



Summary Plan Description

Full-Time Actives





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Eligibility (Full-Time Actives)

Home > Actives > Eligibility (Full-Time Actives)

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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[This page](#)

[Entire Summary Plan Description](#)

Related Content

[FAQs](#)

[Forms](#)

[NYC Health Benefits Program](#)

[Fund Benefits](#)

Actives

[Eligibility](#)

[Fund Benefits](#)

[Optional Benefits](#)

[Thinking of Retiring?](#)

[If You Take a Leave of Absence](#)

Adjuncts

[Eligibility](#)

[Fund Benefits](#)

[Thinking of Retiring?](#)

[COBRA](#)

If You Die in Service

COBRA

HIPAA

Review and Appeals

Other Important Info

HIPAA

Review and Appeals

Other Important Info

Retirees

Eligibility

Fund Benefits

Optional Benefits

When You Retire

Survivor Benefits

COBRA

HIPAA

Review and Appeals

Other Important Info

Forms

FAQs

Contacts

SPDs

About the Fund