



# Summary Plan Description

## Full-Time Actives





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# Eligibility (Full-Time Actives)

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## Am I eligible for Welfare Fund benefits?

You are eligible for [supplemental health insurance](#) benefits defined in this Summary Plan Description and provided by the PSC-CUNY Welfare Fund if you are a full-time member of the CUNY professional staff. Qualified Continuing Education Teachers who have basic NYC Health Benefits and certain management personnel and exempt titles are also eligible. [A complete list of covered titles is included below.](#)


Eligible members must meet all of the following requirements:

- You are paid by tax-levy funds
- You work at least 20 hours a week with an appointment expected to last for more than six months
- Your title is covered within the Professional Staff Congress of CUNY

If the Welfare Fund Enrollment Form and dependent documentation are received by the Fund within 31 days of the date of hire, Welfare Fund coverage will begin on the first day of the month following the date of hire. If you miss the 31-day enrollment period you will not be able to enroll in or make changes to your benefit elections until the next annual Open Enrollment period (held annually in the fall; changes are effective January 1 of the following year), unless you experience an IRS-defined change in status.

### Double Coverage Prohibited

If a person is eligible for the PSC-CUNY Welfare Fund program as both an employee/retiree or a dependent, the person must choose one status or the other. No person can be covered by two Welfare Fund benefit memberships at



the same time. Eligible dependent children must all be enrolled as dependents of one parent. If both spouses or domestic partners are eligible and one is enrolled as the dependent of the other, the dependent may pick up coverage in his or her own name if the other's contract is terminated.

## **Are my dependents eligible for Welfare Fund Benefits?**

If you are an employee enrolled in the Welfare Fund Plan, you may enroll your eligible dependents. Your eligible dependents include your legal spouse, your qualified domestic partner and your dependent children, including the children of your spouse or domestic partner, provided they meet the plan requirements listed below.

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 you may want to consult with your tax professional.

The Fund defines eligible dependent children as natural or adopted children who are under age 26.

The eligibility for continued coverage of disabled dependent children only applies to current employees whose disabled dependent children reach the age limitation (26) while covered by a NYC HBP health plan. New employees with disabled dependent children already over the age limitation may not include such children as dependents on their City health plan coverage. In addition, employees may not add disabled dependent children to their health plan coverage if the child is already over age 26.

Coverage for dependent children (not disabled) ends on the last day of the month that children turn 26.

## **When does my Welfare Fund benefits coverage start?**

Your CUNY campus Benefits Office provides plan descriptions and forms for enrollment in the NYC Health Benefits Program and the Welfare Fund Supplemental Health Insurance Benefits Plan. No benefits are available until enrollment is completed and processed.

## **When does my Welfare Fund benefits coverage end?**

Welfare Fund coverage stops at the end of the month employment terminates. Coverage for dependent children (not disabled) ends on the last day of the month that children turn 26. 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 campus Benefits Office and includes both the NYC Health Benefits Program and Welfare Fund Supplemental Insurance Benefits from the PSC-CUNY Welfare Fund.

## **What health benefits are covered by CUNY?**

Upon enrollment all eligible full-time active employees receive basic health insurance for themselves and eligible dependents through the New York City Health Benefits Program (NYC HBP). Basic health insurance includes hospital and medical coverage provided by one or more carriers chosen by the plan participant. The [NYC HBP Summary Program Description](#) provided by your campus Benefits Office describes your coverage, and additional information is available on the [Office of Labor Relations website](#). If you have questions regarding your basic health insurance, contact your campus Benefits Office.

## **What happens if I waive my CUNY & Welfare Fund benefits because I have other insurance, but that insurance gets terminated?**

An eligible individual who waives personal and/or dependent coverage because of other health insurance may enroll at a later time if that other coverage is terminated or significantly altered. Certain IRS-defined changes in status permit you to make benefits changes during the year that normally can only be made during the annual Open Enrollment period. If you experience an IRS-defined change in status, you have 30 days from the date of the IRS-defined change in status to make any eligible changes. Change(s) must be consistent with the IRS-defined change in status. For example, you may be allowed to make changes to your benefits if you do any of the following:

- Get married or register a domestic partnership
- Get divorced
- Have or adopt a child
- Experience a death
- Have a dependent who loses or gains eligibility elsewhere
- Experience a change in employment status—that is, you or your eligible dependent begins or ends employment, or takes an unpaid leave of absence or family medical

leave

- Experience a significant change in medical coverage or cost for you or your eligible dependent
- Move out of your plan's service area

## Appendix

### Full-Time Covered Titles for PSC-CUNY Welfare Fund



#### Faculty Titles

Professor

Associate Professor

Assistant Professor

Distinguished Professor

Chairperson of College Department

University Professor

Distinguished Lecturer

Lecturer

Instructor

Instructor (Nursing Science)

Continuing Education Teacher (must be appointed to a position that will continue for more than six months and that requires a minimum of 20 hours per week)

#### Registrar Titles

Senior Registrar

Registrar

Associate Registrar

Assistant Registrar

#### College Lab Tech Titles

Chief College Laboratory Technician

Senior College Laboratory Technician

College Laboratory Technician

#### Medical Title

College Physician

#### Research Titles

Research Associate

Research Assistant

## **Higher Education Officer Titles**

Higher Education Officer  
Higher Education Associate  
Higher Education Assistant  
Assistant to Higher Education Officer  
Substitutes and Visiting Titles  
Substitute (any covered full-time title)  
Visiting (any covered full-time title)

## **Hunter Campus School Titles**

Chairperson of Department  
Teacher  
Assistant Teacher  
Substitute Teacher  
Temporary Teacher  
Guidance Counselor  
Teacher of Library  
College Laboratory Technician  
Placement Director  
Educational and Vocational Staff  
Early Childhood Teacher  
Teacher (Hourly)

## **Medical School Titles**

Medical Professor (Basic Sciences)  
Associate Medical Professor (Basic Sciences)  
Assistant Medical Professor (Basic Sciences)  
Medical Professor (Clinical)  
Associate Medical Professor (Clinical)  
Assistant Medical Professor (Clinical)  
Medical Lecturer

## **Law School Titles**

Law School Professor  
Law School Associate Professor  
Law School Assistant Professor  
Law School Instructor  
Law School Library Associate Professor  
Law School Library Assistant Professor  
Law School Lecturer  
Law School Library Professor

## **Employment Opportunity Center Titles**

EOC Lecturer  
EOC HEO Series  
EOC Assistant Registrar  
EOC College Laboratory Technician  
EOC Adjunct Lecturer  
EOC Adjunct College Laboratory Technician  
EOC Substitute (full-time title)

### **Management Titles**

Chancellor  
Executive Vice Chancellor  
Senior Vice Chancellor  
Vice Chancellor  
President  
Deputy to the President  
Senior Vice President  
Vice President  
Assistant Vice President  
Dean  
Associate Dean  
Assistant Dean  
Principal – Hunter College School  
Director of Campus School  
Executive Assistant to a CUNY Officer  
Chief Librarian Director  
Provost  
Affirmative Action Officer  
Personnel Director  
Associate Personnel Director  
Assistant Personnel Director  
Dean of CUNY Law School  
Law School Chief Librarian  
Dean of CUNY Medical School  
Business Manager  
Occupational Safety and Health Officer

### **EOC Management Titles**

EOC Director  
EOC Associate Director  
EOC Assistant Director  
EOC Coordinator

### **Building Maintenance, Security and Professional Titles**



Administrative Superintendent of Building and Grounds  
Assistant College Security Director  
Chief Admin, Superintendent of Building and Grounds  
Chief Admin. Supt. of Campus Buildings and Grounds  
College Security Director  
Computer Operations Manager  
Computer Systems Manager  
Deputy University Security Director  
University Associate Chief Engineer  
University Chief Architect  
University Chief Engineer  
University Security Director

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