



OFFICE OF HUMAN RESOURCES

December 01, 2025

To Retirees Enrolled with UMR:

Please read completely and carefully.

Westchester Community College (WCC) is having its Annual Open Enrollment from **December 1, 2025 – December 31, 2025**. This is a **passive enrollment** which means you do **not** need to submit any forms **unless** you are making a change to your current plan elections. If you do wish to make changes, i.e., switch plans, add/remove dependents, etc., such changes will be effective January 1, 2026.

To help you with your plan election decision, review the enclosed documents or **visit our newly enhanced retiree webpage**. You may view the following documents there: <https://www.sunywcc.edu/benefits>

- **Open Enrollment 2026 Retiree Video**
- **Westchester Community College Health Plan/UMR Summary of Benefits and Coverage. ***
- **Westchester Community College Benefit Enrollment/Change Form.**
- **NYSHIP Health Insurance Choices 2026**
- **NYSHIP/Empire Plan Summary of Benefits and Coverage**
- **NYSHIP Employee Benefits Division Health Insurance Transaction Form**
- **2026 Plan Rates**

* Not available at this time, please check retiree website for an update.

How to Change Your Health Benefit Election

The applicable enrollment form (UMR or NYSHIP) **must** be completed and returned to Rich Severi, Program Specialist-Benefits, Human Resources Department, 75 Grasslands Road, Admin. Building, Room B-42, Valhalla, NY 10595. Forms should be postmarked or emailed (BenefitsInfo@sunywcc.edu) no later than **Wednesday, December 31, 2025**.

Please be sure to indicate the level of coverage you are choosing, i.e., individual or family, on the applicable enrollment form. Complete the employee portion of the form and the spouse and dependent section if are requesting family coverage. **For dependent coverage, you are required to submit supporting dependent document, such as, marriage certificate & proof of joint financial obligation (spouse), domestic partner documentation, and birth certificates of all dependents.**

Please note that once you have made your election, you will not be able to make any changes to your election until the next Open Enrollment, unless you have a *Qualifying Event*, i.e., marriage, birth of a child, loss of other coverage, divorce, etc. Such events must be reported within 30 days or you will be subject to a waiting period. If you do wish to make a change during the year without a *Qualifying Event*, then such change will take effect on the 1st of the 3rd month from the date the change was submitted.

Kind Regards,

C. Estella-Flashman

Cathy Estella-Flashman
Benefits Manager