

As of Jul. 1, 2024, here are the Welfare Fund Benefits Adjunct Family monthly rates:
WF Benefits with Guardian Dental: \$ 211 per month
WF Benefits with Delta Dental: \$ 147 per month

4. [Adjunct Recurring Payment Election Form](#) **also include a voided check**
5. [Verification Form](#)
6. [Certification Form](#)

Answers to FAQs

1. Am I eligible for health benefits?

Adjunct health insurance is available to you if you are an adjunct employed by CUNY (excluding the Research Foundation or work under a grant-support program) and you meet the following criteria:

Teaching Adjuncts:

- Must have taught one or more courses for two consecutive semesters (not including Summer Sessions) immediately preceding the semester in which they are requesting health benefits
- Must maintain at least 6 teaching hours per week in the semester they are requesting health benefits
- Must not be covered by or be eligible to be covered by other basic health insurance by virtue of employment of self or spouse or through government entitlement

Non-Teaching Adjuncts:

- Must have maintained at least 15 non-teaching hours per week in the two consecutive semesters immediately preceding the semester in which they are requesting health benefits.
- Must maintain at least 15 non-teaching hours per week in the semester they are requesting health benefits.
- Must not be 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. When would I lose eligibility?

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. 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.

3. If I lose eligibility, when can I re-enroll?

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 hourly requirement. Adjuncts must reestablish eligibility after two academic semesters. You will have to re-establish your eligibility by teaching six hours in the semester during which you apply for benefits, and at least one class in the previous two consecutive semesters.

4. Can I switch from one insurance plan to another?

You are able to transfer insurance plans ONLY during Open Enrollment which is usually in October or November, with a January 1 effective date.

5. Can I qualify by combining the hours I teach at different CUNY campuses?

Yes. Please inform each campus of your appointments at each to ensure all hours are counted.

6. Can my non-teaching and teaching hours be combined to qualify me for benefits?

Yes. Contact Javier Murcia jmurcia@ccny.cuny.edu for details.

7. Do summer or winter semesters count for eligibility?

No.