



Summary Plan Description

Full-Time Actives





Optional Benefits Overview (Full-Time Actives)

[Home](#) > [Actives](#) > [Optional Benefits \(Full-Time Actives\)](#) > [Optional Benefits Overview \(Full-Time Actives\)](#)

Optional benefits are made available to Fund participants (and often other dependents) but are not part of the PSC-CUNY Welfare Fund's basic package paid by the employer's contribution. They include:

- Optional extended disability
- Optional term life insurance

The Welfare Fund has been able to apply expertise and purchasing power to design insurance packages that provide quality benefits for reasonable premiums.

The premiums are paid by the participants themselves.

There are requirements for eligibility and enrollment.

Programs are underwritten and administered by insurance companies and brokers.

The descriptions provided are intended to cover the important points, but members are advised to contact the carriers for more complete information.

Save as a pdf

[This page](#)

[Entire Summary Plan Description](#)

Related Content

[Optional Extended Disability](#)

[Optional Term Life Insurance](#)

[FAQs](#)

[Forms](#)

Actives

[Eligibility](#)

[Fund Benefits](#)

[Optional Benefits](#)

[Thinking of Retiring?](#)

[If You Take a Leave of Absence](#)

[If You Die in Service](#)

[COBRA](#)

[HIPAA](#)

[Review and Appeals](#)

[Other Important Info](#)

Retirees

[Eligibility](#)

[Fund Benefits](#)

[Optional Benefits](#)

[When You Retire](#)

[Survivor Benefits](#)

[COBRA](#)

[HIPAA](#)

[Review and Appeals](#)

[Other Important Info](#)

Adjuncts

[Eligibility](#)

[Fund Benefits](#)

[Thinking of Retiring?](#)

[COBRA](#)

[HIPAA](#)

[Review and Appeals](#)

[Other Important Info](#)

Forms

[FAQs](#)

[Contacts](#)

[SPDs](#)

[About the Fund](#)