CUNY Adjunct Healthcare Eligibility

Teaching Adjuncts working 6 or more credit hours per week, consecutively for the entire semester will be eligible for health coverage pending they worked one or two courses per week for the past 2 semesters.

Non-Teaching Adjuncts working 15 or more credit hours per week, consecutively for the entire semester will be eligible for health coverage pending they worked at least 15 or more credit hours per week for the past 2 semesters.

NOTE: Summer and Winter sessions are not included.

Employees of Kingsborough Community College, LaGuardia Community College and New Community College should be aware that “Fall 2” and “Spring 2” quarters will not count toward eligibility. Only hours worked during trimesters “Fall 1” and “Spring 1” may be counted toward eligibility.

Adjuncts cannot be covered by nor be eligible for other primary health insurance from any other source, including but not limited to other employment, spouse/domestic partner’s employment or the New York State Health Insurance Program (NYSHIP).

Adjunct Staff - Teaching and Non-Teaching

Adjunct Staff Benefits Summary

Health Benefits
You are eligible for health benefits as a Teaching or Non-Teaching Adjunct, if you meet the following eligibility requirements:

• Teaching Adjunct: Completed two (2) consecutive semesters of at least one or two courses per week of Adjunct instruction for the full semester at CUNY immediately prior to the current semester teaching at least six (6) hours per week for the full semester, which must be maintained; or
• Non-Teaching Adjunct: Completed two (2) consecutive semesters of at least 15 hours per week for the full semester at CUNY immediately prior to the current semester working at least 15 hours per week for the full semester;.
Note: The summer or winter "session" is not considered towards meeting the eligibility requirement.

If you are currently not covered by or eligible to be covered by any other health insurance plan by virtue of employment of self or spouse or through government entitlement, then you may be eligible to be enrolled in health benefits through the New York City Health Benefits Program administered through the CUNY University Benefits Office. The enrollment forms can be obtained from the site below and your Benefit Officer will need to verify that the eligibility requirements have been met. If eligibility is due to your employment at two campuses, you will be required to obtain verification from each campus. Some employee plans are available free of charge, and dependent health insurance coverage is available through premium payment. For detailed information, visit http://www.cuny.edu/benefits, under Benefits at a Glance, Adjuncts Teaching and Non-Teaching.

All Teaching and Non-Teaching Adjuncts are eligible for the following voluntary benefits:

Retirement Benefits
You are eligible to enroll in the Teachers' Retirement System of the City of New York (TRS); however, enrollment/membership is optional. TRS is a defined benefit plan for which you would contribute between 3% to 6% depending on your gross salary for the duration of your employment and requires ten (10) years of full-time credited service credit in order to be vested. For enrollment forms and further information, please visit the TRS website at www.trs.nyc.ny.us.

Tax-Deferred Annuity Plans
You may participate in a tax-deferred annuity (TDA) plan with the Halliday Financial Group (HRC), TIAA-CREF, or the Teachers' Retirement System of the City of New York (TRS) if you are a TRS member. The TDA plan allows you to set aside pre-tax dollars in a supplemental retirement account subject to the annual maximum IRS limit. For information regarding the TRS TDA plan, please contact TRS directly at 1 (888) 8-NYC-TRS (1-888-869-2877).

New York State Deferred Compensation 457(b) Plan
The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State. Employees have two options:
• Tax-Deferred Contributions – not subject to current federal or New York State income taxes; contributions and any earnings grow tax deferred; withdrawals will be taxed as ordinary income when you may be in a lower tax bracket (generally at retirement).
• Roth After-Tax Contributions – contributions are made after tax so withdrawals are tax free (as long as you're at least age 59½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan). For more information, please visit the NYSDCP 457(b) website at https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp.

Adjunct Staff - Teaching and Non-Teaching

Transit Benefit
You can enroll in the pre-tax transportation fringe benefit plan offered by WageWorks. The maximum amount you can defer on a pre-tax basis is $130 per month for mass transit and $250 per month for parking. The program offers a variety of options to suit your monthly transit needs and works for virtually any transit system in the Tri-State area. It can be used for MTA, NYCT, Long Island Railroad, Metro-North, NJ Transit, NJ Path and NY Waterway, to name a few. For further information, please visit the WageWorks website at http://www.getwageworks.com/nyc/.

Tuition Waiver
Teaching Adjuncts are eligible for the Tuition Waiver Program. There is a ten (10) consecutive semester requirement to be eligible, and a Teaching Adjunct is eligible for a waiver for either one undergraduate or graduate course in the fall or spring semester. Tuition waiver is not available in the summer or winter session.

CUNY Work/Life Program
This employee assistance program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call 1-800-833-8707 or visit the CUNY Work/Life Program website at http://www.powerflexweb.com/1073/login.html. To log in use Company Code: CUNY.

CUNY e-MALL
CUNY employees are eligible for discounts at various stores and websites. Please visit http://www.cuny.edu/about/administration/offices/ohrm/university-benefits.html to register for additional information.

Paid Leave
Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.

• Non-Teaching Adjuncts and Adjunct College Laboratory Technicians:
May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, for teaching 225 hours a semester you will excused for 15 hours.

• Teaching Adjuncts:
May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, if you teach one three-hour course you may be excused for three hours during the semester, without loss of pay.

For more information, refer below to Article 14.8 on page 25 in the PSC-CUNY contract 2002-2007 available at http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007_PSC_CUNY_Contract.pdf

Adjunct Staff - Teaching and Non-Teaching

Adjunct Staff Voluntary Benefits

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CUNY Work/Life Program
This employee assistance program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call 1-800-833-8707 or visit the CUNY Work/Life Program website at http://www.powerflexweb.com/1073/login.html. To log in use Company Code: CUNY.

CUNY e-MALL
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for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.

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May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, for teaching 225 hours a semester you will excused for 15 hours.

• Teaching Adjuncts:
May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, if you teach one three-hour course you may be excused for three hours during the semester, without loss of pay.

For more information, refer below to Article 14.8 on page 25 in the PSC-CUNY contract 2002-2007 available at http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007_PSC_CUNY_Contract.pdf

Health Benefits Application

Please print all information clearly using a black or blue ballpoint pen.

Health Benefits Program
40 Rector Street - 3rd Floor
New York, NY 10006
(212) 513-0470
TTY/TDD: (212) 306-7753
www.nyc.gov/olr

Applicant MUST check one: ❑ EMPLOYEE ❑ RETIREE ❑ LINE OF DUTY SURVIVOR

REASON(S) FOR SUBMISSION (check one or more boxes:enter change date if appropriate)

A.
- ☒ New Enrollment
- ❑ Reinstatment
- ❑ Retirement
- ❑ Disability Retirement
- ❑ Accident Disability Retirement
- ❑ Drop Optional Benefits
- ❑ Other:______
- ❑ Add Optional Benefits
- ❑ Cancel Benefits (CHECK ONE)
  - ❑ Waive Benefits
  - ❑ Buy-Out Waiver (EMPLOYEES ONLY COMPLETE SECTIONS D, E, F & I ONLY)

B. Transfer of Health Plan and/or Optional/Benefit Based on:
- ❑ Transfer Period
- ❑ Permanent Move Into/Out of Health Plan Area
  Effective Date: ____/____/____
- ❑ Retiree Once-in-A-Lifetime
- ❑ Other:______

C. Change of:
- ❑ Spouse/Domestic Partner: ❑Add ❑Drop
  Effective Date: ____/____/____
- ❑ Dependent Child(ren): ❑Add ❑Drop
  Effective Date: ____/____/____
- ❑ Change of Name - Former Name: ______

D. EMPLOYEE/RETIREE INFORMATION

Last Name: | First Name: | M.I.: | Social Security Number: - -

Home Address: | Apt. No:

City: | State: | Zip Code: | Country (if outside the U.S.):

Date of Birth: / / | Sex: ❑M ❑F | Home - Telephone Number: ( ) - | Work - Telephone Number: ( ) - | Mobile - Telephone Number: ( ) -

Marital Status: ❑Single ❑Married ❑Divorced ❑Widowed ❑Domestic Partnership | Date of Event (MM/DD/YY) / / | Agency in which employed or retired from: City College | Union or Welfare Fund PSC-CUNY

Name of current City Health Plan: | Medicare Claim Number: | ❑If Medicate Part A EffectiveDate: / / | ❑If Medicate Part B EffectiveDate: / / | ATTACH COPY OF CARD

THIS SECTION RETIREES ONLY

Retirement System: | Years Credited Service: | City Start Date: / / | Retirement Date: / / | Pension Number:

E. SPOUSE/DOMESTIC PARTNER INFORMATION

Last Name: | First Name: | M.I.: | Social Security Number: - - | Date of Birth: / /

Is spouse/domestic partner: ❑Employed ❑Retired ❑Not Employed
❑City Agency Name:______ ❑Non-City Related

Is spouse/domestic partner to be covered by employee/retiree's Health Plan?
(Double City coverage is not permitted) ❑Yes ❑No

Does spouse/domestic partner have Non-City group health plan? ❑Yes ❑No | Medicare Claim Number: | ❑If Medicate Part A EffectiveDate: / / | ❑If Medicate Part B EffectiveDate: / / | ATTACH COPY OF CARD

F. FAMILY INFORMATION (Attach a second form if necessary; dependent may not be covered under two NYC Health Plans.)

List all eligible dependents to be covered by your Health Plan.
(CUNY ADJUNCT EMPLOYEES: City rates apply for Individual coverage ONLY. Contact your Benefits Office for information about additional cost for Family coverage.)

Last Name:	First Name:	Date of Birth:	Social Security Number:	Sex:	Check if Applicable: FULL-TIME STUDENT	PERMANENTLY DISABLED	DROP COVERAGE
Spouse/Domestic Partner		/ /	- -		❑	❑	❑
Dependent		/ /	- -		❑	❑	❑
Dependent		/ /	- -		❑	❑	❑
Dependent		/ /	- -		❑	❑	❑
Dependent		/ /	- -		❑	❑	❑

G. HEALTH PLAN REQUESTED (Please print clearly)

HEALTH PLAN NAME IN FULL: ______

Optional Benefits? (Check "Yes" or "No" for optional benefits rider. If no box is checked, it will be presumed that you do not want optional benefits.) ❑Yes ❑No

H. TO PARTICIPATE IN THE HEALTH BENEFITS PROGRAM - PLEASE SIGN AND DATE BELOW (Participant must sign either Section H or I)

I certify that the above information is correct and I authorize the City to deduct from my salary/pension the amount required, if any, through the City Health Benefits Program.

I understand that the City Program's benefits will be coordinated with those available through Medicare or any other source.

Furthermore, I agree that my periodic health plan deductions, if any, will be made on a pre-tax basis pursuant to the Internal Revenue Code 125. I understand that I have an option to decline this benefit, by obtaining a Medical Spending Conversion Form, both of which are obtainable at my payroll office. (Section 125 does not apply to retirees.)

If I have checked the Waive Benefits Box in Section A, I am choosing not to participate in the City Health Benefits Program at this time.

Employee/Retiree Signature: Date: / /

I. TO PARTICIPATE IN THE HEALTH BENEFITS BUY-OUT WAIVER PROGRAM - SIGN AND DATE BELOW (Participant must sign either Section H or I)

I wish to partipcate in the Health Benefits Buy-Out Waiver Program. I have read the Medical Spending Conversion Health Benefits Buy-Out Waiver Program brochure and completed a Medical Spending Conversion Form and I attest that I meet the qualifications for this program. (Retirees, Line of Duty Survivors and CUNY Adjunct employees are not eligible.)

Employee Signature: Date: / /

J. FOR COMPLETION BY PAYROLL OR PERSONNEL OFFICE ONLY

I certify that the above employee/retiree is eligible for the New York City Health Benefits Program (HBP) and that dependent documentation has been verified in accordance with HBP procedures.

I certify that the above employee is eligible for the Health Benefits Buy-Out Waiver Program and I have reviewed and processed the Medical Spending Conversion Form and I attest that the employee meets the qualifications for this Program.

✍ Certifying Signature: Kim M. Ferguson | Date: / / | Telephone Number: (212) 650 -7963

Agency Code: | Title Code No.: | Status: ❑ Full-Time ❑ Civil Servant ❑ Part-Time ❑ Provisional | Appointment/Retirement Date: (MM/DD/YYYY) / / | Pay Period: ❑ Weekly ❑ Monthly ☒ Bi-Weekly ❑ Semi-Monthly | Effective Date of coverage: (MM/DD/YYYY) / /

Instructions for Completing a Health Benefits Application for Retirees

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Section A: If you are a NEW retiree, you should only select from the following: Retirement, Disability Retirement, Accident Disability Retirement, Deferred Retirement or Waive Benefits. If you are already covered as a retiree, you should only select from the following: Drop/Add Optional Benefits, Waive Benefits (if you wish to cancel your City coverage) and Reinstatement (if you are requesting to reinstate your City coverage after having previously Waived coverage).

Section B: Check Transfer Period if the change you are requesting is being made during a Transfer Period (such as Adding Optional Benefits or Changing Plans). Check Permanent Move Into/Out of Health Plan Area if you are requesting to change plans as a result of either moving out of the service area of your current plan, or if you are moving into the service area of another plan. Check Retiree Once in a Lifetime if you are requesting to change plans or add optional benefits anytime other than a transfer period.

Section C: Check Spouse Information (Add/Drop) if you are adding or dropping a spouse/domestic partner. If your spouse/domestic partner is deceased, you must attach a copy of a death certificate. If you are dropping your spouse as a result of a divorce, you must attach a copy of the divorce decree. If you are adding a spouse, you must attach a copy of the marriage certificate or submit domestic partner documentation if adding a domestic partner. Check Dependent (Children) (Add/Drop)if you are adding or dropping a dependent child. If you are adding a dependent child, you must attach a copy of either the birth certificate, or documents proving guardianship or adoption.

Section D: If you are enrolled in Medicare Parts A & B, you must attach a photocopy of your Medicare card.

Section E: If you are married or have a domestic partner, this section must be completed whether or not you are covering your spouse/domestic partner. If your spouse/domestic partner is enrolled in health plan other than your City coverage or Medicare, you must indicate so. If your spouse/domestic partner is enrolled in Medicare Parts A & B, you must attach a photocopy of his/her Medicare card.

Section F: List **ALL** dependents to be covered. You must indicate yes/no if a dependent is a full-time student. If a dependent is permanently disabled, and on Medicare, you must attach a photocopy of his/her Medicare card. (CUNY ADJUNCT EMPLOYEES: City rates apply for Individual coverage ONLY. Contact your Benefits Office for information about additional cost for Family coverage.)

Section G: Write the complete name of your current health plan or the plan you are selecting (see back of sheet). If you do not make an optional rider selection, you will be given basic coverage only.

Section H: This is the only section in which you are to sign the form. Remember to date your form.

Section I: **Retirees, Line of Duty Survivors and CUNY Adjunct employees are not eligible for the** Buy-Out Wavier Program.

Section J: If you are a NEW retiree (even if you are waiving City coverage), your payroll/personnel office must complete this section.

Retirees: ***Return this application to:*** City of New York
Health Benefits Program
40 Rector Street – 3rd Floor
New York, New York 10006

Health Plans Available to Employees, Non-Medicare Retirees and their Dependents

Aetna HMO
Cigna HealthCare
DC 37 Med-Team (DC 37 members only)
Empire EPO
Empire HMO
GHI-CBP/Empire BlueCross BlueShield
GHI HMO
HIP Prime HMO
HIP Prime POS
MetroPlus Health Plan (HHC Employees and Non-Medicare Retirees only)
Vytra Health Plans

RESTRICTIONS: Some health plans are only available in certain states and counties. Please check the Summary Program Description booklet at www.nyc.gov/olr or call the health plans directly.

Health Plans Available to Medicare-Eligible Retirees and their Dependents

Aetna Golden Medicare 10
Avmed Medicare Plan
BlueCross BlueShield of Florida Health Options, Inc.*
Cigna HealthCare for Seniors* (Arizona only)
DC 37 Med-Team Senior Plan (DC 37 Members Only)
Elderplan*
Empire Medicare Related Coverage
Empire MediBlue HMO
GHI/Empire BlueCross BlueShield Senior Care
GHI HMO Medicare Senior Supplement
HIP VIP Premier Medicare Plan*
Humana Gold Plus (certain counties in Florida)*
SecureHorizons by UnitedHealthCare *

RESTRICTIONS: Some health plans are only available in certain states and counties. Please check the Summary Program Description booklet at www.nyc.gov/olr or call the health plans directly.

* Medicare eligible retirees who wish to enroll in these plans must enroll DIRECTLY with the health plan. Please verify with the health plan of your choice whether or not you reside in its service area. Do not use this form for enrollment in these plans.

Adjunct Basic Plan and Optional Rider Monthly Rate Sheet

These rates are in effect as of July 2014
(All rates are subject to change)

		Monthly Individual Coverage	Monthly Family Coverage
Aetna HMO*	Basic Plan	$143.40	$1,607.00
~~Optional Rider~~	~~Prescription Drugs~~	~~$136.40~~	~~N/A~~
	Total	**$143.40** ~~**$279.80**~~	~~**$1,936.80**~~
Cigna Healthcare*	Basic Plan	$524.34	$2,285.48
~~Optional Rider~~	~~Prescription Drugs~~	~~$207.01~~	~~N/A~~
	Total	**$524.34** ~~**$731.35**~~	**$2,905.25**
Empire EPO**	Basic Plan	$439.44	$1,978.13
~~Optional Rider~~	~~Prescription Drugs~~	~~$126.61~~	~~N/A~~
	Total	**$439.44** ~~**$566.05**~~	**$2,288.51**
Empire HMO**	Basic Plan	$200.14	$1,458.15
~~Optional Rider~~	~~Prescription Drugs~~	~~$126.61~~	~~N/A~~
	Total	**$200.14** ~~**$326.75**~~	**$1,768.53**
GHI-CBP/EBCBS	Basic Plan	$0.00	$849.85
	Enhanced Reimbursement Schedule	$6.88	~~$17.43~~
	Total	**$6.88** **$6.88**	**$867.28**
GHI HMO*	Basic Plan	$95.04	$1,150.70
~~Optional Rider~~	~~Prescription Drugs~~	~~$164.93~~	~~N/A~~
	Total	**$95.04** ~~**$259.97**~~	~~**$1,571.23**~~
HIP Prime HMO	Basic Plan	$0.00	$849.85
	~~Appliance & Private Duty Nursing~~	~~Not Currently Available~~	~~Not Currently Available~~
	Total	**$0.00**	**$849.85**
HIP Prime POS*	Basic Plan	$676.48	$2,507.45
~~Optional Rider~~	~~Prescription Drugs~~	~~$464.61~~	~~N/A~~
	Total	**$676.48** ~~**$1,141.09**~~	**$3,639.28**
Vytra**	Basic Plan	$58.20	$1,111.10
~~Optional Rider~~	~~Prescription Drugs~~	~~$154.34~~	~~N/A~~
	Total	**$58.20** ~~**$212.54**~~	**$1,512.49**

NOTE:* Individual prescription drug coverage is provided by the PSC-CUNY Welfare Fund for all healthplans. Currently, family coverage is not available. However, you may elect the optional prescription rider for Aetna HMO, Cigna Healthcare, GHI HMO or HIP Prime POS and have your prescription coverage provided by the healthplan. If you elect the optional prescription rider for any of these plans, you may be eligible to receive a stipend from the PSC-CUNY Welfare Fund.

** If you select the optional prescription rider for these plans, you will pay the full total amount (basic plus optional rider). Your prescription drug coverage will be provided by the healthplan, not through the PSC-CUNY Welfare Fund.

The following Point-of-Service (POS), Exclusive Provider Organization (EPO), and Participating Provider Organization/Indemnity (PPO) plans are offered by the Health Benefits Program

Health Plan	Phone Number	Web Address
Empire EPO	(800) 767-8672	www.empireblue.com/nyc
GHI-CBP/Empire BlueCross BlueShield		
Group Health Incorporated:	(212) 501-4444	www.emblemhealth.com
Empire BlueCross BlueShield:	(800) 433-9592	www.empireblue.com/nyc
HIP Prime POS	(800) 447-6929	www.emblemhealh.com

The following Health Maintenance Organizations (HMO) are offered by the Health Benefits Program

Health Plan	Phone Number	Web Address
Aetna HMO	(800) 445-8742	www.aetna.com
CIGNA HealthCare	(800) 244-6224	www.cigna.com
Empire HMO	(800) 767-8672	www.empireblue.com/nyc
GHI HMO	(877) 244-4466	www.emblemhealth.com
HIP PRIME HMO	(800) 447-6929	www.emblemhealth.com
Vytra Health Plans	(800) 448-2527	www.vytra.com

Adjunct Enrollment Form

PSC-CUNY Welfare Fund

61 Broadway, 15th Floor
New York, NY 10006
Phone (212) 354-5230
Fax (212) 354-5363

A copy of your NYC Health Benefits Enrollment Form must be attached.

All Paperwork must be returned to your Benefits Officer. Do Not Submit Directly to the Welfare Fund.

Enrollee

NYS Payroll "N" Number/ NYC Reference # ______________

Last Name ______________ **First Name** ______________

Social Security Number ____ - ____ - ____ **Job Title** ______________

Home Address ______________

City ______________ **State** ______ **Zip Code** ______

Primary Contact # ( ) ______________ **Primary Email** ______________

Date of Birth ______________ **Gender** ____ **Marital Status** ____ **Domestic Partner** ☐

CUNY Campus(es)

____

____

Health Insurance	Basic	Rider
______________	☐	☐

Welfare Fund Dental Option

Guardian ☐

DeltaCare USA ***(Attach DeltaCare Form)*** ☐

Date of Hire ______________

Earliest CUNY Hire Date ______________

Previous College (if applicable) ______________

I hereby certify that all information I have provided on this Enrollment Form is true and accurate.

Member Signature ______________ **Date** ___ / ___ / ___

[College HR Office Use Only]

Check here if you are including hours from another college ☐

The individual named herein is eligible for coverage under the PSC-CUNY Welfare Fund effective ___ / ___ / ___
Date

Signature	Name	Title/ Campus	Date Signed
______________	______________	______________	___ / ___ / ___
______________	______________	______________	___ / ___ / ___

[PSC-CUNY Welfare Fund Use Only]

Status ______________ Authorization ______________

Adjunct Welfare Fund Enrollment Form 8/2014

Enrollment Form

State
(to be completed by Delta)

DELTA DENTAL®

☑ **New enrollment**

Please return to:
PSC-CUNY Welfare Fund
61 Broadway - 15th Floor
New York, NY 10036
Tel: (212) 354-5230 Fax: (212) 354-5363

☑ **Delta Care USA**

Member Social Security Number	Last Name	First Name	MI	Date of Birth	Gender ☐ Male ☐ Female

Address *(Is this a change of address?* ☐ Yes ☐ *No)* Street City State Zip Code

Group Number
2502

Group Name
PSC - CUNY Welfare Fund

DeltaCare USA Primary Care Dentist *(required for DeltaCare USA enrollees)*

DeltaCare USA Primary Dental Office ID No. *(required for DeltaCare USA enrollees)*

Do you or your dependents have other dental coverage?
☐ Yes ☐ No *If yes, please complete the following:*
Carrier Name and Address: ______________________

Group Number: ______________________

Member Signature ______________________

	Last name (if different)	First Name	MI	Gender	Date of Birth	Social Security Number
Spouse				M F		
Children				M F		
				M F		
				M F		
				M F		
				M F		

Effective Date::

Sublocation::

E/C-S0804

Adjunct Health Insurance Certification Form

Please see reverse side for instructions
University Benefits Office
City University of New York
555 West 57th Street - 11th Floor
New York, NY 10019

CUNYfirst Empl ID: ____________________________ Semester: __________________ 20_______

Employee

Last Name: _______________________________ First Name: ________________________________

Street Address: ____
____

City: ____________________________________ State: _________ Zip Code: ____________

Marital Status: ☐ Single ☐ Married/Domestic Partner

If you are married, you must provide information on your spouse, regardless of whether you elect family coverage.

CUNY Email Address: _______________________ Personal Email Address: ____________________________

Day Phone Number: __________________________ Home Phone Number: ______________________________

Eligibility Qualifications

College # 1: _________________________________ ☐ Teaching ☐ Non Teaching ________ [ ]
College Department Hours Benefit Officer Initials

College # 2: _________________________________ ☐ Teaching ☐ Non Teaching ________ [ ]
College Department Hours Benefit Officer Initials

Spouse/Domestic Partner Information

Legal Relationship ☐ Spouse ☐ Domestic Partner

If you are married, you must provide information on your spouse, regardless of whether you elect family coverage.

Last Name: ______________________________________ First Name: _________________________________

Spouse's Employer: ____

Spouse's Health Insurance: ____

Attestation: I hereby attest that I have met the current eligibility requirements as outlined in the Adjunct Health Insurance Procedures. I further certify that I am not covered by nor eligible for other primary health insurance from any other source, including but not limited to other employment, my spouse/domestic partner's employment or the New York State Health Insurance Program (NYSHIP). A certification must be submitted to the University every semester in order to maintain my eligibility for Adjunct Health Insurance coverage. Furthermore, I understand that it is my responsibility to contact my college Benefits Office if my hours fall below the required semester hours, as I will no longer be eligible for health insurance coverage and will be responsible for all healthcare costs incurred, unless I elect benefit continuation at my own expense under COBRA. I understand that I will make recurring payments through my bank account for health insurance coverage if applicable. I understand that if I go to a different school, it is my responsibility to notify my current college Benefits Officer or my coverage may be discontinued.

____ ____________________________________
(Employee Signature) (Date)

Benefits Officer Verification

I hereby attest that the two-semester requirement has been met in accordance with the rules of the Collective Bargaining Agreement and that the hours and employment information is accurate for the semester indicated.
The University Benefits Office at the current school, shall be apprised of all relevant changes to the employee's schedule which will impact eligibility for health insurance.

____________________________ ____________________________ ____________________________
Benefits Officer College 1 Date

____________________________ ____________________________ ____________________________
Benefits Officer College 2 Date

Adjunct Health Insurance Certification Form Instructions

The Adjunct Health Insurance Certification Form is required for processing your new health insurance coverage with the New York City Health Benefits Program. Please complete this form and submit to your college Benefits Officer, along with the Domestic Partner registration information or your Marriage/Civil Union Certificate, if applicable. (Please note: These documents are required for submission whether or not you intend to add your spouse/domestic partner to your coverage.)

1. Fill in your CUNYfirst Empl ID and Semester/Year for which you are applying for benefits.
2 Complete all fields within the "Employee" section with all appropriate information.
3. In the "Eligibility Qualification" section, your college Benefits Officer will certify the amount of teaching or non-teaching hours you work per week and initial in the space provided. PLEASE NOTE: If you are working at more than one campus to meet eligibility requirements, you must have the Benefits Officer from each college complete this section.
4. If you are married or have a domestic partner, the "Spouse/Domestic Partner" section must be completed whether or not you intend to add your spouse/domestic partner to your coverage. If your spouse/domestic partner is enrolled in a health plan other than your New York City Health Benefits Program coverage, you must indicate this information.
5. Please read the "Attestation" statement and sign your full name and date in the spaces provided.
6. The last section of this document is to be completed by the college Benefits Officer(s) who signs the "Eligibility Qualification" section. The last college Benefits Officer to sign the form, will forward this form and all other required enrollment paperwork to the University Benefits Officer.

Along with this form, please include your Domestic Partner registration information or Marriage/ Civil Union Certificate if applicable. Please also submit your Employee Health Benefits Application, Adjunct Recurring Payment Election Form (if applicable), Adjunct PSC-CUNY Enrollment Form, HIPAA Certificate and all other supporting documentation (i.e., Age 26 Young Adult Paperwork, Birth Certificate(s) for child(ren), etc.) to the last college Benefits Officer who signs this form.

Adjunct Recurring Payment Election Form

Please see reverse side for instructions

University Benefits Office
City University of New York
555 West 57th Street - 11th Floor
New York, NY 10019

CUNYfirst Empl ID: ____________________________

Full Name: ___________________________________
(Your Name as it appears on Bank Statements)

College 1: ______________________________

Personal Email: _______________________________

College 2: ______________________________

Banking Institution: ____________________________________

Routing Number: ____________________

○ Checking Account (Attach Voided Check)
○ Savings Account (Bank Signature Required)

Account Number: _______________________________________

(Premium $ Amount)-->
Amount to be deducted monthly: _________________________

For savings accounts, and checking accounts without a voided check:
As a representative of the above named financial institution, I certify that this institution is ACH capable and agree that payments can be remitted from the account shown above.

______________________________	______________________________	______________________________
(Bank Rep's Printed Name)	(Bank Rep's Signature)	(Bank Rep's Telephone Number)

Employee/Joint Account Holders Certification: I certify that I have read and understand this form. By signing this form, I authorize my health insurance costs to be deducted from the account listed on this form. The joint account holder(s) for the account listed, if any, must sign on the corresponding line(s) for additional account holder(s).

Employee Signature: ____________________________________ Date: _______________________

Joint Account Holder: ____________________________________ Date: _______________________

Joint Account Holder: ____________________________________ Date: _______________________

By signing below, I certify that I permit the City University of New York to electronically withdraw funds from the above mentioned account to cover the expenses of my health insurance premiums, if any, based on the Adjunct Health Insurance Rate Sheet. I fully understand that the funds will be deducted from my account on a monthly basis on the first business day of the month preceding the period of coverage for which I am paying or the next possible administratively feasible date. I understand and agree that I am responsible for any fees associated with transactions due to insufficient funds in my account. I authorize the modification of deductions from my account due to future changes in expenses, including but not limited to premium rate and administrative fee changes, changes to my insurance made by me during the open enrollment period, and family status changes, in order to keep my health insurance current.

I, ____ , agree to the terms above, and I am fully aware that failure to remit payment according to these terms may result in the termination of my health insurance coverage.

____	______________________
(Employee Signature)	(Date)

Adjunct Recurring Payment Election Form Instructions

This form should be completed by eligible Adjunct faculty members who are enrolling in a health plan for which premiums are required to be paid. This form, along with all the other required documents and forms to enroll in the New York City Health Benefits Program and the PSC/CUNY Welfare Fund Supplemental Benefits must be completed and submitted to your college Benefits Officer. If you are electing to have funds deducted from your checking account, you will need to include a voided check with this form. If you are electing to have funds deducted from your savings account, or a checking account for which you do not have a voided check, you are required to obtain a bank representative's signature in the space provided on this form. Please carefully follow the instructions below to complete this form.

1. Enter your CUNYfirst Empl ID and the Semester/Year for which you are applying for benefits in the spaces provided at the top of the form.
2. Enter your full name as it appears on your bank statements in the space provided for "Full Name".
3. Enter the name of the college(s) at which you are employed in the space(s) provided.
4. Enter your personal email address in the space provided.
5. Enter the name of your bank in the space provided for "Banking Institution".
6. Enter the nine digit Routing Number for your bank as it appears at the bottom of your personal checks or savings account deposit slips.
7. Fill in the radio button that corresponds with the account from which you wish to have your payments deducted.
8. Enter the Account Number from which you wish to have your monthly premium remittance withdrawn in the space labeled "Account Number".
9. Enter premium amount to be paid monthly in the space provided. Please refer to the rate sheet on the UBO website. http://www.cuny.edu/benefits
10. If the account listed is a joint account, you and the joint account holder(s) must complete the Employee/Joint Account Holders Certification section by signing and dating the form in the spaces provided.
11. Carefully read the terms of automatic recurring payments.
12. Print your name in the space provided.
13. Sign and date the form at the bottom of the document in the space provided.

PSC-CUNY Welfare Fund

Adjunct Basic Health Insurance Program

HIP Prime

Major Co-Payment Provisions	
Primary Care Provider **Office Visit**	$ 15 Co-Payment
Specialist Office Visit	$ 15 Co-Payment
Hospital Admission	$ 250 Co-Payment
Emergency Room Visit	$ 35 Co-Payment
Prescription Drugs	$5 Generic / $15 Brand Formulary [1] / $35 Non-Formulary Up to 90-Day Supply with HIP Mail Order. Co-Payments at 50% Contraceptives Included
Inpatient Hospital Services	
Hospital and Physican Services	Subject to Hospital Admission Co-payment
Semi-Private **Room and Board**	Included in Hospital Admission Co-payment
Operating Room / Recovery Room/ Intensive and Special Care	Included in Hospital Admission Co-payment
General Nursing Care, Prescribed Drugs, Anesthesia, X-Ray, Lab Tests	Included in Hospital Admission Co-payment
Short Term Physical/ Occupational/ Respiratory Therapy (as part of Acute Admission)	Included in Hospital Admission Co-payment [short-term only]
Short Term Physical/ Occupational/ Respiratory Therapy (as part of Rehabilitation Admission)	Subject to Hospital Admission Co-payment [90 Days per Calendar Year]
Radiation Theray and Physical Therapy	Included in Hospital Admission Co-payment
Pre-Admission Testing	Included in Hospital Admission Co-payment
Human Organ Transplants	Included in Hospital Admission Co-payment
Outpatient Medical Care	
Primary Care Provider **Office Visit**	$ 15 Co-Payment
Specialist Office Visit	$ 15 Co-Payment
Physical Exams, Eye/Ear Exams, **PAP Smear,Mammography, Immunization**	Included in Office Co-payment
Well-Child under 19	$ 0 Co-Payment
Lab Tests EKG's and X-Ray / CAT / MRI	Included in Office Co-payment
Pre-Natal / Post-Natal Care in Physician Office	$ 0 Co-Payment
Ambulatory Surgery	$ 0 Co-Payment
Second Medical or Surgical Opinion	$ 0 Co-Payment

Routine Foot Care	Not Covered
Chiropractice Service	$ 15 Co-Payment

Mental Health and Substance Abuse

Inpatient Mental Health	Subject to Hospital Co-Payment Limited to 30 Days per calendar year
Outpatient Mental Health	$ 25 Co-Payment Limited to 20 Visits per calendar year
Inpatient Substance Abuse **Detoxification**	Subject to Hospital Co-Payment Limited to 7 Days per calendar year
Inpatient Substance Abuse **Rehabilitation**	Subject to Hospital Co-Payment Limited to 30 Days per calendar year
Outpatient Substance Abuse **Rehabilitation**	$ 15 Co-Payment Limited to 60 Visits per calendar year

Special Kinds of Care

Urgent Care Facility	$ 15 Co-Payment
Ambulance Service to Hospital	$ 0 Co-Payment
Home Health Care	$ 0 Co-Payment Limited to 200 Visits per calendar year
Hospice Care	$ 0 Co-Payment Limited to 210 Days
Skilled Nursing Facility	$ 0 Co-Payment
Renal Dialysis	$ 15 Co-Payment
Diabetes Equipment / Supplies / Education	$ 15 Co-Payment per Month
Outpatient Physical/ Speech/ Occupational/ Respiratory therapy	$15 Co-Payment Limited to 30 Visits per calendar year
Family Planning	Covered
Infertility Diagnosis and Treatment	$ 15 Co-Payment
Dental Care - General	Offered at Reduced Fee Schedule
Dental Care - Preventive Only	Oral Exam [1per 6 months] $5 Co-Payment
	Cleaning [1per 6 months] $10 Co-Payment
	Child (≤16) Flouride Treatment [1 per 6 months] $5 Co-Payment
Durable Medical Equipment	No annual Deductible
Private Duty Nursing	Covered
Hearing Aids	Not Covered
Optical Care - Examination	$ 0 Co-Payment
Optical Care - Eyeglasses	$ 45 Co-Payment Limited to once every 24 months

1) Drugs are dispensed in accordance with the HIP Drug Formulary

* Except for Emergency Care, HIP Benefits and Services or covered only when provided by or refered by a HIP Primary Care Physician or approved in advance by the HIP Care Management Program.

* HIP Participating Physicians Have contracted with HIP To provide care and are not employees, agents or representatives of HIP.

* This Summary is for information only and does not contain complete details of the HIP Prime program which are available only in the Contract or the Certificate of Coverage and Schedule of Benefits

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.emblemhealth.com** or by calling **1-800-624-2414**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$200 individual/$500 family for out-of-network only.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	No	Not applicable because there's no **out-of-pocket limit** on your expenses.
What is not included in the out–of–pocket limit?	Co-payments, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out–of–pocket limit**.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.EmblemHealth.com or call 1-877-842-3625 for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No	You can see the **specialist** you choose without permission from this plan
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 co-pay	0% co-insurance	----None----
	Specialist visit	$20 co-pay	0% co-insurance	Does not apply to all specialists.
	Other practitioner office visit	$15 co-pay	0% co-insurance	----None----
	Preventive care/screening/immunization	$15 co-pay	0% co-insurance	----None----
If you have a test	Diagnostic test (x-ray, blood work)	$15 co-pay	0% co-insurance	----None----
	Imaging (CT/PET scans, MRIs)	$15 co-pay	0% co-insurance	Pre-certification required.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.EmblemHealth.com.	Generic drugs	Retail-30 days supply-2 fills; Deductible $150 ind/$450 fam; 20% co-insurance with min charge of $5 or actual cost if less	Not covered	Mandatory mail order - 60 day supply; $10 co-pay. Prescriptions will not be filled at retail after 2 fills.
	Preferred brand drugs	Retail-30 days supply-2 fills; Deductible $150 ind/$450 fam; 40% co-insurance with min charge of $25 or actual cost if less	Not covered	Mandatory mail order - 60 day supply; $40 co-pay. Prescriptions will not be filled at retail after 2 fills. Prior-authorization is required for certain brand name medications.
	Non-preferred brand drugs	Retail-30 days supply-2 fills; Deductible $150 ind/$450 fam; 50% co-insurance with min charge of $40 or actual cost if less	Not covered	Mandatory mail order - 60 day supply; $60 co-pay. Prescriptions will not be filled at retail after 2 fills.
	Specialty drugs	Covered	Not covered	Must be dispensed by the Specialty Pharmacy Program Provider.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	----None----
	Physician/surgeon fees	Covered	0% co-insurance	----None----
If you need immediate medical attention	Emergency room services	Not covered	Not covered	----None----
	Emergency medical transportation	Not covered	20% co-insurance	----None----
	Urgent care	$15 co-pay	0% co-insurance	----None----
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered	Not covered	----None----
	Physician/surgeon fee	Covered	0% co-insurance	----None----

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$15 co-pay	Subject to New York City non-participating benefit $200/$500 calendar year deductible	No lifetime maximum
	Mental/Behavioral health inpatient services	$300 co-pay per admission	$500 co-pay per admission/$1250 maximum per calendar year	20% to max of $2,000 per person per calendar year
	Substance use disorder outpatient services	$15 co-pay	Subject to New York City non-participating benefit $200/$500 calendar year deductible	No lifetime maximum
	Substance use disorder inpatient services	$300 co-pay per admission	$500 co-pay per admission/$1250 maximum per calendar year	----None----
If you are pregnant	Prenatal and postnatal care	No charge	0% co-insurance	----None----
	Delivery and all inpatient services	No charge	0% co-insurance	Enhanced schedule increases the reimbursement of the basic program's non-participating provider fee schedule, on average, by 75%.
If you need help recovering or have other special health needs	Home health care	No charge	$50 deductible per episode; 20% co-insurance	200 visits per member per year. Pre-certification required.
	Rehabilitation services	$15 co-pay	0% co-insurance	16 visits per calender year
	Habilitation services	$15 co-pay	0% co-insurance	
	Skilled nursing care	Not covered	Not covered	----None----
	Durable medical equipment	$100 deductible	$100 deductible; 50% of usual and customary charge	Pre-certification required on greater than $2,000
	Hospice service	Not covered	Not covered	----None----
If your child needs dental or eye care	Eye exam	Not covered	Not covered	----None----
	Glasses	Not covered	Not covered	----None----
	Dental check-up	Not covered	Not covered	----None----

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care
- Hearing aids
- Long-term care
- Routine eye care
- Routine foot care
- Weight loss programs

Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain circumstances.

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact EmblemHealth at 1-800-624-2414. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov."

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact EmblemHealth.

All hospital grievances should be mailed to: EmblemHealth-Hospital Grievance P.O. Box 2828 New York, New York 10116-2828 All other grievances should be mailed to: EmblemHealth-Grievance Unit P.O. Box 1701 New York, New York 10023-9476 Oral Utilization Review Appeals can be initiated by calling toll	Or you may submit a written appeal to: EmblemHealth Utilization Review Appeals P.O. Box 2809 New York, NY 10116-2809 You may also obtain an external appeal application from: The New York State Department of Financial Services at 1-800-400-8882, or its Web site (www.dfs.ny.gov/), or The EmblemHealth Medical/Utilization Review Department at 1-877-482-3625

free 888-906-7668.	

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-624-2414.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-624-2414.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-624-2414.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-624-2414

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7165
- **Patient pays** $375

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$150
Co-pays	$75
Co-insurance	$0
Limits or exclusions	$150
Total	$375

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: 1-800-624-2414.

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4675
- **Patient pays** $725

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$150
Co-pays	$535
Co-insurance	$0
Limits or exclusions	$40
Total	$725

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-624-2414.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

City of New York: Empire BlueCross BlueShield Hospital Only PPO

Coverage Period: 07/01/2013 – 06/30/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual/Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.empireblue.com/nyc or by calling 1-800-433-9592.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in-network providers **$300** per person up to **$750** maximum deductible For out-of-network providers **$500** per person up to **$1,250** maximum deductible Doesn't apply to copayments	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. For in-network providers **$200** per person per calendar year For out-of-network providers **$2,000** person / **$5,000** family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.empireblue.com/nyc or call 1-800-433-9592 or 1-800-521-9574	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in

	for a list of in-network providers.	their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	Not Covered	____________none______________________
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Covered	Not Covered	———————none———————
	Specialist visit	Not Covered	Not Covered	———————none———————
	Other practitioner office visit	Not Covered	Not Covered	———————none———————
	Preventive care/screening/immunization	Not Covered	Not Covered	———————none———————
If you have a test	Diagnostic test (x-ray, blood work)	Not Covered	Not Covered	———————none———————
	Imaging (CT/PET scans, MRIs)	Not Covered	Not Covered	———————none———————

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition	Generic drugs	Not Covered by Empire BlueCross BlueShield	Not Covered	-----------none-----------
	Preferred brand drugs		Not Covered	-----------none-----------
	Non-preferred brand drugs		Not Covered	-----------none-----------
More information about **prescription drug coverage** is available at www.GHI.com	Specialty drugs	Not Covered by Empire BlueCross BlueShield	Not Covered	-----------none-----------
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance up to $200 annual max.	20% coinsurance	-----------none-----------
	Physician/surgeon fees	Not Covered	Not Covered	-----------none-----------
If you need immediate medical attention	Emergency room services	$50 copay	$50 copay	Copay waived if admitted.
	Emergency medical transportation	Not Covered	Not Covered	Air ambulance only covered when medically necessary
	Urgent care	Not Covered	Not Covered	-----------none-----------
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	20% coinsurance	You must call NYC Healthline for approval. If there is no call, claim is subject to a penalty of $250 per day up to a maximum of $500 and is subject to retrospective review by NYCHSRO. There is no coverage for the 366th day . There has to be a gap of 90 days between admissions before the 365 days will renew.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Physician/surgeon fee	Not Covered	Not Covered	-----------none-----------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Not Covered	Not Covered	-----------none-----------
	Mental/Behavioral health inpatient services	Not Covered	Not Covered	-----------none-----------
	Substance use disorder outpatient services	Not Covered	Not Covered	-----------none-----------
	Substance use disorder inpatient services	Not Covered	Not Covered	-----------none-----------
If you are pregnant	Prenatal and postnatal care	Not Covered	Not Covered	-----------none-----------
	Delivery and all inpatient services	0% coinsurance	20% coinsurance	You must call NYC Healthline for approval. If there is no call, claim is subject to a penalty of $250 per day up to a maximum of $500 and is subject to retrospective review by NYCHSRO. There is no coverage for the 366th day . There has to be a gap of 90 days between admissions before the 365 days will renew. Doctor's charges are not covered.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	Not Covered	Not Covered	-----------none-----------
	Rehabilitation services	No Charge	20% coinsurance	Physical Therapy: Limited to 225 visits annual maximum . Occupational therapy (including speech and cognitive): Limited to 30 visit Maximum. All benefits are only available if pre-authorized and approved by NYC Healthline. This benefit is part of the Skilled Nursing Facility benefit. 2 1/2 outpatient visits is equal to 1 day in a Skilled Nursing Facility.
	Habilitation services	No Charge	20% coinsurance	All rehabilitation and habilitation visits count toward your rehabilitation visit limit. See rehabilitation services above.
	Skilled nursing care	0% coinsurance	20% coinsurance	Coverage is limited to 90 days annual max. See rehabilitation services above.
	Durable medical equipment	Not Covered	Not Covered	-----------none-----------
	Hospice service	No Charge	No Charge	Coverage is limited to 210 days lifetime max.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	-----------none-----------
	Glasses	Not Covered	Not Covered	-----------none-----------
	Dental check-up	Not Covered	Not Covered	-----------none-----------

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Chiropractic care
- Cosmetic surgery
- Durable medical equipment
- Diagnostic tests
- Dental care
- Hearing aids
- Home health care
- Infertility treatment
- Long-term care
- Mental Health and Substance Abuse inpatient and outpatient services
- Most coverage provided outside the United States. See www.BCBS.com/bluecardworldwide
- Non-emergency care when traveling outside the U.S.
- Office visits
- Private-duty nursing
- Routine eye care
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric Surgery
- Cardiac Rehabilitation

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-433-9592. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Empire BlueCross BlueShield
P.O.Box1407
Church Street Station
New York, NY 10008
Phone: 1-800-767-8672

Additionally, a consumer assistance program can help you file your appeal. Contact:
NYC Healthline
Appeal Coordinator
1777 Sentry Park West
Dublin Hall 4th Floor
Blue Bell, PA 19422

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídííłkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

----------------------*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*----------------------

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $4,200
- **Patient pays** $3,340

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$300
Copays	$0
Coinsurance	$0
Limits or exclusions	$3,040
Total	**$3,340**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $0
- **Patient pays** $5,400

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$0
Coinsurance	$0
Limits or exclusions	$5,400
Total	**$5,400**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**,

deductibles, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

City of New York Tax-Favored Benefits Program

40 Rector Street, 3rd Floor, New York, NY 10006-1705
Tel: (212) 306-7760 TTY: (212) 306-7629
Web site: nyc.gov/fsa

This chart will give you basic information on the Health Care Flexible Spending Account (HCFSA) Program, Dependent Care Assistance Program (DeCAP) and the Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program. If you would like to receive detailed information and enrollment forms, or if you would like to send an e-mail to the Flexible Spending Accounts (FSA) Program, please visit our Web site. If you would like to make an appointment to see a counselor, please contact the FSA Program Administrative Office.

Feature	HCFSA	DeCAP	MSC
What is the program about?	HCFSA is a way to pay for eligible medical expenses (not covered by insurance), dental, vision, and hearing expenses (not covered by the Welfare Fund) with before-tax dollars.	DeCAP is a way to pay for expenses to care for your child(ren) or other dependents, with before-tax dollars, while you and your spouse work or attend school full-time.	MSC allows City employees to receive an annual incentive payment in exchange for waiving their City health benefits when other non-City group coverage is available to them.
When and how can I enroll?	Each year, the Open Enrollment Period for the following calendar year will generally be held from September to November. New employees may enroll within 30 days after becoming eligible to receive City health benefits. Employees must complete the FSA Enrollment Form on an annual basis.	Same as HCFSA.	Same as HCFSA except employees must complete the Health Benefits Application to waive City health benefits and the MSC Enrollment/ Change Form to receive the incentive payments. Annual re-enrollment is not necessary for continuing participation in the program.
How can I benefit by joining the program?	You plan for anticipated expenses but also reduce your gross salary for federal and Social Security tax purposes. The end result is that your expenses are lower and you save on taxes.	Same as HCFSA.	An employee will receive $1,000 annually for waiving family health coverage or $500 annually for waiving individual health coverage. Payments are made semi-annually in June and December and will be taxable to the recipient. No retroactive participation is allowed.
How do the programs work?	1. Estimate your pre-tax contribution to your account for the Plan Year, 2. Your account is funded through automatic payroll deductions, 3. Reimbursement is directly deposited into your bank account after you submit a claim or you may choose to have reimbursement checks sent to your address on file.	Same as HCFSA.	Once you have completed both the MSC Form and Health Benefits Application, you must submit both forms to your benefits office for approval. Your benefits office will forward the forms to the FSA office and you will receive the incentive payments on a semi-annual basis in your regular paycheck.
What is the Grace Period?	There is a Grace Period following the end of the Plan Year to submit claims for services incurred from January 1st through March 15th, using the remaining balance from the previous Plan Year (if any).	There is no Grace Period.	N/A
What is the Claims Run-Out Period?	There is a Claims Run-Out Period from January 1st until May 31st following the end of the Plan Year to submit claims for services performed during the previous Plan Year or Grace Period.	There is a Claims Run-Out Period until the end of February following the close of the Plan Year to submit claims for services performed during the previous Plan Year.	N/A

Feature	HCFSA	DeCAP	MSC
What is the "Use It or Lose It" rule?	According to IRS rules, amounts not used by the end of the HCFSA Grace Period will be forfeited.	Amounts not used by the end of the Plan Year will be forfeited.	N/A
Who can be covered or who is eligible?	You, your spouse, and your eligible dependents.	Eligible dependents are child(ren) under age 13 and any dependent who is mentally or physically incapable of caring for himself/herself and spends at least half of the year in your home.	Any employee who is eligible to receive City health benefits may participate. Employees may waive their health benefits if they are insured through a spouse's/ domestic partner's or parent(s)' employer-provided, non-City group health plan or a group health plan available through other employment.
What types of expenses are covered & reimbursable?	Medical, dental, vision & hearing expenses, including deductibles, co-insurance, over-the-counter drugs prescribed by a doctor, physicals, psychologist's fees, braces, prescription drugs, prescription eyeglasses, frames/contact lenses, among other out-of-pocket eligible health care expenses.	Baby-sitting, nursery school, pre-school, summer day camp, before- and after-school care, child care centers that provide day care and other dependent care that is necessary for you and your spouse to work or attend school full-time.	N/A
How much can I put aside in my spending accounts?	The minimum annual contribution is $260 and the maximum annual contribution is $5,000.	The minimum annual contribution is $500 and the maximum annual contribution is $5,000.	N/A