



OFFICE OF HUMAN RESOURCES

Dear Faculty and Staff:

The Open Enrollment Period for the Health Care Flexible Spending (HCFSA), the Dependent Care Assistance Program (DeCap), the Health Benefits Buy-Out-Waiver Program and the Medical Spending Conversion (MSC) Premium Conversion Program began on September 23, 2024 and it will end on November 8, 2024 for an effective date of January 1st, 2025. CUNY Senior Colleges employees, the payroll deductions will begin in the second paycheck in January 2025.

HCFSA allows you to place pre-tax dollars in an account for medical expenses not fully reimbursed through your health insurance, including vision, dental and out of pocket copayments.

DeCap allows you to place pre-tax dollars in an account for dependent care expenses.

MSC Program allows you to waive your health insurance and receive a cash incentive.

1) Current FSA 2024 participants (HCFSA & DeCAP): Current participants will automatically receive a letter regarding Plan Year 2025 enrollment to the address the FSA office has on file in the middle of September.

2) Enrollment and Confirmation Letter: Once the FSA Administrative office receives the FSA enrollment/re-enrollment and processes their HCFSA/DeCAP enrollment form, participants will receive a confirmation letter.

Important: If the participant does not experience FSA payroll deductions in January 2025, the participant must notify the FSA office immediately via email. Please see below link:

https://urldefense.proofpoint.com/v2/url?u=https-3A_www.nyc.gov_site_olr_webforms_send-2Dmessage-2Dflexible-2Dspending-2Daccounts-2Dlong-2Dterm-2Dcare-2Dprogram.page&d=DwlFAg&c=4NmamNZG3KTnUCoC6InoLJ6KV1tbVKrkZXHRwtIMGmo&r=Hfo2Ktp4genpwkxmRDeOvm5CG7_V4DjJi3UR5Q1ylw&m=MYtPJoSS343ehnR6PcedQO9DwPLqwl3zX87UvcuRkL8DgzOSCh_2ZIV-i3rbpO7o&s=43uDx5f3PwgxLVW33x0brSrZlZC7KfH9Izk9IR6D9F4&e=

Employees should periodically refer to the FSA website at nyc.gov/fsa for any updates to the HCFSA/DeCAP program.

3) MSC Health Benefits Buy-Out Waiver Program for 2025: Plan Year 2025 enrollment is automatic for current active participants. If a participant would like to withdraw from the MSC Health Benefits Buy-Out Waiver Program for 2025, the participants must complete the 2025 MSC Enrollment/Change Form in addition to completing the Health Benefits Application.

The annual incentive payment amount for Plan Year 2025 is \$500 for waiving individual coverage and \$1,000 for waiving family coverage (June and December semi-annual payments).

FSA 2025 Brochure: <https://www.nyc.gov/assets/olr/downloads/pdf/fsa/2025-fsa-brochure.pdf>

FSA Enrollment Change Form: <https://www.nyc.gov/assets/olr/downloads/pdf/fsa/2025-fsa-ec-form.pdf>

Please note that this open enrollment period does not apply to those staff in the adjunct titles.

CONTACT US

Please contact us at benefits@ccny.cuny.edu for inquiries. Thank you very much.