

The City College
of New York



OFFICE OF
RESEARCH

CCNY Ph.D. Student Townhall on NYSHIP

NEW YORK STATE HEALTH INSURANCE PROGRAM

Alan Shih
Director of Research Development
Office of Research



What is NYSHIP

- NYSHIP is the New York State Health Insurance Program – a comprehensive health insurance program for NYS public employees.
- CCNY appoints **full-time** Ph.D. students to the Non-Teaching Adjunct (NTA) position, which would then allow you to be eligible for the NYSHIP health insurance plan benefits.
- The minimum annual payroll amount is \$4122 to be eligible



Who is Eligible for the NYSHIP

- Those appointed on the Tax Levy line with an annual payroll \geq \$4122
- That means students who are appointed as
 - Adjunct Lecturer (aka TA)
 - Graduate Assistant - A (GA-A), Graduate Assistant-B (GA-B), etc.
 - **Non-Teaching Adjunct Doc 2 (NTA)**
- This townhall will focus the discussion on the NTA appointment, which is
 - Only available to full-time Ph.D. students
 - Allows students to access to the health insurance plan while you are mainly supported by research grants to do research through RF Payroll, where you are not eligible for the health insurance plan.

The City College
of New York



OFFICE OF
RESEARCH

Complex Process

From appointment to invoice payment

September 18,
2023



Why the Troubles?

- Before we talk about the complexity of the process, the first question we have to answer is – Why bother, then?
 - A full-time Ph.D. student should be provided with health insurance coverage.
 - A Ph.D. student appointed on RF payroll as a Graduate Research Assistant (GRA) or as a Part-Time B employee is subject to only 2% or 8% fringe benefits rate, but that does not provide one with health insurance through RFCUNY.
 - CCNY appoints you as NTA meeting the minimum \$4122 annual rate, so that you can be eligible for the NYSHIP from that appointment.
 - The cost for this NTA appointment is NOT a health insurance premium. It is still a form of payroll. The insurance premium is deducted from your paychecks.



The Process

1. APPOINTMENT
2. ACCOUNT ENCUMBRANCE
3. TIMESHEET SUBMISSION
4. PREMIUM DEDUCTION
5. TERMINATION
6. INVOICE GENERATION
7. INVOICE PAYMENT



Current Processes

Simplified with a Single Portal Submission

Consistent

Less Confusions

Less Issues in Payments

Less Workloads

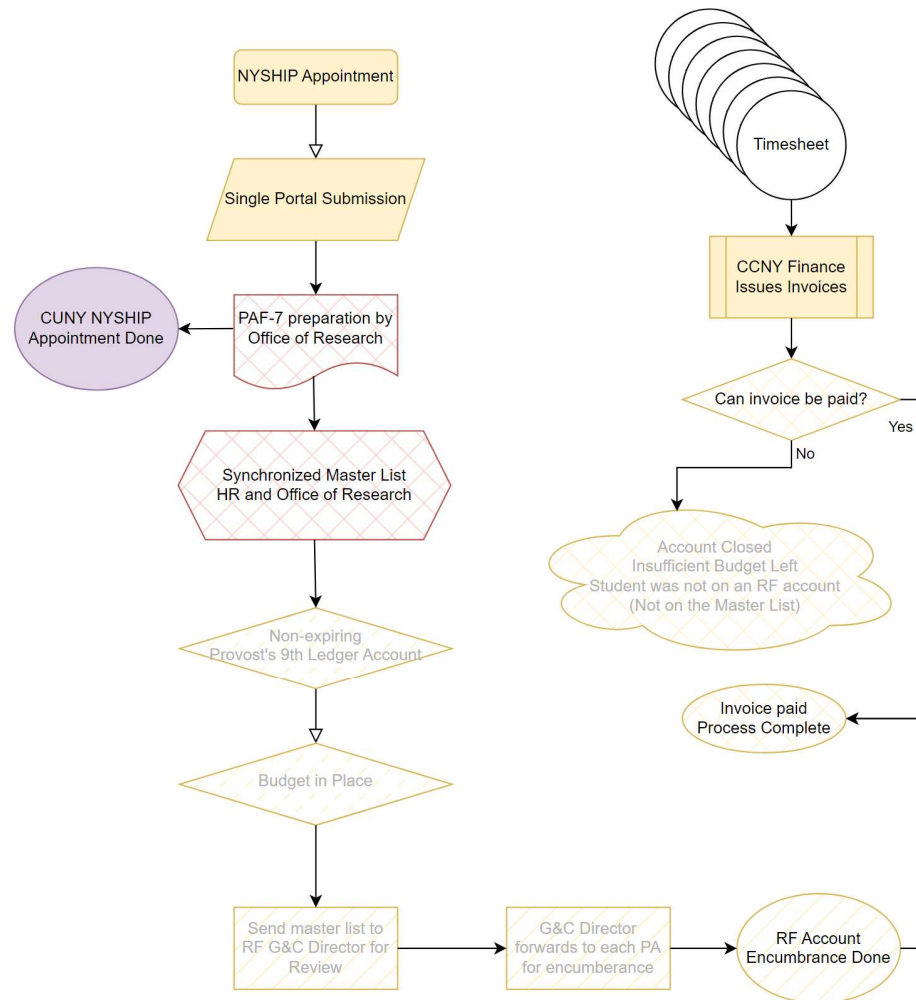
To prepare paperwork

To validate the list

To synchronize the info

To encumber the accounts

To process payments





The Complexity Starts....

Appointing an NTA

- Appointment Issues –
 - Initial Appointment
 - Re-appointment
 - Change of Title
 - Termination

**THE CITY UNIVERSITY OF NEW YORK
CITY COLLEGE**

Individual Plan PERSONNEL ACTION FORM NYSHIP Date **8/24/2023**

TYPE OF APPOINTMENT	CATEGORY	WAIVERS	SEPARATIONS	TYPE OF LEAVE	LEAVE STATUS
<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Reappointment <input type="checkbox"/> Return to Duty <input type="checkbox"/> Transfer to:	<input type="checkbox"/> Instructional (Annual) <input checked="" type="checkbox"/> Instructional (Hourly) <input type="checkbox"/> Civil Service <input type="checkbox"/> Non-Tax Levy <input type="checkbox"/> Provisional <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary Provisional <input type="checkbox"/> Probationary <input type="checkbox"/> Tenure	<input type="checkbox"/> By Law <input type="checkbox"/> Search <input type="checkbox"/> Other	<input type="checkbox"/> Resignation <input type="checkbox"/> Transfer to <input type="checkbox"/> Retirement <input type="checkbox"/> Cancellation <input type="checkbox"/> Termination <input type="checkbox"/> Non-Reappointment <input type="checkbox"/> Temporary Provisional <input type="checkbox"/> Other	<input type="checkbox"/> Fellowship <input type="checkbox"/> Retirement/Travel <input type="checkbox"/> Temporary <input type="checkbox"/> Disability/FMLA <input type="checkbox"/> Special <input type="checkbox"/> Military <input type="checkbox"/> Leave to Serve in another title <input type="checkbox"/> SLOAC <input type="checkbox"/> Other	<input type="checkbox"/> With Pay <input type="checkbox"/> W/O Pay <input type="checkbox"/> With Incom <input type="checkbox"/> W/O Incom <input type="checkbox"/> With Pension <input type="checkbox"/> W/O Pension

Salary Changes
 Other

Name: _____ **Dept:** _____
Home Address: _____ **Payroll Title:** **Non-Teaching Adjunct Doct 2**
Home Telephone: _____ **Functional Title:** **Graduate Research Assistant**
Social Security #: _____ **Position #:** _____
Date of Birth: _____ **FAS #:** **279103166**
Emergency Contact: _____ **I-9 Form:** _____
Relationship (optional): _____ **Dept. Supervisor:** _____
Effective Date: From **8/25/2023** To **5/22/2024** **Employee Ext.:** **CCNY E-Mail**
Salary: **47.42** Per Year Per Hour **# of Hours:** **92** **Work Location:** BLDG _____ Room # _____
Professional Hours: **0** **Total Hours:** **92**

Gender: Decline to Self-Identify Female Gender Non-Co
Ethnic Background: American Indian Black Asian/Pacific Islander
U.S. Citizen: Yes No
Resident Alien: Visa Type _____
Veteran Status: Yes No

HIGHEST DEGREE: _____ **MAJOR:** _____
 Currently a matriculated CUNY Student: Graduate Undergradu
 If yes, College or Unit: _____
 Full Time Part Time
 Concurrent CUNY employment: Yes No
 If yes, Title: _____ Department: _____
 Prior City Service (including CUNY) Yes No
 Retired from City Service (New York City or New York State) Yes No

Print/Type Name: **Rosemarie Wesson, Associate Pr**
 PERSONNEL OFFICER
Signature: _____ **SIGNATURE:** _____
 BUDGET DIRECTOR:
Comments: **This appointment will be reimbursed f**

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) TRANSFER FORM
Transfer to New College / Change in Title Form

If you are currently enrolled in NYSHIP and will be transferring to a new college, you will have a new title or both, you must complete this form. This will ensure your NYSHIP coverage remains uninterrupted and you maintain continuity of benefits. Delays in completing this form may jeopardize health insurance coverage.

Section A: Reason for Submission (check one):
 Transfer Only Change in Title Only Both Transfer & Change in Title

Section B: Employee Information
 Name (Please Print): _____ NYSHIP ID #: _____
(Last, First)
 Last or Current Appointment (check one): Spring Summer Fall Year: _____
 College: _____ Appointment Date: _____ Month/Day/Year
 Title: _____

Section C: New Appointment / Title Information (check one):
 Spring Summer Fall Year: _____
 College: _____ Appointment Date: _____ Month/Day/Year
 Title: _____

By signing below, I attest that the information above regarding my new appointment or change in title is accurate, and that I approve the transfer of my health insurance deductions from my current paycheck to the paycheck associated with my new appointment or title change.

Signature: _____ Date: _____ Phone Number: _____

If you are a Ph.D. Student at the CCNY Graduate Center, you may email the form to healthinsurance@ccny.cuny.edu.
 If you are an Engineering Ph.D. Student at City College, you may email the form to Kim.Ferguson@kimmccny.cuny.edu.
 If you are enrolled as a Ph.D. Program at the CCNY School of Public Health, you may email the form to Arthur.M.McHugh, Jr at arthur.mcmhugh@ph.cuny.edu or copy to James.Brown@ccny.cuny.edu.

Updated August 2020



The Complexity Continues....

Timesheet Submission

- Timesheets generate paychecks
- Paychecks allow proper deductions and withholdings
- Thus, the number of hours per timesheet matters
 - Pre-determined to ensure that each paycheck amount would be sufficient to cover the deductions and withholdings.
 - If not enough, or absence, then it would become an outstanding balance on the student's account that the student would eventually be asked to pay.
 - A student on an individual coverage plan would have different hours per timesheet than a student who is on a family coverage plan.
- DO NOT combine hours of two or more timesheets into one timesheet!
- Make sure all appointed hours are used. Remember the minimum \$4122/year payroll to be eligible for NYSHIP!
 - It is a COMMITMENT to work, not an optional income.



The Complexity Continues....

Premium Deduction

- If the student reports fewer hours for a timesheet or no timesheet at all
 - \$0 pay, but the premium still needs to be paid.
 - Induced outstanding balance on the student account
 - If the next timesheet reports sufficient hours
 - Premium for that particular pay period will be deducted as normal
 - Additional deduction, up to \$100, will occur to pay down the outstanding balance
- If a student's NTA is terminated (graduation or other reasons) before the outstanding balance is paid down from payroll deductions
 - New York State Civil Service will send you the bill
 - You would be liable for the payment, not the college



“Why is It My Responsibility to pay for the Outstanding Balance?” You may ask.

- Let's say for every pay period,
 - Your gross pay is \$200
 - Your NYSHIP premium is \$40 (It is overly exaggerated for demonstration purpose)
 - Your other withholding is \$10
 - Your net pay is therefore $\$200 - \$40 - \$10 = \150
- For five pay periods, you submitted timesheets timely, you get $\$150 \times 5 = \750 , and you graduated.
 - 1st: \$150 | \$40 | \$10
 - 2nd: \$300 | \$80 | \$20
 - 3rd: \$450 | \$120 | \$30
 - 4th: \$600 | \$160 | \$40
 - 5th: \$750 | \$200 | \$50



“Why is it my responsibility to pay for the outstanding balance?” You may ask.

- If you submitted all timesheets in the fifth pay period, but none of the four prior...
 - 1st: \$0 | \$0 | \$0 → -\$40
 - 2nd: \$0 | \$0 | \$0 → -\$80
 - 3rd: \$0 | \$0 | \$0 → -\$120
 - 4th: \$0 | \$0 | \$0 → -\$160
 - 5th: \$810 | \$40+\$100=\$140 | \$50 → -\$60
 - Gross pay
\$200*5 = \$1000
 - After insurance premium deduction for that pay period and up to \$100 repayment
\$1000-\$40-\$100 = \$860
 - After withholding
\$860-\$50 = \$810
 - You should receive
\$750
 - Difference
\$60



The Complexity Continues....

Termination

- While the PAF-7 specified the From and To dates for the appointment, the appointment DOES NOT automatically terminate.
- The advisor, department staff, and the student should be mindful that the NTA appointment termination form should be submitted in advance of the intended termination date.
- IF you do not terminate the appointment EXPLICITLY, the premium will continue to be deducted from your account. It would then incur an outstanding balance that **you would have to pay back**, even if you have left CCNY/CUNY for months or years.



The Complexity Continues....

The Invoices

- The invoices won't be ready to extract the costs from the individual RF accounts after months beyond the end of the semester.
- The delay is in part due to the timesheets not being all submitted in time, waiting for those who are VERY late to submit retroactive timesheets.
- Therefore, I cannot stretch the importance of submitting your timesheets on time with correct numbers of hours.

The City College
of New York



OFFICE OF
RESEARCH

Your Responsibilities

As a Student

September 18,
2023



Your Responsibilities as a Student

- Work closely with your advisor, department staff, Office of Research and HR, to enable timely submission NTA appointment paperwork.
- Timely submission of timesheets
 - Retroactive actions add confusion, mistakes, and workload to everyone in the pipeline.
- Terminate your NTA appointment on the date of your graduation
 - Paperwork should be submitted in advance
- Notify the Office of Research if you are moving from an individual coverage plan to a family coverage plan, or vice versa.
 - Within 30 days of the event. Otherwise, you may have a 45-day waiting period, delaying the coverage.
- Similarly, notify us within 30 days of a life event, such as adding a new family member to the coverage.
- Communicate with us – advisor, department, HR office, and Office of Research.
 - We are here to support your success.



Individual Coverage Plan

4 hours per timesheet for Fall 2023

Different # of hours per timesheet for
Spring 2024 (To be communicated in
Spring)

Scheduled submission dates as shown

The City College of New York - Payroll Office FOR NYSHIP DOCTORAL STUDENT Individual Insurance USE ONLY TAX-LEVY PAYROLL SCHEDULE AUGUST 2023 - January 2024					
PP No.	DUE DATE	START OF PP	END OF PP	CHECK DATE	Hours
13	08/28/23	08/13/23	08/26/23	09/21/23	4
14	09/11/23	08/27/23	09/09/23	10/05/23	4
15	09/25/23	09/10/23	09/23/23	10/19/23	4
16	10/10/23*	09/24/23	10/07/23	11/02/23	4
17	10/23/23	10/08/23	10/21/23	11/16/23	4
18	11/06/23	10/22/23	11/04/23	11/30/23	4
19	11/20/23	11/05/23	11/18/23	12/14/23	4
20	12/04/23	11/19/23	12/02/23	12/28/23	4
21	12/18/23	12/03/23	12/16/23	01/11/24	4
22	01/02/24	12/17/23	12/30/23	01/25/24	4
23	01/15/24*	12/31/23	01/13/24	02/08/24	4
24	01/29/24	01/14/24	01/27/24	02/22/24	4

Total: 48

• **PLEASE NOTE**, failure to adhere to the above schedule will lead to one or more of the following occurrences:

1. A lapse in health insurance coverage.
2. Retroactive termination of health insurance coverage to the date of the last submitted timesheet - this may effect pending health insurance claims or the member's ability to see a physician.
3. The member accruing an outstanding balance on their account and being liable for payment directly to New York State Civil Service.



Family Coverage Plan

6 hours per timesheet for Fall 2023

Different # of hours per timesheet for
Spring 2024 (To be communicated in
Spring)

Scheduled submission dates as shown

The City College of New York - Payroll Office FOR NYSHIP DOCTORAL STUDENT Family Insurance USE ONLY TAX-LEVY PAYROLL SCHEDULE AUGUST 2023 - January 2024					
PP No.	DUE DATE	START OF PP	END OF PP	CHECK DATE	Hours
13	08/28/23	08/13/23	08/26/23	09/21/23	6
14	09/11/23	08/27/23	09/09/23	10/05/23	6
15	09/25/23	09/10/23	09/23/23	10/19/23	6
16	10/10/23*	09/24/23	10/07/23	11/02/23	6
17	10/23/23	10/08/23	10/21/23	11/16/23	6
18	11/06/23	10/22/23	11/04/23	11/30/23	6
19	11/20/23	11/05/23	11/18/23	12/14/23	6
20	12/04/23	11/19/23	12/02/23	12/28/23	6
21	12/18/23	12/03/23	12/16/23	01/11/24	6
22	01/02/24	12/17/23	12/30/23	01/25/24	6
23	01/15/24*	12/31/23	01/13/24	02/08/24	6
24	01/29/24	01/14/24	01/27/24	02/22/24	6

Total: 72

• **PLEASE NOTE**, failure to adhere to the above schedule will lead to one or more of the following occurrences:

1. A lapse in health insurance coverage.
2. Retroactive termination of health insurance coverage to the date of the last submitted timesheet - this may effect pending health insurance claims or the member's ability to see a physician.
3. The member accruing an outstanding balance on their account and being liable for payment directly to New York State Civil Service.



Questions? Suggestions?

- Doctoral Student Appointments - doctoralstudentappts@ccny.cuny.edu
- Office of Research - ashih@ccny.cuny.edu

