

## Eligibility for Benefits

### **Initial Eligibility**

Coverage is available to an adjunct employed by CUNY\* who meets the following criteria:

- 1) Is not 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) Has fulfilled the continuity requirement, as either a:
  - a) Teaching Adjunct: Two consecutive semesters of adjunct instruction at CUNY immediately prior to the current semester \*\*, or
  - b) Non-Teaching Adjunct: Two consecutive semesters of at least 10 hours per week at CUNY immediately prior to the current semester\*\*.
- 3) Fulfills the current hours requirement, of either;
  - c) Teaching Adjunct: Carries a current teaching load of six or more hours at one or more than one CUNY institution (combined), or
  - d) Non-Teaching Adjunct: Is currently working at least 10 hours per week at CUNY.

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\* Excludes the Research Foundation or work through grant-support.

\*\* Summer or winter “semesters” do not meet the requirement.

Spring (1) or spring (2) semesters may qualify if enough hours are taught, but the two combined shall not be construed to meet the two-consecutive-semester criterion.

### **Loss of Coverage**

After attaining initial eligibility, coverage continues until a semester where insufficient hours are worked or other coverage becomes available. Coverage may be continued through summer months for persons who received adjunct health insurance during the spring semester and who represent – with college verification – that sufficient hours are anticipated in the fall semester.

### **Break in Continuous Eligibility**

If 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, a break occurs and the initial eligibility 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 book for further information.

## Coverage Options

### **Coverage is Individual only.**

Residents of New York City and some contiguous areas of New Jersey may select **Blue Cross** HMO individual coverage free of charge **or** residents of New York City may select **HIP Prime** free of charge. Persons in the tri-state area but outside the listed service area have the opportunity to enroll in either a Blue Cross Preferred Provider Organization or a Blue Cross Exclusive Provider Organization, depending on their service area. These options are also free of premium charge to the individual.

Covered adjuncts may purchase coverage for their family. The cost is equal to the Blue Cross or HIP Premium difference between an Individual contract and a Family contract.

A schedule of premium co-payments is available from the Fund office or through campus Human Resource Departments.

### **Enrollment Process**

First-time enrollees must contact their college Human Resource Department for an Application. The college will need to verify that requirements have been met. If continuity and current hours necessarily involve more than one college, verification will be required from each. Applicants will be notified by the PSC-CUNY Welfare Fund, and/or the carrier, of acceptance. If the Family premium option is selected, a check covering the first 3 months is required.