

**2025 Adjunct Health Insurance Program Calendar**

**Dates**

<b>Spring 2025</b>	1/25/2025 – 5/22/2025
<b>Spring 2025 (Spring Session I only) Trimester Schools</b>	3/6/2025 – 6/16/2025
<b>Coverage termination (If not recertified for Spring 2025)</b>	<b>February 28, 2025</b>
<b>Trimester Schools-Coverage termination (If not recertified for Spring Session I 2025)</b>	<b>February 28, 2025</b>
Enrollment for newly eligible Adjuncts (Medical insurance effective 1/25/2025, PSC benefits effective 2/1/2025)	1/20/2025 – 2/23/2025
Enrollment for newly eligible Adjuncts – <b>Trimester Schools</b> (Medical insurance and PSC benefits effective 3/6/2025)	3/2/2025 – 4/5/2025
Coverage termination - All Schools (Newly eligible Spring 2025 Enrollments only)	July 31, 2025
<b>Coverage termination (If not recertified for Fall 2025)</b>	<b>August 31, 2025</b>
<b>Trimester Schools - Coverage termination (If not recertified for Fall 2025 Session 1)</b>	<b>September 9, 2025</b>

<b>Fall 2025</b>	8/25/2025 – 12/21/2025
<b>Fall 2025 (Fall session I only) Trimester Schools</b>	9/09/2025 - 12/19/2025
Enrollment for newly eligible Adjuncts (Medical insurance effective 8/25/2025, PSC benefits effective 9/1/2025)	8/18/2025 – 9/22/2025
Enrollment for newly eligible Adjuncts – <b>Trimester Schools</b> (Medical insurance and PSC benefits effective 9/09/2025)	9/04/2025 – 10/04/25
Transfer Period* (For changes effective 1/1/2026)	To Be Determined
Coverage termination (If not recertified for Spring 2026)	February 28, 2026
<b>Trimester Schools - Coverage termination (If not recertified for Spring 2026 Session 1)</b>	February 28, 2026

## Notes:

The Spring 2025 recertification list will be due back to the University Benefit Office on 2/07/2025.

For the Trimester Schools, the Spring 2025 (Session I) recertification list will be due back on 3/15/2025.

The Fall 2025 recertification list will be due back to the University Benefits office by 9/13/2025.

For the Trimester Schools the Fall 2025 (Session I) recertification list will be due back on 9/19/2025.

**Continued Coverage** - After attaining initial eligibility-by meeting the continuity requirement and the current hour requirement-coverage continues until a semester where either insufficient hours are worked or other coverage becomes available. Coverage is continued through summer months for persons who received adjunct health insurance in the spring semester, *unless the spring semester was the first semester of coverage. For those whose spring semester was their first semester in the program, coverage terminates the last day of July.* Continued coverage is available through purchase provisions under COBRA.

**Break in Continuous Eligibility** - Even though coverage may be lost for a semester because current hours are too low, the continuity requirement will be met until there is a semester in each of two out of three consecutive academic years wherein a previously eligible individual is not employed as an adjunct by CUNY. Then a break occurs and the initial eligibility (the continuity requirement) must be re-established in order to be covered for benefits.

Persons who lose coverage or eligibility (for this and certain other reasons) may qualify for COBRA coverage and should contact the Fund Office or the COBRA section of this website for further information. <http://www.pscunywf.org/adjuncts/eligibility.aspx>

## **Transfer Period\* (usually in October or November of every year)**

During the Annual Open Enrollment (Transfer) period CUNY Adjuncts are able to make benefit plan changes without having a "Qualifying Life Event." Changes may include, adding or subtracting dependents and changing your medical plans. 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.

During this period, you can:

- Transfer to another health plan;
- Add/drop an optional rider benefit;
- Add/drop spouse, domestic partner, and/or dependent(s) – this is the only time that you can make changes in your dependent status without a qualifying event;
- Change your health premium tax status.
- \*new enrollments will not be allowed during the Transfer Period.