

Eligibility

Member Eligibility

Retirees are covered under the PSC-CUNY Welfare Fund at different levels of benefits depending upon the year and conditions under which the member retired from a covered title in the CUNY system. These differences result from variances in the employer contributions.

Retiree Plan 82

Includes members who retired September 1, 1982, or later and who meet all of the requirements listed below.

Retiree Plan 80

Includes members who retired prior to August 31, 1982, and who meet the *Rule of 80*¹ and who meet all of the requirements listed below.

Retiree Plan 70

Includes members who retired between June 30, 1970, and August 31, 1982 but who do *not* meet the *Rule of 80*¹ and who meet all requirements listed below.

¹ **The Rule of 80** applies to retirees who – at the time of retirement – were at least 55 years old and whose **age plus years of service** in a covered CUNY title equaled or exceeded 80.

Requirements

- Must be collecting a pension through a CUNY-related program
- Must be eligible for Welfare Fund benefits at the point of retirement
- Must be eligible for basic coverage through the NYC Retiree Health Program

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 Voluntary Benefits. There are special eligibility and enrollment rules for the Voluntary Benefits made available to Plan participants.

Members who waive NYC Health Benefits coverage remain eligible for Welfare Fund dental, optical and hearing aid benefits but are ineligible for the Medco prescription drug program. There is no reimbursement for waiving participation in the Welfare Fund benefits program.

Dependent Eligibility

If you are covered, your **spouse/ same sex spouse/ qualified domestic partner**² and/or eligible **dependent child(ren)** are covered. As of July 1, 2011, 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.

² **Domestic partners** are qualified if duly registered with the New York City Clerk's Office. Certain tax implications apply to benefits for domestic partners. These may be reviewed with qualified tax professionals.

Scope of Welfare Fund Coverage

A. All eligible retirees receive **basic health insurance** through the NYC Retiree Health Program. This consists of hospital and medical insurance and - for non-Medicare retirees - also provides coverage for certain drugs (see Drug Benefit -PICA). Questions on **basic health insurance** and **PICA** should be directed to the NYC Retiree Health Program. Phone numbers are listed at the back of this booklet.

B. **The PSC-CUNY Welfare Fund provides benefits referred to as supplemental health insurance. These are the benefits described in this book.** Some of these Welfare Fund benefits vary according to the basic health insurance plan the participant has elected. Eligibility for basic health insurance is a prerequisite to Welfare Fund eligibility. Retirees who reach age 65 must apply for Medicare Parts A & B to receive full supplemental benefits. Those 65 and over who

waive basic coverage from Medicare are not eligible for the Medco prescription drug program.

Persons who waive basic coverage should contact the Fund office.

Enrollment

Benefit officers employed at each CUNY campus in the Human Resources Department provide eligible persons with information packets and enrollment applications for ***both the basic health insurance plans and Welfare Fund supplemental benefits***. Completed applications must be returned to the Human Resource office for processing. Welfare Fund applications are forwarded to the PSC-CUNY Welfare Fund by the college.

Termination of Coverage

Retirees have lifetime coverage. **Coverage for dependents ceases upon the death of the participant.** Benefits may be continued by purchase options (See COBRA and Survivors).