



# Summary Plan Description

## Retirees





# Eligibility (Retirees)

Home > Retirees > Eligibility (Retirees)

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## Who is covered by the Welfare Fund Supplemental Benefits plan for retirees?

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** and who meet all of the requirements listed below. 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.

**Retiree Plan 70** includes members who retired between June 30, 1970, and August 31, 1982 but who do not meet the Rule of 80 (described above) and who meet all requirements listed below.

## What are the eligibility requirements for Welfare Fund retiree benefits?

- You must be collecting a pension through a CUNY-related program
- You must be eligible for retiree health coverage through the NYC Health Benefits Program
- You must be eligible for Welfare Fund benefits at the point of retirement

# How do I enroll in retiree benefits?

At the time you file your CUNY retirement papers the benefit officers employed at each CUNY campus in the Human Resources Department will 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.

## When does coverage end?

Retirees have lifetime coverage. **Coverage for dependents ceases upon the death of the participant**. Benefits may be continued by purchase options (see [COBRA](#) and [Survivor Benefits](#)).

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[This page](#)

[Entire Summary Plan Description](#)

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#### Actives

[Eligibility](#)

[Fund Benefits](#)

[Optional Benefits](#)

#### Adjuncts

[Eligibility](#)

[Fund Benefits](#)

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COBRA

If You Take a Leave of Absence

HIPAA

If You Die in Service

Review and Appeals

COBRA

Other Important Info

HIPAA

Review and Appeals

Other Important Info

## **Retirees**

## **Forms**

Eligibility

FAQs

Fund Benefits

Contacts

Optional Benefits

SPDs

When You Retire

Survivor Benefits

About the Fund

COBRA

HIPAA

Review and Appeals

Other Important Info