Human Resource Services

Open Enrollment Refresher

November 2026

What is Open Enrollment?

Open Enrollment is the annual period when eligible employees can review and make changes to their benefits **without experiencing a Qualifying Life Event (QLE).**

During this time, employees may:

- Change their health insurance plan.
- Add or remove eligible dependents from health and dental coverage.
- Enroll in or make changes to the Flexible Spending Account (FSA) program.

Open Enrollment Dates:

Sunday, November 1 – Monday, November 30, 2026

Plan Year: January 1 – December 31, 2027

Changes During Open Enrollment

- **Flexible Spending Programs** (FSA) which consists of the Dependent Care Program (DeCAP), Health Care Flexible Spending Accounts (FSA)*
- Enroll or withdraw from the **Buy-Out Waiver Program*** (*Enrollment period is October 1, 2026 – November 13, 2026)
- **Add or remove dependents** for health, dental, and FSA programs.
- **Dental changes:** Only for current PSC-CUNY Welfare Fund enrollees.
- **Changes take effect the following January.**



Important Deadlines & Effective Dates

- Effective Date: Health plan changes take effect January 1, 2027.
- Payroll Deductions: New deductions, if applicable, begin January 21, 2027.
- Deadline: Submit all changes to HRS by November 30, 2026.
- No Exceptions: Late submissions will not be accepted.

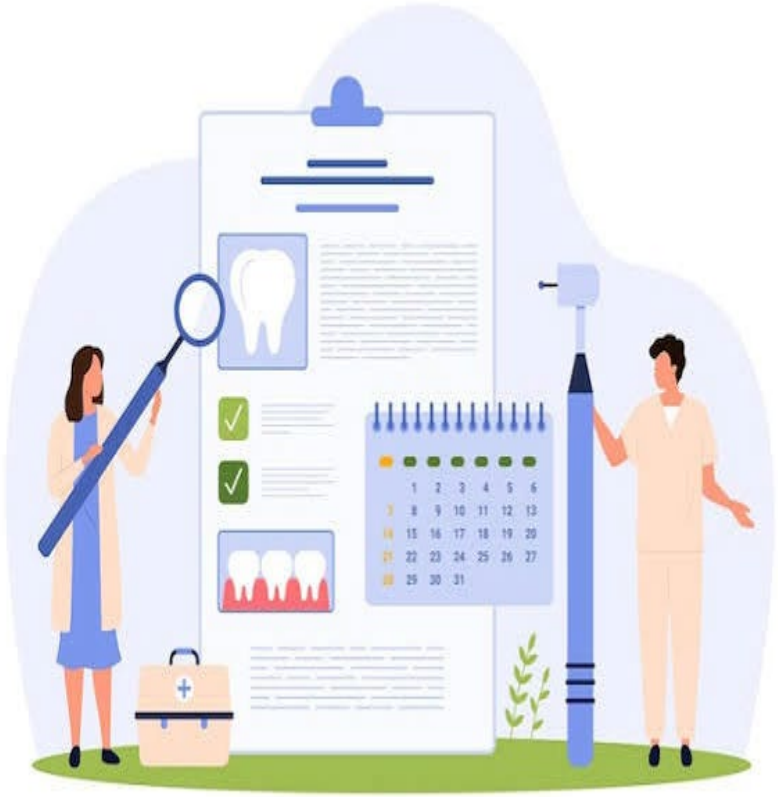
Health Plans Offered

1. Aetna EPO
2. Anthem EPO
3. Anthem Blue Access Gated EPO
4. DC 37 Med Team (applicable only to DC37)
5. GHI HMO
6. HIP HMO Gold Preferred Plan Standard
7. HIP Prime POS
8. Metroplus Health Gold (Standard)
9. NYCE PPO
10. Vytra Health Plan



PSC CUNY Dental Program

- Two dental plan options: DeltaCare USA and Guardian DentalGuard Preferred.
- Choose one plan: You may enroll in only one dental plan at a time.
- DeltaCare USA (HMO): You must use an in-network dentist.
- Guardian DentalGuard Preferred (PPO): You may use any licensed dentist.
- Plan Changes: Dental plan changes can only be made during Open Enrollment.



Flexible Spending Account (FSA) Programs

- FSA Programs allow employees use pre-tax money from their paychecks to pay for eligible health and dependent care expenses, helping them save money.

- **HCFSA**: Health Care Flexible Spending Account — up to $3,400 for 2027.
- **DeCAP**: Dependent Care Assistance Program — up to $7,500 for 2027 ($3,750 if married filing separately).
- **MSC Buy-Out Waiver**: Waive City health insurance and receive an incentive:
- $500 for individual coverage and $1,000 for family coverage
- **Learn more:** NYC Flexible Spending Accounts



How Do I Make Changes During the Open Enrollment Period?

- **Changing Health Plan?**
- Complete the Health Benefits Application
- **Changing Health or Dental Plan?**
- Complete the PSC Change of Status Form
- **Enrolling in the FSA?***
- Complete the FSA Enrollment Form for the HCFSA and DeCAP
- **Enrolling or leaving the Buy-Out Waiver Program?**
- Complete the Health Benefits Application and the MSC Buyout Waiver Form if enrolling in the Buy- Out Waiver Program or withdrawing

***If you are currently enrolled with FSA, you should have received a letter at home with instructions on how to continue your enrollment for 2027**.

Qualifying Life Events

- **Change in marital status**: Marriage, divorce, annulment, or legal separation.
- **Death:** Death of the employee, spouse/domestic partner, or dependent.
- **Birth or adoption:** Adding a new child to the family.
- **Court order:** Required health coverage for eligible dependent children.
- **Employment changes:** Start or end of employment or benefits for the employee or spouse, including retirement.



How To Submit Your Documents

1. In Person: Room 1219, Boylan Hall

2. Email: Benefits@Brooklyn.cuny.edu (password-protect your documents)

3. CUNYFirst: Upload in Employee Self-Service using the Employee Secure Document Upload Guide.

Questions?

Phased Retirement

Catastrophic Sick Leave

Phased Retirement

- Allows eligible faculty and staff to work part-time as they transition into retirement.
- Participation is irrevocable, and retirement is required at the end of the phasing period.
- Gives departments advance notice to plan for the employee's departure.



Phased Retirement Eligibility

- For TIAA pension members only, which includes:
  - Tenured faculty - including Librarians and Counselors
  - Tenured College Laboratory Technician (CLT)
  - Lecturers who hold a Certificate of Continuous Employment (CCE)
  - Higher Education Officer series(HEO) who hold a Certificate of Continual Administrative Service (title 13.3b)
- Must be at least 65 years of age and have completed 15 or more continuous full-time years of service

Phased Retirement: Workload, Salary & Duration

Tenured Faculty, Librarians, Counselors, and Lecturers with CCE

- Workload: 50% of full-time contractual workload
- Salary: 50% of full-time salary
- Duration: 1, 2, or 3 years

HEO Title Series (13.3b Status) and Tenured CLT

- Workload: 80% of full-time contractual workload
- Salary: 80% of full-time salary
- Duration: 6 months or 1 year

Phased Retirement Deadline

- Faculty & Staff
  - Must apply by November 15th, to begin phasing for the 2027-2028 academic year

Catastrophic Sick Leave (CSLB)

- Provides a pool of voluntarily donated sick leave for full-time, salaried employees who may need additional paid leave.
- Eligible recipients may receive up to **90 days of paid leave per program year**.
- The program year runs from **September 1 through August 31**.
- Leave may be approved in increments of up to **one month**.
- The program is administered by the University's **Office of Human Resources Management**.



CSLB Eligibility to Donate

- An employee must be in a full-time title
- Donation must be made in increments of one (1) day
  - minimum donation of one (1) day per program year
- Employees with fewer than five (5) years of full-time continuous CUNY service may donate only annual leave
- Employees with five (5) or more years of full-time continuous CUNY service may donate annual leave (without limitation) and/or sick leave up to ten (10) sick days per program year.

CSLB Eligibility to Receive

- Must be a full-time employee on an annual salary and have two (2) years of continuous full-time service with the University
- Employees must donate at least one (1) sick or annual day for the program year in which the leave is needed
- All time and leave balances must be exhausted to apply to CSLB
- An employee's illness or injury must not be job-related
- Leave must require an absence of at least thirty (30) continuous working days
- Must have medical documentation acceptable to the Office of Human Resource Management

How To Submit Your Catastrophic & Phased Retirement Forms

- Email: BCTime@brooklyn.cuny.edu
- In Person: Room 1219, Boylan Hall
- Fax: 718-951-4859

Additional Resources

- **Health Insurance**: www.nyc.gov/olr click on health benefits tab
- **PSC Welfare Fund**: www.psccunywf.org
- **Flexible Spending Accounts**: www.nyc.gov/fsa
- Human Resource Services Staff Directory
- **Application Links**:
- Catastrophic Sick Leave
- Phased Retirement Faculty Application
- Phased Retirement Professional Staff Application

Questions?

Brooklyn College