

What will be my final date on the payroll?

Final date on payroll for adjuncts will be May 22, 2020.

When will I receive my final paycheck?

Adjuncts will receive their final paycheck on May 21, 2020. You can refer to the 2020-2021 Adjunct payroll calendar. http://www.brooklyn.cuny.edu/web/off_hr/191025_PaySchedule_Adjunct-Spring-2020.pdf

How do I file for NYS Unemployment Insurance?

Unemployment Insurance is temporary income for eligible workers who lose their jobs through no fault of their own. You can file your claim using the following link for NYS Unemployment: https://labor.ny.gov/ui/how_to_file_claim.shtm

I currently have health insurance with CUNY, when will my health insurance coverage end?

Adjuncts who recertified their health insurance in Spring 2020 will have health insurance coverage through August 31, 2020.

Adjuncts who enrolled for the first time in Spring 2020, will have health insurance coverage through July 31, 20 20.

For questions related to adjunct health insurance, you may contact the University Benefits Office Dedicated Adjunct Phone Line (646) 664-3401 or email **UniversityBenefitsAdjuncts@CUNY.edu**.

I currently have Welfare Fund benefits with PSC-CUNY. When will my welfare fund benefits (dental, prescription, vision) end?

The Welfare fund benefits will terminate on the same day medical insurance ends. For questions on welfare fund benefits, adjuncts should contact The PSC-CUNY Welfare Fund. Phone: (212) 354-1252 Website: http://www.psccunywf.org/adjuncts/eligibility.aspx

What is COBRA?

If health coverage is lost, participants and dependents may be eligible to continue to receive some or all of those benefits by paying a premium. The Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that the City offer employees, retirees and their families the opportunity to continue group health and/or welfare fund coverage in certain instances where the coverage would otherwise terminate. The monthly premium will be 102% of the group rate. For more information on COBRA, email **UniversityBenefitsAdjuncts@cuny.edu**.

What is COBRA through the Welfare Fund?

If Welfare Fund benefit coverage is lost, participants and dependents may be eligible to continue to receive some or all of those benefits by paying a premium. The right to continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 otherwise known as COBRA. For more information, please visit the PSC-Welfare Fund website: http://www.psccunywf.org/adjuncts/cobra.aspx

How do I enroll in COBRA?

Upon separation from the College, a COBRA packet will be sent to you from the University Benefits Office. If you do not receive the COBRA packet, call CUNY's Dedicated Adjunct Phone Line at (646) 664-3401 or email The University Benefits Office **UniversityBenefitsAdjuncts@cuny.edu**.

Enrolling in basic Health insurance COBRA does not assure enrollment in Welfare Fund COBRA and vice versa.

How do I enroll in Welfare Fund COBRA?

Welfare Fund COBRA coverage is separate and apart from basic Health Insurance COBRA coverage. The forms to enroll in PSC Welfare Fund COBRA will be included in the COBRA packet e-mailed to you from the University Benefits Office. Enrolling in Welfare Fund COBRA does not assure enrollment in basic Health insurance COBRA and vice versa. Website: http://www.psccunywf.org/adjuncts/cobra.aspx

What happens to my pension contributions?

Adjuncts who have questions regarding pension and pension contributions, should contact TRS directly at **www.trsnyc.org** or phone: 1 (888) NYC-TRS

When will I receive my 2020 W-2 statement?

W-2 forms are received from the state before January 31st of each year and are mailed directly from Albany to the employee's home address on file.

To update the mailing address you have on file, please complete the Basic Personnel and Address Form, you can access the form here : https://www.brooklyn.cuny.edu/web/off_ hr/160623_FORMS_BasicPersonnelAddressInfo.pdf

Submit form to Office of Human Resource Services via email: hrs@brooklyn.cuny.edu.



Separation Related Resources

FIND EMPLOYMENT

The City of New York has developed resources for those who may be unemployed due to COVID-19 or are seeking additional assistance.

Workforce1

Workforce1 helps New Yorkers prepare for, and connect to, jobs across New York City's five boroughs and in every sector of the economy. The Virtual Workforce1 Career Center system connects New Yorkers, via web or phone, to one-on-one help from professionals. To get employment assistance, visit the **Virtual Workforce1 Career Center online**.

ACCESSNYC

ACCESSNYC is a portal for NYC residents to determine their eligibility for over 30 economic opportunity programs and benefits. It also includes a regularly updated list of COVID-19 response resources.

The Brooklyn Public Library provides free resume review/career support. https://www.bklynlibrary.org/business/career-help

The New York Public Library offers <u>Virtual Career Services Resources</u>. CareerservicesSNFL@nypl.org, 212.592.7006.

Career and Resilience Coaching

Career coaches help with networking, interviewing skills, and more. Career coaching is a free service available to job seekers who wish to focus on an existing job search strategy and/or gain insight on how to craft an effective self-marketing plan.

Volunteer resilience coaches provide skills to deal with feeling isolated and build mental resilience to move forward in whatever you need to accomplish.

The resilience coaching sessions do not count towards the career coaching sessions and vice versa so that you can make concurrent appointments. **Note: A maximum three (3) sessions per customer is permitted within a three-month window.**

NYPL databases for career/job search available from home

Career Cruising: resume samples, career guides, assessments to discover your transferable skills, your learning styles, and to access college and scholarship information.

Lynda.com: video training tutorials in various skills: Microsoft, Adobe, HTML, resumes, salary negotiation, interviewing skills, business writing, and more.

Learning Express: online tutorials, practice tests, and e-books to help patrons of all ages in job search and workplace skills improvement, skill-building in reading, writing, math, and

basic science, career certification, licensure exam prep, college and grad school entrance test prep, GED[®] test prep, and more.

Career and Job Search Seminars

<u>**Career Services NYPL**</u> on Facebook offers numerous recordings of career and job search seminars presented by industry experts. You don't have to join Facebook to view the recordings.

Other Helpful Websites to Find Employment

Subscribe to <u>CUNY's weekly career emails</u> New York State Department of Labor's <u>compiled list of available jobs</u> Brooklyn Workforce1 Industrial & Transportation Center Restoration Plaza Sites for Finding Remote Work Top Remote Job Boards 5 Places to Find Remote Jobs Flex Jobs Interview Prep Material

. http://info.brooklyn.cuny.edu/confluence/display/career/Interviewing

Resume Help

5-minute resume formatting video In-depth resume guidance workshop

FINANCIAL COUNSELING

The City of New York

The Department of Consumer and Worker Protection's NYC Financial Empowerment Centers now provide free one-on-one professional, financial counseling over the phone. Counselors can help you create a budget, manage bills, save for essentials, deal with student loans, and more. **Visit NYC.gov/talkmoney to make an appointment online.**

New York Public Library

Financial counselors are available by phone. Make a 30-minute appointment to speak with them about your current financial situation, including general money management, budgeting, saving, banking, retirement planning, and more. This appointment is for a specific date and time; the counselor will contact you as the appointment approaches, and call you at the appointed time. To make an appointment, **click here**.

Credit Counseling

Do you have credit or debt issues? Questions about your loans? Make a one-hour phone or web appointment with a counselor from the Financial Coaching Corps, Community Service Society of NY. Please call 212.614.5586; leave a message, and a counselor will contact you.

RENT ARREARS, HOUSING AND PUBLIC ASSISTANCE

Cash Assistance

If your work schedule was reduced as a result of the coronavirus and you are unable to pay your rent, you can apply for a Cash Assistance special grant request to get benefits for emergencies. **If you have an active Cash Assistance case, visit ACCESS HRA.**

Tenants' Rights for Tenants with COVID-19 or Under Home-Quarantine

Resources are available to you if you are a tenant in New York City and are facing hardship due to COVID-19. The City is here to help you maintain stable housing. Learn more about tenants' rights for tenants with COVID-19 or under home-quarantine.

New York City Housing Authority

NYCHA residents that experience a loss of income may qualify for a rent reduction. Households that have experienced a complete income loss may qualify for the **Zero Income Policy**.

FOOD ASSISTANCE

Visit NYC.gov/GetFood for COVID-19 food assistance resources.

FoodHelp NYC to find a locations near your home distributing meals for free, including food pantries and Grab & Go meals at **NYC Schools**, available for all children or adults in need.

Visit **ACCESS HRA** to apply for the Supplemental Nutrition Assistance Program (SNAP/ food stamps)

NYC Department for the Aging provides home-delivered meals are available for seniors ages 60 years and older who may have disabilities, access, or functional needs.

HungerFree NYC and Hunter College Food Policy Center publish neighborhood-based food resource guides. These guides covers all neighborhoods in NYC by ZIP code and are available in multiple languages.

City Harvest Mobile Markets distribute fresh produce in all five boroughs.

Emergency food delivery assistance is available to you if you:

- Are unable to go out and get food for yourself, AND
- Do not have someone else in your household who can get food for you, AND
- Do not have a family member, friend, or neighbor who lives nearby who can get food for you, AND
- Do not receive food from Meals on Wheels, God's Love We Deliver or a similar service, AND
- Are not able to afford food delivery from a restaurant or grocery store.

COMMUNITY MENTAL HEALTH RESOURCES

Free Services

Flatlands Guidance Center as part of Catholic Charities

2037 Utica Ave | 718.722.6001

Offering a range of services to help families throughout the Brooklyn and Queens area. Services offered include family services, food assistance, immigration integration, homelessness assistance and more. https://www.ccbq.org/

Jewish Board of Family and Children's Services

2928 W. 36th St | 212.584.8495

Offering a range of services to individuals of every background with multiple offices throughout the five boroughs. Services offered include, family services, mental health counseling, homelessness assistance and more. https://jewishboard.org/

1-800-NYC Well

NYC Well is New York City's free, confidential support, crisis intervention, and information and referral service for anyone seeking help for mental health and/or substance misuse concerns, available 24 hours a day, 7 days a week, 365 days a year.

Telemedicine

Health insurance carriers are now offering expanded opportunities to speak with medical providers by telephone or video. <u>This website</u> displays a chart for what each carrier is offering members.

The 10 Minute Mind

Personal Counseling and Human Resource Services have teamed up with **The 10 Minute Mind** to offer a free digital subscription to daily mindfulness meditation sessions.

Services with Fee

Brooklyn Center for Psychotherapy

300 Flatbush Ave | 718.622.2000

A clinic treatment center that provides services for mental health counseling and chemical dependency treatment. All sessions will be conducted over the phone or video. Most major medical insurances are accepted, as well as Medicaid Managed Care. For those without insurance, a sliding scale fee is offered. https://newdirectionsbrooklyn.com/

Interborough Developmental & Consultation Center, Inc.

Outpatient Mental Health Clinic | 1623 Kings Hwy | 718.375.1200

A clinic treatment center that provides service for mental health counseling. Most major medical insurances are accepted, as well as Medicaid Managed Care. <u>https://www.</u> interborough.org/

New Horizon

Ozone Park and Rockaway | 108-19 Rockaway Blvd | 718.845.2620

A clinic treatment center that provides services for mental health counseling and chemical dependency treatment. Most major medical insurances are accepted, as well as Medicaid Managed Care. For those without insurance, a sliding scale fee is offered.

Queens Consultation Center, LLC

9520 63rd Rd | 917.670.7031

A multidisciplinary mental health clinic that provides psychotherapy and psychiatric services, including psychotropic medications. Most major medical insurances are accepted, as well as Medicaid Managed Care. https://www.queensconsultationcenter.com/

Sunset Terrace Family Health Center at NYU Langone

514 49th St | 718.431.2600

The team at Sunset Terrace Family Health Center, part of the **Family Health Centers at NYU Langone**, provides behavioral health services, adult primary and specialty care, an on-site pharmacy, and dental care for adults and children. All programs offer bilingual services and are respectful of the needs of the LGBTQ+ community. If you do not have health insurance, call NYU at 212-263-1481 to get information about an out-of-pocket cost estimate, review the hospital's Financial Assistance Policy, and your eligibility for subsidized health insurance through programs such as Medicaid. <u>https://nyulangone.org/locations/sunset-terrace-</u> family-health-center-at-nyu-langone

DOMESTIC VIOLENCE RESOURCES

Live Your Dream.Org

LiveYourDream.org is a movement fiercely dedicated to ensuring every woman and girl has the opportunity to reach her full potential, be free from violence, and live her dreams. They provide advocacy and action opportunities to spread awareness about causes such as access to education, empowering girls, and ending violence against women.

NYC Domestic Violence Support Webpage

A comprehensive list of all support services offered by NYC for victims of domestic violence and abuse. If you or someone you know is experiencing this kind of behavior from a partner, please call New York City's 24 hour Domestic Violence Hotline, .800.621.HOPE.

NYC Well

NYC Well is your connection to free, confidential mental health support. Speak to a counselor via phone, text, or chat and get access to mental health and substance use services, in more than 200 languages, 24/7/365.

NYS Office for the Prevention of Domestic Violence

A complete listing of all domestic violence prevention resources and information.

New York State Domestic and Sexual Violence Hotline 1.800.942.6906

English and español/multi-language accessibility. Deaf or hard of hearing, call 711.

Safe Horizon

<u>Safe Horizon</u> is the largest non-profit victim services agency in the United States. This organization has helped more than 250,000 children, adults, and families affected by crime and abuse throughout New York City each year.

OTHER GOVERNMENT RESOURCES

NYC COVID-19 Resources Web Page

NYC's dedicated page to coronavirus resources. For more information on the City's response to COVID-19, please visit **NYC.gov/coronavirus** or call 311 (212.639.9675 for Video Relay Service, or TTY: 212.504.4115). You can also text "COVID" to 692-692 for updates and information, or text "COVIDESP" to 692-692 for updates in Spanish.

The Centers for Disease Control and Prevention

The C.D.C. has published resources so employees may educate themselves on planning, preparing, and coping with stress before and during a COVID-19 outbreak.

The Substance Abuse and Mental Health Services Administration

This agency provides additional information and access to assistance for those coping with stress and anxiety related to COVID-19.

The CARES Act Student loan relief

The CARES Act includes major student loan relief, including no federal student loan payments, no interest on federal student loan payments, and the suspension of student loan debt collection. The temporary student loan relief will be active until Sept. 30, 2020. The CARES Act does not include private student loans, nor does it provide any student loan forgiveness.

Q&A

Think you won't be able to make rent? Don't panic. On Friday, Gov. Andrew Cuomo announced a moratorium on evictions of any residential or commercial tenants in New York for 90 days. New York officials had already suspended eviction proceedings indefinitely throughout the state amid the coronavirus outbreak, the state's chief administrative judge said in a memo. From March 16 eviction proceedings and pending orders were suspended statewide until further notice.

Think you won't be able to make utility payments? New York's major electric and gas utilities have agreed not to cut power or heat from customers unable to pay their bills during the pandemic, at the state's request. National Grid, Con Edison, Central Hudson, Orange and Rockland, New York State Electric and Gas, Rochester Electric and Gas, PSEG Long Island and National Fuel Gas have agreed to the policy.

Think you won't be able to make your mortgage payments? New York has announced that if you're not working or working only part-time, financial institutions will offer a 90-day mortgage relief. This will not have a negative affect on your credit score, Gov. Cuomo said. Banks will not charge late fees, and they will postpone or suspend foreclosures.

Think you won't be able to pay your taxes on time? Don't panic. The IRS will move the national income tax filing day ahead to July 15, giving Americans an extra three months to file as they grapple with the coronavirus crisis. For details **click here.**

Look into accessing your Roth IRA. If you've already been laid off and you don't have any money but have a Roth IRA you **can take out your contributions** you've made in prior years tax free, Sabatier says. If you have 401k you might be able to take a loan. Look for lowinterest products and avoid payday loans. For more specific advice on loans and accessing government assistance programs, **click here.**

Think you may be about to default on payments? Contact creditors right away and consider sending temporary hardship letters. For more specific advice on how to do this, **click here**.



Adjunct Unemployment FAQ

Note: When applying for unemployment insurance (UI), check the New York State Department of Labor website for up-to-date info: https://www.labor.ny.gov/home/.

Who Should Apply?

We encourage Teaching and Non-Teaching adjuncts and Adjunct CLTs to apply for UI when the semester ends in May, 2020. Many adjuncts are eligible to receive benefits, though there are some exceptions (see "What Determines Eligibility?" below).

Apply to the New York State Department of Labor by phone (888-209-8124) or online at https://labor.ny.gov/unemploymentassistance.shtm

What Questions Will You Be Asked?

When you apply, the Department of Labor (DOL) will ask if you work for an educational institution, and whether you are between years or terms. The answer is yes to both questions. They will then ask you what you have been told about the coming year. You must fully disclose all offers of work, whether written, verbal, or electronic. If there is reason to believe that a course you have been offered may not actually run or may be given to someone else, include that in what you tell the DOL.

How Is Your UI Benefit Rate Calculated?

The application will ask you where you have worked in the last 15-18 months, and to list all employers during that period. The DOL will calculate your weekly UI benefit rate based on your recent earnings and will inform you of the results by mail in a one-page Notice of Monetary Determination. Your weekly benefit will range from a minimum of \$100 to a maximum of \$504.

Note: During the coronavirus crisis, the federal government enacted an additional benefit of \$600 per week for anyone eligible for unemployment. Through july 31, 2020, this will be paid weekly along with your allotted rate.

How Do You "Certify" For Your Benefits Each Week?

Each week you will go online or call in by phone. You will be asked: Did you work this week? If you worked any of the preceding seven days (Monday-Sunday), you must report the number of days during which you worked. Twenty-five percent of your weekly benefits will be subtracted for each day during which you worked. You will receive the remainder of your UI benefits, plus the full \$600.

Note: If you earn more than \$504 gross in a given week, you are not allowed any UI for that week.



What Determines Eligibility?

Under New York State Unemployment Insurance Law (Section 590.10), people employed by educational institutions are NOT eligible for UI during the summer or during winter break if they have "reasonable/probable" assurance of rehire for "similar services" the following semester or year. When you apply, you will be asked what you have been told and specifically offered by the colleges for the Fall 2020 and Spring 2021 semesters. Such questions are: Have you been offered specific courses by title and schedule? When were you informed? You are most likely eligible for benefits if:

- 1. You have received a letter of non-reappointment.
- 2. You haven't been given a class and you are not listed in CUNY FIRST.
- 3. You are given an assignment that represents less than 90% of the previous semester (for example, if you taught three courses in the spring and were offered only two for the fall).

What If You Receive A One-Year Appointment Letter?

This may increase your chances of being eligible for UI during the summer, if you are offered/scheduled for fewer courses. A 2015 NYS Supreme Court ruling (the Rosenbaum decision) ruled that adjuncts who are offered a one-year appointment are eligible for benefits if they do not have a clear offer of the same number of courses for the coming academic year as they had for the academic year just completed.

What If You Receive A Three-year Appointment Letter?

This may reduce your chances of receiving benefits during the summer because the threeyear appointment guarantees you receiving a minimum of six hours of teaching or the nonteaching equivalent. However, if you have an overall reduction of courses from 2019-2020 to 2020-2021, you may be eligible because your income from teaching will be reduced.

What If You Are Denied Benefits?

If the DOL denies you benefits, you have a right to request a hearing within 30 calendar days of the date of the notice of denial. The Workers Defense League (212-627-1931), an independent non-profit specializing in unemployment insurance advocacy, is available for free advice and possible representation. They have successfully represented many CUNY adjuncts over many years. They will analyze your claim, and if they believe that you have a case, they will accompany you and represent you at the hearing. You also have the right to represent yourself. The PSC does not represent claimants at UI hearings.

Note: Unfortunately, hearings have been temporarily suspended during the coronavirus crisis. Those who are denied benefits should continue to claim benefits weekly and wait to receive a hearing date when hearings resume.

What About Retaliation?

Adjuncts are often worried about how their departments and colleges will react to their filing for unemployment. Retaliation is a violation of the PSC-CUNY contract. Call the PSC if you think this is happening (212-354-1252).