

# Optional Benefits

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](#)
- [Optional long term care insurance](#)
- [Optional catastrophic major medical 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 borne by the participants (or dependents) themselves.
- There are requirements for eligibility and enrollment.
- Programs are underwritten and administered by insurance companies and brokers.

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

***PLEASE BE AWARE THAT ENROLLMENT IN THE CATASTROPHIC MAJOR MEDICAL AND LONG TERM CARE PLANS IS CURRENTLY CLOSED. WHEN WE HAVE A DATE FOR OPEN ENROLLMENT, WE WILL ANNOUNCE IT ON THIS WEBSITE'S HOME PAGE.***