

Fund Benefits

Supplemental Health Insurance (Welfare Fund Program)

The PSC-CUNY Welfare Fund provides benefits referred to as **supplemental health insurance (WF Supplemental Benefits)**. These are the benefits described in this SPD. Some of these Welfare Fund benefits vary according to which basic health insurance a plan participant has. Enrollment in NYCHBP basic health insurance is a pre-requisite to eligibility for full participation in the Welfare Fund benefits program. **Persons who waive basic NYC basic health insurance are eligible for [dental](#), [vision](#) and [hearing aid](#) benefits but are ineligible for the [prescription drug program](#) and the [extended medical benefit](#).**

One of the benefits provided by the PSC-CUNY Welfare Fund, [long-term disability](#), has an optional (contributory) rider. For an extra payment, typically through payroll deduction, a higher level of benefit can be obtained under the disability benefit.

Also explained in this SPD are three other benefits not funded by the Welfare Fund, but provided through favorable arrangements or negotiated agreements in order that plan participants may purchase quality programs at the best rates. These include [life insurance](#) through NY State United Teachers (NYSUT), [catastrophic medical insurance](#) through US Life (brokered by Marsh Affinity) and [long-term care insurance](#) through John Hancock.

Basic Health Insurance (CUNY/City Program)

All covered persons receive **basic health insurance** through the NYC Employee Health Program. This consists of hospital and medical insurance provided by one or more carriers chosen by the plan participant.* Campus Human Resources offices or the New York City Health Benefits Program (NYC HBP) should be able to answer questions regarding this level of coverage. This basic health insurance also provides coverage for certain drugs. At the time of this writing, these are still called the **PICA drugs** but are limited to injectable and chemotherapy medications. Campus Human Resources officers or the NYC HBP should be consulted for further detail and updates. You will be issued a drug card specifically for the PICA drugs. It is not a Welfare Fund benefit. The phone number for the NYC HBP is **212-306-7200**.

* Participants in the HIP Prime HMO are covered for the optional rider providing Appliances and Private Duty Nursing under that plan.