



Summary Plan Description

Full-Time Actives





Optional Extended Disability (Full-Time Actives)

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How can I extend my disability coverage beyond the basic plan?

After one year of service participants may elect to purchase the **Optional Extended Long-Term Disability plan**. If the election is made **within 60 days** of the anniversary of the date of hire, no medical evaluation is required to qualify, and acceptance is guaranteed. Later elections require a medical evaluation by the carrier. The medical forms are available on the [Forms page](#) for residents of New York, New Jersey, Connecticut or Pennsylvania. Address is on the form.

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.

For a premium that is generally met through payroll deduction the benefits are improved three ways:

- **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.
- **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.

- **Pension payments are made** on behalf of the participant to a TIAA-CREF (defined contribution) 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. Premium changes according to age and salary will be reflected in the employee's paycheck deduction or billing at the start of the applicable plan year.

[Extended LTD Premium Rates](#)

Welfare Fund Continuation of Benefits During Disability Payment Period

The Prescription Drug benefit is limited to members who maintain enrollment in a basic health insurance plan. Other Welfare Fund benefits continue for the duration of the benefit payment 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](#) explains the features of the long term disability plan through the Standard Life Insurance Company. 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. [An Important Notice relating to claims made on the Plan on or after April 1, 2018, and the right to request a review, is herein posted.](#)

[Certificate Amendment, Corporate Address Change](#)

*This description was expanded and clarified, April 2011.

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Have Questions?

Standard Life

Group Policy Number: 430209-A

914-989-4400

[Website](#)

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