

Dear Adjunct Staff:

## 2025 ADJUNCT HEALTH INSURANCE CALENDAR

Enrollment Period of Newly Eligible Adjuncts 01/20/2025-02/23/2025 Medical Insurance effective date PSC-CUNY Welfare Fund effective date

#### DATES

01/25/2025 02/01/2025

\*If you enrolled in adjunct health coverage during Spring 2025 and your coverage terminated 7/31/2025, please get in contact with a benefits team member for reinstatement. \*

## To assist you in choosing a health plan:

Summary of Plans Monthly Health Insurance Rate (October 2024)

#### Enrollment forms should be sent via secure transfer:

https://securetransfer.ccny.cuny.edu/filedrop/jmurcia@ccny.cuny.edu

Once your enrollment form has been uploaded, please send an email to Benefits Coordinator Javier Murcia at <a href="mailto:jmurcia@ccny.cuny.edu">jmurcia@ccny.cuny.edu</a> with the time and date of your upload.

### The following Enrollment Forms will need to be submitted for enrollment:

- 1. Health Benefits Application
- 2. PSC-CUNY Welfare Fund Enrollment Form
- 3. PSC-CUNY Welfare Fund Family Enrollment Form

### Welfare Fund Supplemental Benefits - Family Enrollment/Coverage:

- Welfare Fund coverage under the Adjunct Plan is individual-only.
- You may elect to purchase family coverage.
- WF Family premiums must be paid on a quarterly basis.
- Enrollment in NYC-CBP basic health insurance, family coverage, is mandatory.

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 <a href="mailto:imurcia@ccny.cuny.edu">imurcia@ccny.cuny.edu</a> for details.

7. Do summer or winter semesters count for eligibility?

No.