

# Basic Term Life

1-877-VIP-CSEA  
Valuable Insurance Programs



# Important Benefits for CSEA members

## Life insurance protection for your family

If you've been wondering how to fit adequate life insurance coverage into a budget overloaded with mortgage, car, tuition, credit card, and other payments, the CSEA Term Life Plan may be just what you're looking for.

## Special offer for new CSEA members and their spouses!

If you're a new, first-time CSEA member, you may qualify for a guaranteed issue of \$50,000 in coverage for you and \$50,000 for your spouse. As long as you (the member) apply for coverage within 180 days of joining CSEA. The member must be actively at work and his or her spouse must be actively at work or performing his or her normal activities when the application is submitted.

## How much insurance you can apply for

Members under age 60 may apply for the following amounts of coverage: \$10,000; \$15,000; \$20,000; \$25,000; and then in \$25,000 increments from \$50,000 to \$250,000.

Spouse coverage is available to those under age 60, up to a maximum of your benefit amount subject to underwriting rules.

Children's life insurance coverage of \$5,000 or \$10,000 is available for each child age 6 months or over (\$500 for children age 15 days to 6 months).



## Who may apply

CSEA members and their spouses who are under age 60; paying membership dues; and performing the duties of their occupation according to their regular schedule. Dependents include the member's lawful spouse under age 60 and any unmarried children age 15 days to 26 years.

## Bi-weekly premiums per \$5,000 of coverage

*(Spouse's premium is based on member's age)*

Member's age	Member	Spouse
Under 30	\$.11	\$.30
30-34	.22	.42
35-39	.35	.57
40-44	.49	.75
45-49	.73	1.11
50-54	1.12	1.80
55-59	1.88	3.10
60-64	3.15	3.88
65-69	5.01	6.07

Member and spouse premiums are adjusted when the member reaches a new five-year age bracket, with the adjustment made on November 1, based on the member's age on April 30 of the following year.

## Children's premiums

A flat additional charge of \$.36 bi-weekly for \$5,000 includes all insured children. \$.72 bi-weekly for \$10,000 of coverage (\$500 coverage maximum for children age 15 days to 6 months).

## When you retire

You may continue your life insurance coverage at group rates until your 70th birthday, when the coverage will end.

## Accelerated Benefits<sup>1</sup> (for members only)

Up to 50% of life benefits may be paid if an insured member is terminally ill with a life expectancy of less than 12 months. The amount will not be greater than \$125,000 or less than \$5,000. Insured members should consult their tax or legal advisors to determine the tax consequences of accelerated benefit payments.

## Coverage that goes above and beyond.

Life insurance can ease a stressful situation in more ways than you might anticipate. These valuable plan features are also included with your coverage:

**Beneficiary Grief Counseling<sup>2</sup>:** Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of Lifeworks' network of counselors who provide professional, confidential support during difficult times.

**WillsCenter.com<sup>3</sup>:** Helps you or your spouse/domestic partner prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

**For added protection, accidental death and dismemberment (AD&D) coverage is automatically included with your Term Life Insurance.<sup>4</sup>**

## Effective date

**IMPORTANT:** Your coverage starts on the date the initial premium payment has been received, or the first payroll deduction has been made, subject to your working at your CSEA job and if required, supplying evidence that you are in good health.

## Termination

You and your spouse may continue coverage until you each turn age 70. Spouse coverage ends when the spouse stops being an eligible dependent. Your dependent children are covered until age 26 if they remain unmarried and a full time student, as long as you continue your coverage. If you fail to pay the premiums when due or stop being a CSEA member, your coverage will end. See certificate for details.

## Exclusions

You and your dependents will not be covered for any loss caused or contributed to by suicide or attempted suicide for the first two years of coverage. Any increased amount of dependent life insurance is not covered if the dependent commits suicide within two years of the effective date of that increase.

## Contract terms and conditions

This proposal is based on the contractual provisions contained in the Master Group Policy Form G.2130-S issued by Metropolitan Life Insurance Company in New York State to the Civil Service Employees Association. Coverage will be provided through member participation in the Master Group Policy, with certificates of insurance (Form G.23000) issued to each insured active member. For members residing in any state other than New York that validly exercises extraterritorial jurisdiction with respect to the coverage provided under the Term Life Plan, the Plan will be modified to meet all applicable laws.

# To apply for coverage

## How do I apply for coverage?

Simply call us, toll free at **1-877-VIP-CSEA (1-877-847-2732)** and we will be glad to answer your questions and complete an application.

1. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.
2. Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
3. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone with internet access regardless of affiliation with MetLife.
4. There may be an additional charge for accidental death and dismemberment insurance. Please contact the Pearl Insurance at 1-877-VIP-CSEA (1-877-847-2732) for additional details.

Plan underwritten by:



Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Pearl Insurance at 1-877-VIP-CSEA (1-877-847-2732).

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**Pearl Insurance**  
**13 Airline Drive | Albany, NY 12205**  
**[www.cseainsurance.com](http://www.cseainsurance.com)**  
**1-877-VIP-CSEA**

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