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DATE: October 24, 2022
 TO: CUNY Senior College NYC Health Benefit Program Enrollees
 FROM: Heather Grant, Associate Director for Benefits & HRIS
 SUBJECT: Health Benefits Program October 2022 Rate Changes and Adjustments

I) Health Plan Rates Effective October 2022

Payroll deductions for the basic plans and optional riders for most New York City Health Benefits Program plans changed effective October 2022. These changes were scheduled to impact the October 20, 2022 paycheck and forward. However, because this information was received after the payroll deadline, the new rates will be reflected one pay date later on November 3, 2022. As a result, the University Benefits Office will need to recover or refund the differences between the former rates and the new rates for all employees enrolled in the affected plans. This will be done through deduction adjustments in your upcoming paycheck(s).

Please note that while some rates were increased, others have decreased. See section II for detailed information.

Please also be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. You will be notified of any future rate changes.

II) Arears Adjustments & Refunds

October 2022 adjustment deductions will impact the November 17, 2022 paycheck date. You may refer to the below chart to determine the adjustment amount for your plan. The adjustment deduction will be reflected under deduction code BTXADJ or ATXADJ at the flat amount listed below.

If you're unsure of which health insurance plan you're enrolled in, review the "Deductions" section of your October 20th paycheck stub and the corresponding "Plan Description" listed below.

Oct 2022 Rate	PLAN DESCRIPTION	ADJ AMT	PAY DATE
\$209.77	US Hlth HMO Ind Basic	\$3.02	11/17/2022
\$855.82	US Hlth HMO Fam Basic	\$7.41	11/17/2022
\$1,188.00	US Hlth HMO Ind+Rdr	\$3.02	11/17/2022

\$489.16	CIGNA Indiv Basic	\$3.02	11/17/2022
\$1,319.39	CIGNA Fam Basic	\$7.41	11/17/2022
\$641.00	CIGNA Indiv Basic+	\$3.02	11/17/2022
\$1,778.94	CIGNA Fam Basic+	\$7.41	11/17/2022
\$450.50	Empire EPO Indiv Basic	\$3.02	11/17/2022
\$1,146.57	Empire EPO Fam Basic	\$7.41	11/17/2022
\$632.81	Empire EPO Ind Basic+	\$3.02	11/17/2022
\$1,593.51	Empire EPO Fam Basic+	\$7.41	11/17/2022
\$185.60	Empire NY HMO Ind Basic	\$3.02	11/17/2022
\$542.44	Empire NY HMO Fam Basic	\$7.41	11/17/2022
\$367.91	Empire NY HMO Ind+R	\$3.02	11/17/2022
\$989.38	Empire NY HMO Fam+R	\$7.41	11/17/2022
\$122.36	Wellcare Indiv Basic	\$3.02	11/17/2022
\$351.39	Wellcare Family Basic	\$7.41	11/17/2022
\$335.73	Wellcare Indiv +Rdr	\$3.02	11/17/2022
\$895.54	Wellcare Family +Rdr	\$7.41	11/17/2022
\$519.54	HIP Choice Indiv Basic	\$3.02	11/17/2022
\$1,272.88	HIP Choice Fam Basic	\$7.41	11/17/2022
\$690.84	HIP Choice Ind Basic+	\$3.02	11/17/2022
\$1,692.57	HIP Choice Fam Basic+	\$7.41	11/17/2022
\$2.63	GHI-CBP Ind + Enh Reim	\$0.72	11/17/2022
\$6.65	GHI-CBP Fam + Enh Reim	\$1.83	11/17/2022
\$42.33	GHI-CBP Ind + Full Rider	\$5.41	11/17/2022
\$79.42	GHI-CBP Fam + Full Rider	\$10.40	11/17/2022

Refunds for all decreased rates will impact the November 17, 2022 paycheck. **The refunds will appear as a regular health insurance deduction less the refund amount.** Therefore, you should not expect to see a negative or separate refund amount on your check stubs.

Example: 041 plan's rate decreased by \$20.53 (from \$74.71 to \$54.18). If you are enrolled in this plan, your November 17, 2022 check stub will reflect one health insurance deduction amount of \$33.65 (instead of the regular \$54.18 deduction and a \$20.53 refund).

Plan	Refund	PAY DATE
HIP HMO Ind +Drugs	-\$20.53	11/17/2022
HIP HMO Fam +Drugs	-\$37.66	11/17/2022

If you have any additional questions please contact us at benefits@jjay.cuny.edu