

Long Term Disability

This benefit is a partial income replacement plan available to plan participants with *at least one year of service* who become totally disabled. Total disability is defined as **the inability to work in any job for which you are fitted by education, training or experience, due to an illness or injury**. The carrier for this benefit is **The Standard Life Insurance of New York**.

Total disability must be **verified by an evaluating physician** approved by the carrier.

There is a six-month waiting period. Payments begin six months after determination of disability, providing that the disability has continued. However, if accumulated sick and vacation time payments are still being made at the end of the six-month period, the waiting period is extended until these payments are exhausted.

Basic Plan

Income replacement provides 50% of your pre-disability basic salary, with a *minimum of \$1,250 per month* and a *maximum of \$2,500 per month*. Actual payment is net of required deductions. These deductions may include receipt of payments from Worker's Compensation, Social Security or CUNY retirement / salary continuation plans.

The duration of payments is up to five years (60 months) or attainment of age 70– if that event comes first– providing the total disability continues. If payment would otherwise cease due to the age 70 restriction, there is an override to provide a minimum of one year (12 months) of payments.

The basic plan applies to all eligible participants without additional premium contributions.

Optional Extended Plan

Participants may elect after one year of service to purchase the **optional extended long term disability plan**. If the election is made **within 60 days** of initial eligibility, issue is “guaranteed”—no medical evaluation is required to qualify for the higher level of protection. **Later elections require a medical evaluation by the carrier**. The medical forms are available [here](#). Address is on the form.

For a premium – generally met through payroll deduction - the benefits are improved three ways:

- 1) Income replacement is at **60% of pre-disability basic salary** with a *minimum of \$1,500 per month* and a *maximum of \$6,000 per month*. Actual payment is net of required deductions, as described above.
- 2) **The duration of payments is not constrained to five years**, but extends from inception to age 65. If the participant is over 60 on the disability effective date, the five-year / age-70 provision of the basic plan applies.

3) **Pension payments are made** on behalf of the participant to a TIAA-CREF [defined contribution] pension in the amount of 10% of pre-disability basic salary.

The premium is determined by an age and salary matrix available from the carrier or from the PSC-CUNY Welfare Fund. It will change from time-to-time with changes to salary and increases to age. The plan year begins April 1st. If another point in the age and salary matrix applies, that will be reflected in the employee's paycheck deduction or billing at the start of the applicable plan year.

Welfare Fund Continuation of Benefits

Other Welfare Fund benefits continue for the duration of the benefit payment period, including the waiting period. The benefit payment period may end for a variety of reasons, most typically the end of the disabling condition or return to work, or attainment of the maximum age or duration limit of the benefit, whether it is the basic coverage or the extended coverage. When the benefit payments stop, eligibility for other benefits also stops.

A brochure providing more detailed information on the PSC-CUNY Welfare Fund Long Term Disability Program is part of the material distributed to each new employee who will be a plan participant.

An insurance certificate explaining the features of the long term disability plan through the Standard Life Insurance Company is available [here](#).

Copies of the insurance certificate are also available off-line and may be requested through a campus Benefits Officer or by contacting the PSC-CUNY Welfare Fund.