

## Group Disability Income Insurance Protection for CSEA Members

**Who May Apply:** This plan is available to all CSEA Members under age 65 who are regularly and actively performing the duties of their occupation according to their regular schedule on a full-time basis.

CSEA Membership is required for the continuance of this insurance. Individuals on active duty in the armed forces are not eligible to apply.

**Total Disability Definition:** Benefits are provided for a covered total disability that begins while you are insured. Total Disability is defined as a sickness, accident, or pregnancy that completely and continuously incapacitates you so that you cannot perform the material and substantial duties of your occupation during the first two consecutive years of disability. After two years, benefits will continue if you are unable to perform the duties of any gainful occupation for which you are reasonably fit by education, training or experience.

Throughout your Total Disability you must also be under the care of a doctor (other than yourself or a member of your family or household) and not be working in any occupation for pay or profit.

Disabilities due to an accident must be independent of all other causes and must begin within 90 days of the accident.

**Concurrent and Successive Disabilities:** Any period of disability resulting from one or more causes or two or more periods of disability will be considered as one period of disability unless between the periods of disability, you have returned to active full-time work for at least 3 consecutive months; or the subsequent disability results from causes entirely unrelated to the causes of the previous disability, and you have returned to work at least 1 day.

**Waiver of Premium:** After you have been totally disabled for three consecutive months, all future premiums will be waived for as long as you continue to receive Total Disability benefits.

**Renewability:** You may keep this valuable protection as long as you maintain your CSEA membership, pay your premiums when due, are actively-at-work, do not enter active duty in the armed forces and the policy remains in effect for members. The policy may be terminated by either CSEA or New York Life.

**Effective Date of Insurance:** Your insurance will not become effective until your application has been approved and the first premium and/or payroll deduction has been paid.

**Compassionate Care – Member Loyalty Benefit:** In order to be eligible to receive the Compassionate Care benefit, the member must be continuously covered under the CSEA group disability plan and claim free for 12 months. (Note that the claim free requirement does not apply to pregnancy claims and non disabling injuring benefit claims.) The 30-day FMLA qualifying period need not be continuous to receive the benefit as long as the 30 day qualifying period is met for the same FMLA leave request.

**Optional Loyalty Retirement Benefit -** Members must not be disabled or on claim on the date of retirement. For those members insured under the CSEA group disability plan for five years and claim free, the 6 month preexisting condition limitation will be waived. (Note that the claim free requirement does not apply to pregnancy claims and non-disabling injury benefit claims.)

### Plan Exclusions

**Disability Plan Exclusions:** Benefits are not provided for disabilities which begin before an insured's effective date or for disabilities due to: air travel, unless flying solely as a passenger; war or military service; self-inflicted injuries (while sane or insane); committing or attempting to commit a felony; any illegal occupation or activity; or due to Pre-Existing conditions (except as explained below).

**Pre-Existing Conditions:** Benefits are not provided for a disability due to any condition for which medical advice was given, or treatment was recommended by or received from a physician during the 6 month period before an insured's effective date, until coverage has been continuously in effect for 12 months.

**Accidental Death & Dismemberment (AD&D) Exclusions:** AD&D Benefits are not provided for losses due to: air travel, unless riding solely as a passenger; war; suicide; intentionally self-inflicted injuries; illegal use of drugs, narcotics, hallucinogens, etc.; legal intoxication; commission of a felony or assault; insurrection; riot; or for losses due to sickness or disease or its medical or surgical treatment.

## Optional Spouse Accident Disability Income Insurance Protection for Spouses of CSEA Members

**Who May Apply for Spouse Accident Only Disability Coverage:** This coverage is available to all lawful spouses/domestic partners of CSEA Members insured under the group disability plan. Spouses must be under age 65 and must be regularly and actively performing the duties of their occupation according to their regular schedule on a full-time basis and not be an insured member under the group disability plan.

**Spouse Accident Total Disability Definition -** A Covered Total Disability means incapacity from an Occupational or Non-Occupational accidental injury that completely and continuously prevents the insured spouse from doing the material and substantial duties of his or her regular occupation.

For a disability to be considered a Covered Total Disability, the accidental injury must occur and the disability resulting from such accidental injury must begin while the insured spouse is insured under the Policy; the insured spouse must not at any time be engaged in any occupation for pay or profit in which he or she is able to perform satisfactorily in light of age, education, training, experience, station in life and physical and mental capacity.

Disabilities resulting from the accidental injury must begin within 90 days after the injury occurred. If more than 90 days have elapsed, the disability will be considered to have resulted from a sickness and not covered under the terms and conditions of the Policy.

Throughout your Total Disability you must also be under the care of a doctor (other than yourself or a member of your family or household) and not be working in any occupation for pay or profit.

**Spouse Accident Only Disability Exclusions:** Spouse Accident Only Disability Benefits are not provided for losses due to: air travel, unless riding solely as a passenger; war; suicide; intentionally self-inflicted injuries; illegal use of drugs, narcotics, hallucinogens, etc.; use of alcohol; commission of a felony or assault; insurrection; terrorist activity, riot; or for losses due to sickness or disease or its medical or surgical treatment.

**30-DAY FREE LOOK:** If you're not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will be sent a full refund, no questions asked!

Some agencies do not allow Payroll Deduction. For those members, we now offer EZ Pay<sup>SM</sup>. If you use EZ Pay<sup>SM</sup>, please remember to include the first two months premium as an initial payment. You can use the postage-paid envelope enclosed.

This brochure includes only a partial description of the principal provisions and definitions of the proposed coverage. The complete terms and definitions are set forth in Group Policy G-11628-0 (Policy Form GMR). Each insured member will receive a Certificate of Insurance detailing his/her coverage under this policy. This Policy provides Disability Income and Accidental Death & Dismemberment insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. CSEA incurs administrative costs in connection with its sponsorship of this Disability Income Insurance Program. To provide and maintain this valuable benefit CSEA may be reimbursed for these costs.



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