Fall 2014 Annual Transfer Period Announcement

The New York City Health Benefits Program (NYCHBP) 2014 Fall Transfer Period will take place from Wednesday, October 1, 2014 through Friday, October 31, 2014. This is your once a year opportunity to review your current health and prescription drug options to determine which plans best meet your needs and submit changes. The changes requested during the Transfer Period will be effective the first day of the first full payroll period in January 2015.

The following changes to the City Health Benefits are permitted during the Transfer Period:

- Transfer from your current City Health Plan into another City Health Plan for which you are eligible by completing the Health Benefits Application Form.
- Add or drop the optional rider coverage in your current health plan by completing the Health Benefits Application Form.
- Add or drop a dependent(s) by completing the Health Benefits Application Form. Please see below regarding NEW REQUIRED DOCUMENTATION for dependent eligibility.
- Transfer in or out of the Buy-Out Waiver Program by completing both the Health Benefits Application and the 2015 Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program Form.
- Change your health premium contribution tax status by completing the 2015 Medical Spending Conversion (MSC) Form.

Please note, as a result of the Dependent Eligibility Verification Audit (DEVA), the Office of Labor Relations (OLR) has established some new requirements for dependent health benefits coverage. If you currently have dependents, who will be or have been dropped due to non-compliance with the Dependent Eligibility Verification Audit and wish to add the dependent(s) during this Transfer Period, you must submit the audit required documents. Enrollment requests for eligible dependents must be accompanied by documentation certifying the relationship to the employee. Some examples of acceptable proof of dependency are, but not limited to: Marriage License, Domestic Partnership Certificate, Birth certificate, adoption or Legal Guardianship papers, etc. Copies are acceptable; however, the plan administrator may request the original at a later date. Please visit the following link for a complete list of all the dependent eligibility documentation requirements: [http://www.baruch.cuny.edu/hr/benefits.htm](http://www.baruch.cuny.edu/hr/benefits.htm)

Aetna Plan Changes

The City will no longer be offering the Aetna HMO Plan after December 31, 2014. The plan will be replaced by the Aetna EPO Plan. **Anyone participating in the Aetna HMO Plan will automatically be transferred into the new Aetna EPO plan unless the participant elects to enroll in a different plan. No action is needed to transfer from the Aetna HMO to the new Aetna EPO Plan.** Please note, the biweekly premium will remain unchanged. The Office of Labor Relations is expected to release further information in the upcoming weeks regarding the Aetna EPO plan design and an updated Summary of Benefits and Coverage.
PSC-CUNY Welfare Fund Supplemental Benefits

If you are covered under the PSC-CUNY Welfare Fund, you are permitted to make changes to the following supplemental benefits during this Transfer Period:

- Dental
- Vision Plans – You may change your current service provider every two years from the last service date. You may contact the PSC-CUNY Welfare Fund directly to find out when you may become eligible to submit changes for this plan.

DC-37 Health and Security Fund Benefits

You may enroll in the Health and Security Plan Benefits if you are a DC-37 Fund covered member at any time by completing the DC-37 Enrollment Form and submitting it directly to the address indicated on the form. Please contact the Health and Security Fund directly at 212-815-1234 for more information on these plans.

Members of other locals should contact their benefit representatives directly for information on their supplemental benefits.

Plan Information Links and Forms

The enrollment forms can be obtained via the links below:

- Baruch College Office of Human Resources (OHR)
  http://www.baruch.cuny.edu/hr/benefits.htm
- Office of Labor Relations (OLR)
- PSC-CUNY Welfare Fund
  http://www.psccunywf.org/full-time-actives/eligibility/PDFAllPages
- DC-37 Health and Security Plan Benefits
  http://www.dc37.net/benefits/health.html

NOTE: If you are currently enrolled and do not wish to make any changes to your current elections, you do NOT need to do anything at this time. You will continue to remain covered under your current health plan, provided that you continue to meet the eligibility criteria. Exception: Please be reminded, you will be automatically transferred to the new Aetna EPO plan in the event that you are enrolled in the Aetna HMO Plan.

Late Transfer Period Applications

If you are unable to submit a Health Benefits Application during the Transfer Period due to a prolonged absence, including vacation of more than 30 days, you may do so within 31 days of returning to work. Please note that if an application is submitted after the Transfer Period, the effective date will be the first day of the next payroll period. Once an application is submitted, it cannot be withdrawn or altered.
Mid-Year Changes

If you experience a qualifying change in status (i.e. birth, marriage, divorce, loss of other coverage, etc.) anytime during the 2014/2015 Plan Year, you must notify the Office of Human Resources within 31 days of the event to make changes to your benefits election.

Patient Protection and Affordable Care Act

90 day Wait – As of July 1st, 2014, for those employees in titles/status subject to a 90 day wait, coverage will now begin on the 91st day. Previously, coverage began on the first day of the first pay period following the 90th day.

Age 29 Young Adult Coverage – As of July 1, 2014, you may enroll your young adult dependent(s) under the age of 26 on your coverage regardless of the Young Adult’s access to other coverage. Previously, this coverage was not available if the Young Adult Dependent had access to coverage from another source. If you are adding a Young Adult Dependent between the ages of 19 and 26, you are no longer required to submit a completed Young Adult Eligibility Certification Form.

Regards,

Sabina Richards

Deputy Director, Office of Human Resources