

Life Insurance

What life insurance coverage is available to me?

Many newly-hired full-time CUNY employees covered by the PSC-CUNY Welfare Fund will receive Term Life Insurance with a face value of up to \$25,000 for one year, with the option to purchase coverage at the end of the year with no medical underwriting. The premium is determined by the age of the participant at the point of purchase.

The benefit is sponsored by the New York State United Teachers (NYSUT) Member Benefits Trust and is available to all CUNY employees who are eligible for PSC-CUNY Welfare Fund benefits. **Persons who were members of NYSUT prior to employment by CUNY are not eligible for this "first year" benefit .**

Eligible employees (dues-paying members of the PSC) under age 40 are automatically enrolled and receive a certificate of coverage in the mail. Those age 40 and over will receive the no-cost coverage if they can successfully answer several medical questions as part of a simplified issue offer. Upon completion of one year, an option is provided to continue coverage by paying a premium. For further information, please refer to [Optional Life Insurance](#).

Employees not in the PSC collective bargaining unit (management and other excluded titles) must contact the Welfare Fund to begin the enrollment process.

Death Benefit

As of March 1, 2020, the PSC-CUNY Welfare Fund provides a \$5,000 death benefit to the beneficiary of a full-time covered member who dies while in active service. Members must fill out the beneficiary form, available from their campus HR and benefits office, and have it on file at the benefits office. If members wish to change beneficiary(ies), a new form needs to be completed.

It is important to note that members on leave of absence (LOA) are not in active service.

Designated beneficiaries have one year from the member's date of death to file a claim with the Welfare Fund office.