



Summary Plan Description

Full-Time Actives





Basic Disability (Full-Time Actives)

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How does the Fund's disability insurance work?

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 Company 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.

Income replacement under basic disability 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.

Welfare Fund Continuation of Benefits During Disability Payment Period

Other Welfare Fund benefits continue for the duration of the benefit payment period, including the waiting period. (The Prescription Drug benefit is limited to members who maintain enrollment in a basic health insurance plan.) 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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