



Summary Plan Description Adjuncts





Eligibility (Adjuncts)

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How do I know if I am eligible for health benefits?

Adjunct health insurance is available to you if you are an adjunct employed by CUNY (excluding the Research Foundation or work under a grant-support program) and you meet the following criteria:

Teaching Adjuncts:

- Must have taught one or more courses for two consecutive semesters (not including Summer Sessions) immediately preceding the semester in which they are requesting health benefits
- Must maintain at least 6 teaching hours per week in the semester they are requesting health benefits
- Must not be covered by or be eligible to be covered by other basic health insurance by virtue of employment of self or spouse or through government entitlement

Non-Teaching Adjuncts:

- Must have maintained at least 15 non-teaching hours per week in the two consecutive semesters immediately preceding the semester in which they are requesting health benefits.
- Must maintain at least 15 non-teaching hours per week in the semester they are requesting health benefits.
- Must not be covered by or eligible to be covered by other basic health insurance by virtue of employment of self or spouse or through government entitlement

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.

When would I lose eligibility?

Both teaching and non-teaching Adjuncts must maintain the minimum number of hours required for the full semester to ensure the continuation of health insurance coverage.

If in any semester an Adjunct teaches/works fewer than the minimum number of required hours for more than 1/15 of the semester, he/she will lose eligibility and the insurance coverage will be terminated.

If I lose eligibility, when can I re-enroll?

Adjuncts who lose health insurance coverage as a result of loss in hours will be eligible to reenroll in Adjunct Health Insurance the following semester if he/she meets the minimum hour requirement.

Adjuncts must reestablish eligibility if there is a semester in each of two out of three academic years that they have not been employed as an adjunct by CUNY.

Enrolling as a New Member

Welfare Fund Supplemental Benefits are only available to Adjuncts enrolled in the CUNY Adjunct Health Insurance plan.

First-time enrollees must contact their college Human Resource Department to enroll. The college will need to verify that requirements have been met. If continuity and current hours necessarily involve more than one college, verification will be required from each. Applicants will be notified by the PSC-CUNY Welfare Fund, and/or the carrier, of acceptance. If the family premium option is selected, a check covering the first 3 months is required.

CUNY Adjunct Basic Health Insurance Information Enrollment Procedures are on the [University Benefits Office web page](#). Click on "Benefits at a Glance," then "Adjunct

Teaching & Non-teaching.”

Enrollment questions and enrollment forms should be directed to your [College Benefits Officer](#). You must complete two enrollment forms: the NYC Health Benefits Application and the Welfare Fund Supplemental Benefits application (for the benefits described on this website).

Please be aware that Welfare Fund Supplemental Benefits coverage under the Adjunct Plan is individual-only. You may elect to purchase family coverage. Please call the fund office for more information and for the current rate. Family premiums must be paid on a quarterly basis. Enrollment in NYC-CBP basic health insurance, family coverage, is requisite. The Welfare Fund Family Enrollment Supplement form is on the [Forms page](#).

Please be aware that Adjunct CUNY employees, teaching or non-teaching, are not eligible for Retiree Health Insurance benefits under the NYC Health Benefits Program or the PSC-CUNY Welfare Fund.

Continued Coverage

After attaining initial eligibility coverage continues until a semester where either insufficient hours are worked, or other coverage becomes available. Coverage is continued through summer months for persons who received adjunct health insurance in the spring semester, unless the spring semester was the first semester of coverage. For those whose spring semester was their first semester in the program, coverage terminates the last day of July. Continued coverage is available through purchase provisions under COBRA.

Break in Continuous Eligibility

Even though coverage may be lost for a semester because current hours are too low, the continuity requirement will be met until there is a semester in each of two out of three consecutive academic years wherein a previously eligible individual is not employed as an adjunct by CUNY. Then a break occurs and the initial eligibility (the continuity requirement) must be re-established in order to be covered for benefits.

Persons who lose coverage or eligibility (for this and certain other reasons) may qualify for COBRA coverage and should contact the Fund Office or the COBRA section of this website for further information.

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 Fund Office receives the

necessary Enrollment Form/Data Sheet and any applicable proof of dependent status. If the 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 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.

Dependent Eligibility


Dependent coverage is available through premium payment only. 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.



Please be aware that Adjunct CUNY Employees, Teaching or Non-teaching, are not eligible for Retiree Health Insurance Benefits under the NYC Health Benefits Program or PSC-CUNY Welfare Fund.

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