

Frequently Asked Questions about Life Insurance & NYSUT Member Benefits for PSC-CUNY Members & CUNY Employees

1. As a PSC-CUNY Welfare Fund member, how do I apply for Term Life and/or Level Term Life Insurance?

- Active (dues-paying) members of the PSC are also NYSUT members and may apply at once by following the directions below.
- Those in Management and Excluded titles must contact Patrick Smith at the Welfare Fund at 212-354-5230, ext. 1318, to request a valid NYSUT ID number.
- If you are unsure of your membership status, contact **PSC Membership** at **212-354-1252** for clarification.

You will need your NYSUT ID number to apply for the NYSUT Member Benefits Trust-endorsed Term Life and/or Level Term Life Insurance Plans. If you do not know your NYSUT ID number, contact **NYSUT Member Benefits** at **800-626-8101**.

Once you have your NYSUT ID number, you may complete an application in one of three ways:

- **Online:** Visit the plan administrator's website* at nysutmbteinsurance.com and click on "Term Life Insurance" or "Level Term Life Insurance." This website includes a variety of helpful life insurance tools such as an interactive rate calculator.
- **Phone:** To complete your application over the phone, contact **Mercer Consumer** toll-free at **888-386-9788**.
- **Mail:** Download an application at nysutmbteinsurance.com or request an application be mailed to you by contacting **Mercer Consumer** at **888-386-9788**.

** The plan administrator for the NYSUT Member Benefits Trust-endorsed Term Life and Level Term Life Insurance Plans is Mercer Consumer, and the plan underwriter is Metropolitan Life Insurance Company. If you have any questions about your application or policy, contact Mercer Consumer at 888-386-9788.*

2. Can I apply for Term Life and/or Level Term Life Insurance if I am management?

If your CUNY management title is listed as "excluded," you are eligible to apply for Term Life and/or Level Term Life Insurance. You are NOT eligible to apply for any other NYSUT Member Benefits-endorsed programs, though.

To apply for life insurance:

1) Contact the **PSC-CUNY Welfare Fund** at **212-354-5230**; 2) Explain that you are an “excluded” title and interested in applying for NYSUT Member Benefits-endorsed Term Life and/or Level Term Life Insurance; 3) the PSC-CUNY Welfare Fund will request your valid NYSUT ID number**; 4) Once the PSC-CUNY Welfare Fund provides your valid NYSUT ID number, refer to the above “How do I apply for Term Life and/or Level Term Life Insurance?”

As a non-dues paying member, the PSC-CUNY Welfare Fund pays your PSC Access Local Fee, which provides you access to a valid NYSUT ID number. **If you do not apply for life insurance within six months, your PSC Access Local Fee terminates and you will need to contact PSC-CUNY Welfare Fund again should you wish to apply.

3. How do I receive the First-Year Term Life Insurance special offer?

A new CUNY employee who is covered by the PSC-CUNY Welfare Fund is eligible for a no-cost, one-year Term Life Insurance certificate for up to \$25,000. You are not eligible if you were a NYSUT member prior to employment at CUNY. This no-cost coverage is provided to PSC-CUNY members by the NYSUT Member Benefits Trust; the PSC-CUNY Welfare Fund provides it to other eligible CUNY employees.

Mercer Consumer will automatically send you this no-cost coverage information. New employees under age 40 will not need to complete any paperwork. Those age 40 and over will receive this no-cost coverage if they can successfully answer several medical questions as part of a simplified issue offer. Please Note: If your date of birth is missing from the system, you will not receive this offer.

After one year, Mercer Consumer will send an offer to convert coverage to a premium-paying policy. There is no obligation to continue the coverage after the no-cost period. All other coverage under the NYSUT Member Benefits Trust-endorsed Term Life and Level Term Life Insurance programs will be medically underwritten.

4. Can I double up on programs like the Dental or Vision Plans?

No. If you have dental or vision coverage through the PSC-CUNY Welfare Fund, PSC-CUNY members should not purchase these programs through NYSUT Member Benefits.

5. May I apply for Catastrophe Major Medical or Long-Term Care Insurance?

Both the PSC-CUNY Welfare Fund and NYSUT Member Benefits endorse a Catastrophe Major Medical (CMM) Plan. However, neither program is accepting new applications at this time.

Regarding Long-Term Care Insurance, PSC-CUNY Welfare Fund’s endorsed program is also closed to new applicants. However, NYSUT Member Benefits has an endorsed program that PSC-CUNY members may be interested in reviewing at memberbenefits.nysut.org – click on “Insurance” and

then “Long-Term Care Insurance.”

6. How can I contact NYSUT Member Benefits if I have questions?

Visit the NYSUT Member Benefits website at memberbenefits.nysut.org or call **800-626-8101**, Monday-Friday 9 a.m. to 5 p.m. (EST).