

Extended Disability (Long Term Plan)

Participants may elect after one year of service to purchase **extended disability protection**. If the election is made **within 60 days** of your 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**. For a premium - met through payroll deduction - the benefits are improved three ways:

- 1) Income replacement is at **60% of your pre-disability basic salary** with a **minimum of \$1,500 per month and a maximum of \$6,000 per month**.
- 2) **The duration of payments is not constrained to five years**, but extends from inception to age 65. If you are over 60, the five-year / age-70 provision of the basic plan applies.
- 3) **Pension payments continue to be made** on your behalf to a TIAA-CREF pension in the amount of 10% of your pre-disability basic salary.

A detailed certificate explaining the features of the long term disability plan through the Standard Life Insurance Company is available [here](#). Premium is determined by an age and salary matrix available from the carrier.

Application

An enrollment form for the Extended Disability rider (also known as the Long Term plan) is available [here](#). Mail the completed form to the PSC-CUNY Welfare Fund, 61 Broadway, 15th floor, New York, NY 10006.

If this a late application (over 60 days from the date of initial eligibility), a medical history statement, available [here](#), must be submitted to the carrier. Address is on the form.