

**FREQUENTLY ASKED QUESTIONS
REGARDING THE
NYSHIP CUNY DOCTORAL STUDENT EMPLOYEE HEALTH INSURANCE**

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How do I qualify for NYSHIP health insurance coverage?

Three basic requirements must be met:

1. Students must be matriculated in a doctoral program at the Graduate Center.
2. Students must be employed at CUNY as a Graduate Assistant A, B, or C or as an Adjunct (teaching or non-teaching adjunct I, II or as CLT's).
3. Students must earn at least \$4,122 a year in one of those titles. If they are employed for just one semester, they must earn at least \$2,061 to be eligible.

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How do I enroll for benefits if I am eligible?

When you are hired or newly eligible for benefits, you will receive a packet containing the information and forms you need to enroll for benefits. If you do not receive this information within two weeks of your appointment to a benefits eligible position contact your Benefits Officer. Please keep in mind that your paperwork must be received in Human Resources within 30 days of your initial or qualifying appointment in order to be eligible.

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If I am an Adjunct currently enrolled in a health plan provided by the PSC-CUNY Welfare Fund, am I eligible to participate in this program?

Yes. If you are eligible to receive NYSHIP coverage, you will no longer be eligible to receive Adjunct health insurance coverage through the PSC-CUNY Welfare Fund. To retain health insurance coverage you must enroll for NYSHIP coverage.

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If I am currently employed at a CUNY Community College, am I eligible to enroll in this program?

Yes. Doctoral Students employed at a Community College, must be transferred to The Graduate Center payroll. Please contact The Graduate Center at provost@gc.cuny.edu in order to initiate the transfer.

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Is this health insurance coverage automatic?

No. You must enroll in the program to be covered.

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Is enrolling in this health insurance plan mandatory?

No. Enrolling in this health insurance plan is voluntary.

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Am I able to add my domestic partner to coverage?

Yes. Please contact the University Benefits Office at (212) 794-5342 for additional information.

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What coverage is included through this insurance plan?

This health plan provides hospital, medical/surgical, mental health/substance abuse and prescription drug coverage. Routine dental and vision care is also covered. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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If I am not eligible, can I pay to join the plan?

No, the basic requirements must be met for participation in the plan.

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What is the cost to have this insurance?

The following pre-tax deductions will be withheld from your bi-weekly paychecks to cover health insurance premiums:

Individual coverage	\$5.44
Family coverage	\$46.25

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Do I have a choice of insurance companies or networks?

No, you must use the companies and networks indicated in the SEHP Benefit Summary.

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Can my dependents be covered on my plan?

Yes. Family coverage is available through this plan.

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When can I enroll or change my level of coverage?

You may enroll or change your level of coverage during an open enrollment period (usually takes place in November with deductions beginning on the first pay check of the following January) or with the occurrence of a valid qualifying event. Life changes such as certain changes in job status, marriage, the birth of a child or a dependent child graduating or reaching the maximum age of coverage are examples of valid qualifying events.

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What should I do if my health insurance deduction from my pay check is incorrect or not being deducted at all?

You should contact the University Benefits Office at (212) 794-5342, which serves as your Health Benefits Administrator, to report incorrect or missing health insurance deductions.

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Is the expiration date printed on my health insurance card the actual date on which my benefits will end?

Insurance cards are reissued every year and are effective September 1 thru August 31. If you continue to be eligible for benefits, you will automatically receive a new card.

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When does my coverage end?

Your coverage terminates when you no longer meet the eligibility criteria. Upon termination of coverage, you will automatically receive a COBRA package which will provide the opportunity for you to continue group health insurance.

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Will insurance coverage continue through out the summer?

If you expect to return in September, your coverage will continue through the summer months. You must notify the Graduate Center's human resources department of your anticipated appointment.

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How do I pay for summer coverage?

Premium contributions will be taken from your last few pay checks prior to summer in order for coverage to continue through the summer months. Therefore, you will see an increase in the amount of your deductions for these pay periods.

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Do we have prescription drug coverage?

Yes. This plan provides prescription drug coverage. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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Do I have to use a participating pharmacy?

For a 30-day supply, you have the choice of filling your prescription at either a participating or non-participating pharmacy or through the mail service pharmacy. If you use a participating pharmacy, you will be responsible for a co-payment. If you use a non-participating pharmacy, you must pay for the prescription and submit a claim for reimbursement – you will be reimbursed the amount charged by a participating pharmacy minus the co-pay. To fill a prescription for a 90-day supply, you must use the mail service pharmacy. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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What are my dental benefits?

You will have coverage for routine dental care – dental examinations, cleaning, bitewing X-Rays; as well as up to two fillings per 12-month period. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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How do I find a participating dentist and/or information regarding my dental plan?

You may link to the GHI website by accessing www.cs.state.ny.us . Choose Benefit Programs, then NYSHIP Online, and choose your group, if prompted. Select Other Benefits, then Dental; or you may call 1-800-947-0101.

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What are my vision care benefits?

You are covered for routine vision care – including routine eye exams (once in any 24-month period) and eye glasses or contact lenses offered by a participating provider. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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Do certain medical treatments require that I receive pre-admission approval?

Yes – you must obtain pre-admission certification prior to a scheduled in-patient hospital admission/maternity hospital admission; prior authorization for a scheduled MRI; pre-certification for mental health/substance treatment. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details.

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Are there any co-pays for medical treatments, hospitalization or prescription drugs?

Yes, there is a \$200 co-payment per person for each hospital inpatient admission; a \$15 co-payment per hospital outpatient visit; a \$25 co-payment for hospital emergency room; a \$10 co-payment for doctor's office visits; a \$10 co-payment for physical therapy and chiropractic visits; a \$10 co-payment for mental health and substance abuse outpatient visits; and, for prescription drugs, a \$5/\$15/\$30 co-payment for up to a 30-day supply and \$5/\$20/\$55 for up to a 90-day supply. Please refer to the [Student Employee Health Plan \(SEHP\) Benefit Summary](#) for further details for a complete listing.

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If I have questions about coverage, who can I contact?

You may contact the University Benefits Office at (212) 794-5342 for questions on eligibility, enrollment and costs. For benefit information you may contact the insurance carriers at the numbers listed on the cover of the [Student Employee Health Plan \(SEHP\) Benefit Summary](#).

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Can I purchase additional coverage?

No you are not able to purchase additional coverage under the NYSHIP.

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Are there any maximum benefits of which I should be aware?

It is important that you keep in mind the annual maximum benefit for prescription drugs is \$2,500 and the annual maximum for all benefits combined is \$350,000.

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In the event that I lose my insurance card, who do I contact?

Replacement cards may be ordered online at www.cs.state.ny.us/mynyship.

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