

Fall 2009 Annual Benefits OPEN Enrollment

This year's Transfer period will run from **November 4, 2009 through November 30, 2009**. Please take the time to review your benefit coverage choices for 2009 and consider whether new choices will better serve you and your family's needs in 2010. You can make the following changes:

- Change your health plan
- Add or drop coverage for your dependents
- Add or drop Optional coverage to the Health plan
- Contribute to a Health or Dependent Care Spending account for the upcoming year.
- Elect to participate in the Buy-Out Waiver Program
- Switch Dental Plan coverage between Guardian and DeltaCare USA (PSC-CUNY Welfare Fund members)

Changes made during the Transfer Period will become effective in January 2010. Please note that this information is for those with coverage through the NYC Office of Employment Benefits, not the New York State Health Insurance Plan (NYSHIP).

If you are not thoroughly familiar with the various medical plans, we encourage you to visit www.nyc.gov/olr, or you can obtain information in The Graduate Center's Human Resources Office, Room 8403 or you may call (212) 817-7700. You may also call the health plans directly for additional information or visit their websites listed below. Since you will not be able to make changes for a year, please make informed choices concerning your benefits.

Health Maintenance Organizations

Aetna HMO	(800) 445-8742	www.aetna.com
CIGNA HealthCare	(800) 832-3211	www.cigna.com
Empire HMO (NY)	(800) 767-8672	www.empireblue.com/nyc
GHI HMO	(877) 244-4466	www.ghi.com
Health Net	(800) 441-5741	www.healthnet.com
HIP PRIME HMO	(800) 447-6929	www.hipusa.com
Vytra Health Plans	(800) 448-2527	www.vytra.com

Point of Service, Exclusive Provider Organization, and Participating Provider Organizations/Indemnity Plans

Aetna QPOS	(800) 445-8742	www.aetna.com
DC37 Med-Team	(212) 501-4444	www.ghi.com
Empire EPO	(800) 767-8672	www.empireblue.com/nyc
GHI-CBP/Empire BlueCross Blue Shield		
Group Health Incorporated:	(212) 501-4444	www.ghi.com
Empire BlueCross Blue Shield:	(800) 433-9592	www.empireblue.com/nyc
HIP PRIME POS	(800) 447-6929	www.hipusa.com

If you do not wish to make any change in coverage, your current medical and dental benefit elections will automatically roll over into 2010. Medical coverage changes during 2010 will only be possible if there is an eligible change in family status or other qualifying event. If you wish to enroll in or drop out of DeltaCare USA,(the dental HMO plan), you must complete the necessary form. Information and forms are available on the PSC Welfare Fund Website at www.pscunywf.org. The Delta Care USA dental enrollment form must include the name of the dentist and the office ID number.

Teaching and Non-teaching adjuncts may make changes to their basic health plans by completing the Welfare Fund Adjunct Enrollment Form, along with an application for a Blue Cross or HIP plan. Plan comparisons and enrollment forms are available at www.pscunywf.org

Please remember if you wish to make a change, completed enrollment forms must be returned to Human Resources as soon as possible, but no later than the November 30 deadline.

Flexible Spending Accounts (FSA) Program

The Open enrollment period for the New York City Flexible Spending Accounts Program is from **September 21, 2009 through November 13, 2009**. If you would like to change or enroll in a new plan, you will need to complete the appropriate enrollment form.

HCFSA and DeCAP elections do not roll over from year to year. Current participants must re-enroll to participate in 2010. Any employee currently enrolled in HCFSA and/or DECAP will automatically receive the Plan Year 2010 FSA Program Brochure and Enrollment/Change Form, which was sent to the address The City has on file. For employees who have not received this form, they may download the brochures and forms for the website at www.nyc.gov/olr.

The NYC Flexible Spending Accounts Program includes the following:

- Health Care Flexible Spending Accounts (HCFSA) Program
- Dependent Care Assistance Program (DeCAP)
- Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program
- Medical Spending Conversion (MSC) Premium Conversion Program

To elect the Buy-Out Program or change health premium contribution tax status, you must fill out **both** a Health Benefit Application and a Medical Spending Conversion Enrollment Change Form. Each MSC Program continues from one Plan Year to the next and the participant does not need to re-enroll each Plan Year unless there is a change of status. Brochures, information and forms on each program can be downloaded and printed from www.nyc.gov/html/olr. Employees may also obtain FSA materials for Plan Year 2010 by calling the automated helpline at 212-306-7760.

Please remember completed enrollment forms must be submitted to the City by the November 13 deadline.

OPEN ENROLLMENT SCHEDULES

Welfare Fund Dental Program: Guardian Dental/Delta Dental	November 4 - November 30
New York City Health Insurance Changes	November 4 - November 30
New York City HCFSAs, DeCAP and Buy Out Waiver	September 21 – November 13