

Annual Health Benefits Transfer Period/Open Enrollment



John Jay College BENEFITS FAIR

October 22, 2025 from 11am – 2pm in the NB - STUDENT DINING HALL – EAST END

The Annual Health Benefits Transfer Period/Open enrollment for the NYC Health Benefit Program will be October 15th through November 30, 2025.

Attached, please find the following:

- 2025 Health Benefits Program rate chart for EMPLOYEES.
- Employee Health application
- Young Adult package
- At a Glance Rate for Retirees

Notice of any rate changes will be available through the [Health Benefits Program](#) or www.nyc.gov/hbp. Certain plans offer **basic** coverage at no cost to the employee, while other plans require a biweekly payroll deduction.

I. FALL TRANSFER PERIOD ACTIONS (October 15, 2025 - November 30, 2025)

During the transfer period, employees can:

- a. Enroll in health insurance
- b. Transfer to another health plan
- c. Add or drop an optional rider
- d. Add or drop dependents
- e. *ECP, Classified Managerial, Instructional Staff and Adjuncts can change their dental plan: Guardian/Delta HMO*
- f. Elect the Health Benefits Buy-Out Waiver Program to receive an incentive payment (visit the FSA website at www.nyc.gov/fsa) - more information to follow when 2026 forms become available.

Any changes made during the Fall Transfer Period will become effective on the first day of the first full payroll period in January 2026.

1. During this period, employees can click on links below for additional information:
 - More information on the [health](#) plans available, scroll to each plan and click on link
 - More information on the [PSC Welfare Fund dental plan](#) (Guardian PPO/Delta HMO)
 - To drop or add [dependents \(list\)](#) from health or welfare fund benefits
 - To add or drop optional rider (prescription), this option does not apply to GHI-CBP or HIP-HMO for Instructional titles (Teaching & Non-Teaching) see [biweekly health plan rates](#) (also attached)
 - Prescription (optional rider) is automatically covered by the PSC Welfare Fund staff enrolled in the basic health plans
 - To enroll in or make changes to the [Catastrophic Sick Leave Program \(CSLB\)](#)
 - To enroll in the [Phased Retirement](#) program for Instructional Staff ([Teaching /Non-Teaching](#))
2. This is the only time during the year when you can make changes, without experiencing a qualifying event (marriage, divorce or loss of coverage, adoption, birth). If you wish to enroll or make changes to your current Health Benefits program, complete the attached [Health Benefits Application](#) and submit it to the [Benefits Dropbox](#) or Office of Human Resources by close of business on Wednesday, November 26, 2025.

If you do not wish to make any changes to your medical or dental plans, NO ACTION IS REQUIRED.

FOR YOUR SECURITY, PLEASE SUBMIT ALL CONFIDENTIAL DOCUMENTS TO THE [BENEFITS DROPBOX](#)

3. **PSC CUNY Welfare Fund DENTAL Benefits only**
If you would like to change your dental plan, add or remove dependents from your PSC Welfare Fund benefits (prescription, dental, hearing or vision), please complete the attached PSC Change of Status form and submit it to us at [Benefits Dropbox](#)
4. **Catastrophic Sick Leave Bank (CSLB) Open Enrollment Period**
CSLB is a pool of sick/annual leave voluntarily donated by individuals who are employed on a full-time annual salary basis for potential use as sick leave by eligible full-time employees who are also donors to the CSLB. Eligible [CSLB recipients](#) may receive up to ninety (90) days of paid CSLB leave in any one (1) program year (September 1 – August 31).
[CSLB Donors](#) must maintain a sick leave balance of at least twenty-four (24) days.
[CSLB to change/withdraw](#) from program

5. **Phased Retirement for Instructional Staff (Teaching/Non-Teaching)**

The deadline to apply for Phased Retirement is November 15th. Phased Retirement is open to [Full Time Faculty](#) and [Non-Teaching Staff](#) who are members of the Optional Retirement Program (TIAA), who are at least 65 years of age and who have at least fifteen (15) years of pensionable, continuous, full time CUNY service.

6. **RETIRING EMPLOYEES**

Retiring employees must continue with their current health plan unless their retirement occurs during the Transfer Period. These eligible employees must submit a Health Benefits application to [Benefits Dropbox](#), and the effective date is the date of retirement.

7. **Special Reminder to Medicare-Eligible Employees and Dependents (this does not apply to over age 65 domestic partners of employees)**

Federal law requires the City of New York to offer employees over age 65 the same coverage under the same conditions as those that are offered to employees under age 65. The same stipulation also applies to dependents over age 65 and those covered by Medicare through the Special Provisions of the Social Security Act for the Disabled. In such cases, enrollment in a City health plan is primary coverage, and Medicare, if applicable, becomes secondary coverage. Make sure that you and your dependents, if enrolled in your coverage, inform all health care providers that your City health coverage is your and your dependent(s) primary coverage. If you and/or your dependent(s) are Medicare-eligible and want Medicare to be your primary coverage, you must waive your City health coverage.

8. **TRANSITIONING TO RETIREMENT from Employee to Retiree City Health Coverage**

As you get ready to retire there are many things you need to consider with regards to your health benefits. Please visit the OLR website at <https://www.nyc.gov/site/olr/health/health-videos.page> to view your transition to retirement videos.

These videos will guide you through the steps involved in transitioning your health benefits from employee to retiree status. Below are some of the steps you should take to ensure your benefits transfer from active service to retiree.

- a. Visit your pension system to establish an ***estimate and to confirm your credible years of service***, it is NOT an automatic process. If your service is not updated with TRS or NYCERS, please send us an email at benefits@jjay.cuny.edu. TRS members can contact the Retirement Benefits Counselor, Sandra Zaconeta at szaconeta@psccunywf.org for assistance with pension calculation.
- b. Schedule meeting with HR, Benefits benefits@jjay.cuny.edu no later than 3-months in advance of your last date of work or your final semester.

- c. If you are retiring and you and your eligible dependents are 65 and over, you and your covered eligible dependent must enroll in Medicare Parts A. Medicare Part B must be applied for 3-months in advance of your confirmed retirement date.
- d. Please refer to the retiree rate chart at <https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>. These rates are subject to change.
- e. Any questions or concerns, please reach out to any member of John Jay HR benefits team at Benefits@jjay.cuny.edu or at 646-557-4670.

9. Updating Your Personal Information

Use Employee Self-Service (ESS) in CUNYFirst to make any of the following changes:

Log on to: <https://home.cunyfirst.cuny.edu>; **Employee Self Service > Personal Details > Addresses**

- Address update
- Marital status update (*Supporting documentation must be submitted to HR for approval*)

Note: Please also notify your Union/Welfare Fund separately of any changes.

10. Updating your Domestic Partner Taxation

- Adding /dropping a Domestic Partner*
- Changing domestic partner to spouse

*The amount paid by an employer attributable to coverage of a Domestic Partner is treated as part of the employee's gross income for tax purposes.

11. Young Adult Package

- Continues insurance coverage for dependent child(ren) who have aged out (age 26) of your plan. This [package](#) is for dependents age 26 through age 29. See attached for more information on eligibility and enrollment procedures.

II. Plan Year 2026 FSA Program Annual Goal Amounts

	Minimum	Maximum
DeCAP	\$500	\$7,500*
HCFSA	\$260	\$3,300**

* Due to new legislation, the annual Dependent Care Account maximum IRS contribution limit for January 1, 2026, will increase to \$7,500.

**The IRS has not yet announced the maximum goal amount for calendar year 2026. We will notify those employees who elected the maximum amount on a later date through a separate notification if the maximum amount changes.

FSA Claims Forms

Please direct all inquiries/correspondence and claims as follows:

- 1) Contact the FSA Administrative Office at (212) 306-7760 or (212) 306-7789 between 9:00 a.m. and 4:00 p.m., Monday through Friday.
- 2) Inquiries and questions can be sent via [email to the Program](#).
- 3) Forms/documents can be submitted electronically to: <https://nyc-fsa.leapfile.net>

Plan Year 2026

[2026 DeCAP Claims Form](#)

[2026 HCFSa Claims Form](#)

Plan Year 2025

[2025 DeCAP Claims Form](#)

[2025 HCFSa Claims Form](#)

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