

# Eligibility

## Member Eligibility

Full-time members of the instructional staff of CUNY (1) who are paid by tax-levy funds, (2) who work at least 20 hours per week with an appointment expected to last for more than six months, and (3) whose titles are covered within the Professional Staff Congress of CUNY are eligible for supplemental health benefits provided by the PSC-CUNY Welfare Fund. Qualified Continuing Education Teachers who have basic NYC Health Benefits coverage are eligible for regular and voluntary Welfare Fund benefits. Certain management personnel and exempt titles are also covered. A complete list of covered titles is included below.

Eligibility is nearly coincident with employment. Benefits are available on the first day of the month following date of hire. Welfare Fund benefits (those described in this document) are discontinued at the end of the month of termination of employment.

An eligible individual who waives coverage for self and/or dependents because of other health insurance or group health plan coverage, may be able to enroll at a later time if that other coverage is subsequently terminated or significantly altered. The individual must complete an updated Enrollment Form indicating the events requiring amended status. Coverage will not be effective until the Welfare Fund Office receives the necessary Enrollment Form/Data Sheet and any applicable proof of dependent status. If the Welfare Fund Office receives the request for enrollment in these circumstances within 30 days of the event, coverage will be retroactive to the date of the event. If it is received after 30 days, coverage is effective the first of the month following receipt of the completed enrollment material.

The same provisions apply if an individual or dependent loses coverage through Medicaid or a State Children's Health Insurance Program (CHIP). If the Welfare Fund Office receives the request for enrollment due to loss of coverage in Medicaid or a CHIP or because of eligibility for a premium assistance program within 60 days of the event, coverage will be retroactive to the date of the event. If it is received after 60 days, coverage is effective the first of the month following receipt of the completed enrollment material.

Please note that the above does not apply to the Optional Benefits. There are special eligibility and enrollment rules for the Optional Benefits made available to Plan participants.

## Dependent Eligibility

If you are covered, your spouse or qualified domestic partner is covered. Domestic partners are qualified if duly registered with the New York City Clerk's Office and able to demonstrate financial interdependence. Certain tax implications apply to benefits for domestic partners. These may be reviewed with qualified tax professionals.

If you are covered, your eligible dependent children are covered. The Fund defines eligible dependent children as natural or adopted children who are a) under age 26 or b) totally and

permanently disabled and who became so prior to their 19th birthday. Coverage for dependent children (not disabled) ends on the last day of the month that children turn 26.

Dependents (spouse and children) must be enrolled with the Welfare Fund.

## **Initiation of Coverage**

The starting point of enrollment in the Basic Program and the Welfare Fund is with the appropriate CUNY Human Resources office on campus. Forms and explanatory booklets are available to enroll in a choice of N.Y. City programs. Each new hire is also provided with an Enrollment Form (Data Sheet) to enroll in the PSC-CUNY Welfare Fund. These should be completed and returned as soon as possible.

## **Termination of Coverage**

At the point that coverage terminates, plan participants will be notified of their rights to purchase benefits in accordance with the federal COBRA regulations. This notice is issued by your college personnel office and includes both the basic health insurance program and supplemental benefits under the PSC-CUNY Welfare Fund.