

Disability Benefit

Basic Plan

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 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 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.

Long Term Plan

Participants may elect after one year of service to purchase **long term 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 Optional Long Term Disability rider 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.