



# PSC-CUNY Welfare Fund Benefits Bulletin

May 2010

## Health Care Reform

At the end of March 2010, congress passed the Patient Protection and Affordable Care Act (P.L.111-148) followed a week later by the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

The impact will be widespread and even somewhat unpredictable, but we do know that most Americans will now have access to affordable health insurance. As the reality of the legislation hits and regulations are promulgated and timetables drawn up, the Fund will determine the impact on our members and the benefits under the Welfare Fund.

The PSC and the PSC-CUNY Welfare Fund have already begun the process of absorption and ongoing analysis in order to assure compliance where appropriate and to design a comprehensive strategy that best protects and enhances the health care opportunities for our membership.

One of the first features of the reform will be continued coverage of young adults up to **age 26** on their parents' health insurance. There will no longer be restrictions related to financial dependency, residency, or the child's marital or student status. Children under age 26 who lost coverage owing to previous status restrictions may regain eligibility for inclusion on their parent's plan. As this newsletter goes to print, our best projection is that the City of New York Employee Benefits Program will introduce the expanded coverage effective **July 1, 2011** – which is the start of the first plan year subsequent to the earliest mandated start date (September 23, 2010). It is likely that revision to PSC-CUNY Welfare Fund eligibility will coincide with the City change.

Look for further information on the Fund website, [psccunywf.org](http://psccunywf.org), and in upcoming issues of *Clarion* and the *Retirees' Newsletter*. A timetable of the implementation of the new health care regulations will be made available shortly.

## A Better Definition of Beneficiary

A plan participant who dies while in service has *usually* designated a beneficiary for the \$2,500 death benefit. Experience has shown that sometimes this beneficiary cannot be located or has died prior to the plan participant. The Fund strongly recommends that all plan participants have a beneficiary card on file at their campus benefit office. Anyone may be designated as a beneficiary of a plan participant's death benefit. PSC-CUNY Welfare Fund beneficiary cards are available through the benefits office on each campus or from the Fund office.

A plan participant may change a beneficiary at any time by completing and filing a new beneficiary card. A beneficiary's consent is not required. The change will be effective when the campus benefits office receives the duly completed beneficiary card. More than one beneficiary may be named at the same time. If a beneficiary predeceases the plan participant a new beneficiary will need to be designated. If more than one beneficiary is named without indication of allocation, the total benefit will be shared equally by all surviving beneficiaries.

If a plan participant has no living beneficiary at the time of death, the Fund will make the payment to a surviving spouse; if none, to surviving children in equal shares; if none, to surviving parents in equal shares; and if none, to surviving brother and sister in equal shares or, in the absence of any of the foregoing, the Fund shall make the payment to the administrators of the estate.

### Survey Says ...

The PSC-CUNY Welfare Fund recently completed a random-sampled member benefits survey. There were a few surprises in the results, but most of the compliments and complaints were in familiar areas, as you will see when survey reports are issued in *Clarion*, the *Retirees Newsletter* and on our website, [psccunywf.org](http://psccunywf.org). We want you to be confident that, within our fiscal constraints, we will continue to strive to improve satisfaction with the benefits program.

One area of particular concern raised by the survey results—a concern that we at the Fund also share—is communication: it is very important that members are aware of the benefits and opportunities available to them. In addition to the basic health insurance you may receive from your employer, you also have coverage through the Welfare Fund and a wide range of optional benefits. When coverage for dependent family members is factored in, the patchwork of your health insurance and benefits coverage is comprehensive but can also be rather complicated.

You should have access to the most complete and accurate information about the PSC-CUNY Welfare Fund. To that end, we are investigating the best methods for keeping members up to date and aware of their benefits. Our Summary Plan Description (SPD) has been available online for several years at [psccunywf.org](http://psccunywf.org). On that website we also provide a great deal of other related information. Those who don't wish to take advantage of the website, however, may request a printed copy of the Welfare Fund SPD.

One of the practical suggestions elicited by the survey was that the Fund could send out e-mail notices to members anytime significant changes are made to our benefits programs. We intend to act on this proposal. It will allow information to be disseminated on a more timely basis and reduce mailing and publication costs. *If you would like to be placed on our e-mail notification list, you can contact the Fund through our website, [psccunywf.org](http://psccunywf.org), and provide your name and e-mail address.*