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

• How do I qualify for NYSHIP health insurance coverage?
• How do I enroll for benefits if I am eligible?
• If I am an Adjunct currently enrolled in a health plan provided by the PSC/CUNY, am I eligible to participate in this program?
• If I am currently employed at a CUNY Community College, am I eligible to enroll in this program?
• Is this health insurance coverage automatic?
• Is enrolling in this health insurance plan mandatory?
• Am I able to add my domestic partner to coverage?
• What coverage is included through this insurance plan?
• If I am not eligible, can I pay to join the plan?
• What is the cost to have this insurance?
• Do I have a choice of insurance companies or networks?
• Can my dependents be covered on my plan?
• When can I enroll or change my level of coverage?
• What should I do if my health insurance deduction from my paycheck is incorrect or not being deducted at all?
• Is the expiration date printed on my health insurance card the actual date on which my benefits will end?
• When does my coverage end?
• Will insurance coverage continue throughout the summer?
• How do I pay for summer coverage?
• Do we have prescription drug coverage?
• Do I have to use a participating pharmacy?
• What are my dental benefits?
• How do I find a participating dentist and/or information regarding my dental plan?
• What are my vision care benefits?
• Do certain medical treatments require that I receive pre-admission approval?
Are there any co-pays for medical treatments, hospitalization or prescription drugs?

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

Can I purchase additional coverage?

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

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

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, C or D 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.

How do I enroll for benefits if I am eligible?
You may contact the NYSHIP Coordinator at your college (please see the last page of this FAQ for NYSHIP Coordinator contact information). Please keep in mind that your paperwork must be received by your NYSHIP Coordinator within 45 days of your NYSHIP-eligible appointment in order to avoid a delay in coverage.

If I am an Adjunct currently enrolled in a health plan provided by the PSC/CUNY, 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. To retain health insurance coverage you must enroll in NYSHIP.

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 in order to be eligible for NYSHIP. Please contact Scott Voorhees at the Graduate Center to initiate this transfer (contact information may be found at the end of this FAQ). Please be aware that this transfer must be completed each semester you will be working at a Community College in order to remain eligible for NYSHIP coverage.
Is this health insurance coverage automatic?
No. You must enroll in the program to be covered.

Is enrolling in this health insurance plan mandatory?
No. Enrolling in this health insurance plan is voluntary.

Am I able to add my domestic partner to coverage?
Yes. Please contact the NYSHIP Coordinator at your college for more information (contact information may be found at the end of this FAQ).

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 Summary of Benefits for further details.

If I am not eligible, can I pay to join the plan?
No, the basic requirements must be met for participation in the plan.

What is the cost to have this insurance?
The following deductions will be withheld from your bi-weekly paychecks to cover health insurance premiums:
Individual coverage $10.18
Family coverage $69.95

Do I have a choice of insurance companies or networks?
No, you must use the companies and networks indicated in the NYSHIP Summary of Benefits.

Can my dependents be covered on my plan?
Yes. Family coverage is available through this plan.
When can I enroll or change my level of coverage?
You may enroll at any time. Please note that enrollment requests made more than 45 days after the effective date of your NYSHIP-eligible appointment will result in a 30-day delay in the effective date of coverage.

You may also enroll or change from individual or family coverage without a delay in coverage during the open enrollment period (which takes place in November of each year) or within the 30 days following a valid qualifying event. Life changes such as loss of other health insurance coverage, marriage, or the birth of a child are examples of valid qualifying events.

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 NYSHIP Coordinator at your college (contact information at the end of this FAQ).

Is the expiration date printed on my health insurance card the actual date on which my benefits will end?
Not necessarily. The date printed on the card indicates the expiration date of the insurance card, not the expiration date of your coverage. Insurance cards are reissued every year and are effective September 1 thru August 31. If you continue to be eligible for benefits, you should automatically receive a new card.

When does my coverage end?
Your coverage terminates two pay periods following your loss of NYSHIP eligibility. Upon termination of coverage, you will automatically receive a COBRA package which will provide the opportunity for you to continue group health insurance.

Please note that expenses incurred after your coverage ends will not be paid unless you enroll for COBRA continuation of coverage. The NYSHIP termination form and additional plan information may be obtained from the NYSHIP coordinator at your college (contact information may be found at the end of this FAQ).

Will insurance coverage continue throughout the summer?
NYSHIP participants working in Graduate Assistant titles will be automatically eligible for coverage throughout the summer since these appointments continue through the summer months. If you work in an Adjunct title during the spring semester and are not working during the summer semester, you must alert your NYSHIP coordinator that you expect to return to a
NYSHIP-eligible position in the fall semester in order to remain eligible for NYSHIP throughout the summer months. You will receive a Summer Coverage Election form in advance of the summer semester. You must return this promptly to the NYSHIP Coordinator at your college in order to maintain NYSHIP eligibility during the summer.

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

Do we have prescription drug coverage?
Yes. This plan provides prescription drug coverage. Please refer to the Summary of Benefits for further details.

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 Summary of Benefits for further details.

What are my dental benefits?
You will have coverage for routine dental care – dental examinations, cleaning, bitewing Xrays; as well as up to two fillings per 12-month period. Please refer to the Summary of Benefits for further details.

How do I find a participating dentist and/or information regarding my dental plan?
You may contact EmblemHealth at 1-800-947-0101.
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 Summary of Benefits for further details.

[Back To Top]

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, for a scheduled MRI, or for mental health/substance treatment. Please refer to the Summary of Benefits for further details.

[Back To Top]

Are there any co-pays for medical treatments, hospitalization or prescription drugs?
Yes. Please refer to the Summary of Benefits for detailed information.

[Back To Top]

If I have questions about coverage, who can I contact?
You may contact the NYSHIP Coordinator at your college (contact information below). For benefit information you may contact the insurance carriers at the numbers listed in the Summary of Benefits.

[Back To Top]

Can I purchase additional coverage?
No you are not able to purchase additional coverage under NYSHIP.

[Back To Top]

Are there any maximum benefits of which I should be aware?
For all services combined, including network and non-network hospital, medical, mental health and substance abuse, and prescription drugs, there is one annual maximum of $2,000,000.

[Back To Top]

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 or by contacting your NYSHIP Coordinator (contact information below).

[Back To Top]
NYSHIP Coordinator Contact Information

If you are a student at the CUNY Graduate Center, please contact Scott Voorhees at healthinsuranceinfo@gc.cuny.edu or by telephone at 212-817-7406 (fax: 212-817-1621).

If you are an Engineering Ph.D. Student at City College, please contact Kim Ferguson at kferguson@ccny.cuny.edu or by telephone at 212-650-7963 (fax: 212-650-7504).