

# Exclusively for CSEA Members!

## Important Information about the Comprehensive Accident Insurance Plan

**Eligibility:** Members and their lawful spouses under age 60 who are actively working at least 20 hours per week for at least 90 consecutive days. Acceptance is guaranteed and there is no medical exam or health questions to answer. **Note:** Spouses may enroll for coverage if the member enrolls. Spouses who are CSEA members can apply for member coverage or spouse coverage, but not both.

**Effective Date:** Once the enrollment form is received, coverage is effective on the date the first Payroll Deduction occurs. If you or your covered spouse is confined at home or a hospital on the date coverage would have been in effect, the insurance will be effective on the day the covered person is no longer confined and is still otherwise eligible.

**Hospital:** Means a licensed institution which is approved by the Joint Commission of Accreditation of Hospitals. A hospital is not a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, drug addicts, alcoholics or a place for convalescent, custodial or rehabilitative care.

**Successive Periods of Covered Stays:** Successive periods of covered stays must be separated by 180 days or more during which you are not confined in a hospital, skilled nursing facility or residential treatment facility as a result of the same or related injury. Covered stays separated by less than 180 days as a result of such injury are considered a continuation of the previous covered stay for purposes of determining benefit maximums.

**Injury:** A bodily injury sustained as a result of an accident and independent of all other causes and occurs after the effective date of coverage.

### Covered Total Disability:

Incapacity from an injury caused by an accident that completely and continuously prevents an insured from doing the material and substantial duties of his or her regular occupation. For a covered total disability to be considered as resulting from an injury, the disability must begin within 90 days after the injury.

**When Coverage Ends:** Coverage ends the earlier of when you turn age 65, when you are no longer a dues paying member, premium is not paid when due, when you request that coverage be terminated, or when the group policy is terminated. Spousal coverage ends when your coverage ends, unless your coverage ends due to death.

**Exclusions:** This plan will not cover any loss resulting from an injury or disability resulting from an injury that began or first manifested itself before the effective date of coverage, disease or losses resulting from self-inflicted injury or suicide, war conditions, military service drugs or injury sustained while legally intoxicated from use of alcohol.

**You Will Receive a Certificate:** Each insured member will receive a certificate of insurance evidencing coverage is provided under Group Policy G-30350-0.

### Special Notice:

This is an accident only insurance plan. It does not provide coverage for sickness. This is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in additional payment with your taxes.

**Limited Benefits Health Insurance:** The insurance described provides limited benefit health insurance only. It does not provide basic hospital, basic medical, or major medical insurance as defined by the State of New York.

**Not a Medicare Supplement Plan:** This plan doesn't provide Medicare supplement insurance, long term care insurance, nursing home insurance only, home care insurance only, or nursing home and home care insurance. If you are eligible for Medicare, contact the New York Department of Insurance or your local Social Security office and request a copy of the Medicare Supplement buyer's guide.

This is only a brief summary of benefits and is subject to the terms, conditions, exclusions, and limitations of group policy number G-30350-0. Coverage may vary and may not be available in all states. Complete terms and conditions are found in the group master policy and are summarized in your certificate.

Underwritten by: New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR



# Group Comprehensive Accident Insurance Plan

Including Accident Hospital Indemnity,  
Accident Disability Income and  
Accidental Death Benefits

Sponsored by:



Brokered and Administered by:



Underwritten by:



## Comprehensive Accident Insurance Plan (CAP)

This plan is designed to provide CSEA members and their eligible spouses under age 60 with bundled accidental insurance protection on or off the job. This means you are covered 24/7! CAP provides three different accidental coverages under one plan – Accident Hospital Indemnity, Accident Disability Income and Accidental Death – which can help protect you from the potential financial hardships an accident may cause. This plan pays a cash benefit directly to the insured for injuries sustained from a covered accident. This plan does not provide coverage for sickness.

### For one affordable rate, you'll be covered with:

Accident Hospital Indemnity Benefit	<b>\$100 per day for hospitalization up to 500 days plus \$50 Outpatient Emergency Accident benefit up to 2 visits per year</b> (payable for visits that do not require hospitalization).  No waiting period. Coverage begins the first day you are confined in a hospital, skilled nursing facility or residential treatment facility. This benefit is payable for injuries sustained from accidents that are independent from each other if the insured is hospitalized or sent to a nursing or treatment facility. The hospital benefit for injuries sustained from the same accident may be payable subject to plan limitations.
Accident Disability Income Benefit	<b>\$1,000 per month up to 12 months;</b> 60 day waiting period if you are totally disabled and unable to perform the activities of your occupation as a result of the accident.
Accidental Death Benefit	<b>\$100,000 for a covered accidental death</b> if death occurs within 365 days of the original accident which caused the fatal injury.
Cost	<b>Just \$9.09 per bi-weekly paycheck for member coverage or \$18.08 for member and spouse!</b>  Rates are current as of November 2017. Coverage remains in effect as long as the group policy is in effect, you pay premiums when due and remain otherwise eligible.  Rates may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for an entire class of insureds. A class is a group of people with the same age.

## Acceptance is guaranteed for eligible members and spouses.

Both you and your spouse may be eligible for this valuable protection. There's no medical exam or health questions, only one short application form to fill out.



### It's Easy to Apply!

Just complete the short application form, including a date and signature. You'll then receive your certificate in the mail and have a full 30 days to review it carefully. If you decide this coverage is not for you, simply return the certificate without claim for a full refund.

Mail your completed enrollment form and payment method to:

Pearl Insurance  
12 Cornell Road  
Latham, NY 12110

[www.pearlcarroll.com/csea](http://www.pearlcarroll.com/csea)

**Questions?  
Give us a call.  
We are here to help!  
1-877-847-2732**