete application packet should contain the following:
  - [Health Benefits Application \(ERB\)](#)
  - [PSC – CUNY Welfare Fund Enrollment Form](#)
  - [Adjunct Health Insurance Certification Form](#)
  - [Adjunct Health Insurance Verification Form](#)
  - [Delta Dental Form](#) (If Applicable)
  - [Adjunct Recurring Payment Election Form](#) and Voided Check (If Applicable)
- All application packets must be completely filled out and submitted along with the supporting documentation for all dependents (i.e., dependent child(ren) birth certificate(s), marriage certificate, etc.). Applications with missing forms/documentation will be considered incomplete and will not be processed.
- Adjuncts who are employed at more than one college, must obtain the signatures of the College Benefits Officers from each campus on the Adjunct Health Insurance Certification Form. Adjuncts who require certification of hours from more than 2 campuses should complete an additional Adjunct Health Insurance Certification Form for the third and fourth campus Benefits Officers. **NOTE:** Please do not complete more than one Health Benefits Application (ERB) as only one of these forms is required.

### **Eligibility**

- Eligibility for health insurance coverage must be met by one of the following criteria:
  - Teaching Adjuncts: Completed adjunct instruction at CUNY in the two consecutive semesters immediately preceding the semester in which he/she is applying. Teaching Adjuncts must work and maintain at least 6 teaching hours per week in the semester that he/she is applying for coverage and thereafter.
  - Non-Teaching Adjuncts: Completed the two consecutive semesters immediately preceding the semester in which he/she is applying with at least 15 non-teaching hours per week. Non-teaching Adjuncts must work at least 15 non-teaching hours per week in the semester that he/she is applying.
- Both teaching and non-teaching Adjuncts must maintain the minimum number of hours required for the full semester to ensure the continuation of health insurance coverage.

- Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.
- If in any semester an Adjunct teaches/works fewer than the minimum number of required hours for more than 1/15 of the semester, he/she will lose eligibility and the insurance coverage will be terminated.
- Adjuncts who lose health insurance coverage as a result of loss in hours will be eligible to reenroll in Adjunct Health Insurance the following semester if he/she meets the minimum hour requirement.
- An adjunct must reestablish eligibility if there is a semester in each of two out of three academic years that he/she has not been employed as an Adjunct by CUNY.
- Adjuncts who are covered by or eligible for coverage via any other health insurance plan by virtue of employment of self or spouse through government entitlement are automatically ineligible for Adjunct Health Insurance.
- For more information on Adjunct Eligibility, refer to page 25 in the [PSC-CUNY Contract](#).

**NOTE:** Adjuncts must notify the University Benefits Office and the College Benefits Officer in a timely manner if he/she no longer meets eligibility requirements for health coverage. The University Benefits Office can be reached by calling the Adjunct Health Insurance Hotline at (646) 664-3401.

### **Enrollment**

- Upon receipt of the completed application packet, the College Benefits Officer(s) will verify eligibility/hours on the Adjunct Health Insurance Certification Form, and sign off on the Health Benefits Application.
- Health Insurance, Dental and Prescription member ID cards will be mailed directly from the carrier to the address listed on the ERB.
- Adjuncts who selected a health insurance plan with a premium should expect their first deduction to cover 2 months' premiums shortly after enrollment completion. (See "Employee Premium Remittance" section)
- Applications submitted later than 30 days from the first day of classes will require a qualifying event. Documentation of the event must be submitted with the enrollment packet.
- Applicants who have a qualifying event must submit their completed application packet to the College Benefits Officer no later than 30 days from the date of the event (see "Mid-Year Qualifying Event" section).
- The next opportunity to apply/make changes after this period will be during the Open Enrollment/Annual Transfer Period. (See "Open Enrollment/Annual Transfer Period Information" section)

### **Employee Premium Remittance**

- Adjunct Health Insurance Premiums are collected on the 1<sup>st</sup> business day of the month prior to the month of coverage via automatic debit from the checking or savings account provided on the Adjunct Recurring Payment Election Form. Exceptions to this timing will be made

for the first payment.

- Because health insurance premiums are due one month in advance, new applicants should expect their checking or savings account to be debited for the cost of 2 months' premiums which will cover the first and second months.
- In the event that the University Benefits Office is unable to collect a premium after two attempts, the coverage for the Adjunct and all dependents will be terminated effective the first of the month.
- Any fees incurred due to insufficient funds will be billed to the Adjunct by the University Benefits Office in addition to the premium payment.
- Refunds for terminated health insurance coverage will be distributed via ACH transaction to the account it was debited from. NOTE: Premiums will only be refunded for the first FULL month of non-coverage.

### **Mid-Year Qualifying Event**

- Adjuncts who need to add or drop dependents due to a mid-year qualifying event (i.e.: birth of a child, death of a covered dependent, marriage, divorce, adoption, or loss of health insurance coverage from another source) will need to complete a new Health Benefits Application (ERB) and submit to the College Benefits Officer within 30 days of the event date. (NOTE: Adjuncts who miss this 30 day deadline will have another opportunity to apply for health insurance coverage during the Open Enrollment/Annual Transfer Period.)
- Supporting documentation for a qualifying event is required and a Recurring Payment Election Form (if applicable) must be submitted with the new ERB.

### **Open Enrollment/Annual Transfer Period Information**

- The Open Enrollment/Annual Transfer Period is in the fall each year, during the month of October. Open Enrollment/Annual Transfer Period applicants will have an effective date of January 1 of the following year.

NOTE: Employees who elect a health insurance plan with a premium during Open Enrollment should expect to see their first deduction (January premium) on the first business day of December. See "Employee Premium Remittance" section.

### **Changes in Employee Information**

- Adjuncts who need to update/change personal information must contact the Adjunct Health Insurance Hotline at (646) 664-3401.

### **Other Helpful Information**

- [Adjunct Health Insurance Rate Sheet](#)
- [Explanation of Dental Coverage](#)
- [Adjunct Family Enrollment Supplement Form](#) (Welfare Fund)
- [Additional Forms](#)

- [Summary of Benefits and Coverage](#)
- [Summary Program Description](#)
- Information regarding the PSC-CUNY Welfare Fund supplemental benefits (prescription drug, dental, and vision) can be found on the following website: <http://www.pscunywf.org>.
- Questions should be directed to your College Benefits Officer. You may also contact the University Benefits Office Dedicated Adjunct Phone Line at (646) 664-3401 or email [UniversityBenefitsAdjuncts@CUNY.edu](mailto:UniversityBenefitsAdjuncts@CUNY.edu).

NOTE: Adjuncts are NOT eligible for DC37 Med-Team or Retiree Health Insurance/Supplemental Benefits.