

# Group Disability Income Insurance Protection for CSEA Members



**1-877-VIP-CSEA (847-2732)**  
**Valuable Insurance Programs**

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## Important Benefits for CSEA members

### Why You Need Disability Insurance

When you're sick or injured for any length of time, you need all the financial help you can get. You need money just to keep going—to pay your everyday living expenses. And, you need additional money to help pay the new bills you'll undoubtedly be faced with.

Take the time to read through this brochure and discover for yourself how the new and enhanced benefits of this plan can work for you with affordable rates and more coverage choices.

### Amounts Available

You can enroll for any monthly benefit amount that fits your budget and doesn't exceed your annual salary. Based on your annual salary at the time of application according to the following table:

MONTHLY BENEFIT AMOUNT	ANNUAL SALARY
\$500	\$10,000 to \$11,999
\$600	\$12,000 to \$13,999
\$700	\$14,000 to \$17,999
\$800	\$18,000 to \$21,999
\$900	\$22,000 to \$25,999
\$1,000	\$26,000 to \$27,499
\$1,100	\$27,500 to \$29,999
\$1,200	\$30,000 to \$32,499
\$1,300	\$32,500 to \$34,999
\$1,400	\$35,000 to \$37,499
\$1,500	\$37,500 to \$39,999

Up to \$1,200 with no health questions asked (up to \$1,500 for clerical workers).

You may be eligible for up to \$3,000 of monthly benefits based on your salary. **Please call Pearl Insurance for benefits over \$1,500.** The monthly benefit amount does not increase automatically as your salary increases. Monthly benefit amounts over \$1,200 (over \$1,500 for clerical workers) require you to complete a short application and answer a few brief medical questions.

## Benefit Descriptions

### Sickness

The Plan pays a monthly benefit from the EIGHTH day of a total disability due to a covered sickness, for up to 12 MONTHS.

### Pregnancy

Pregnancy benefits are covered the same as any other sickness disability. Benefits are contingent upon medical certification.

### Accidents On-the-Job & Off-the-Job

The Plan pays a monthly benefit from the FIRST day of a total disability due to a covered accident, for up to 12 MONTHS.

### Extended Benefit Period Option for Off-the-Job Accidents

Available at an additional premium. Pays benefits up to AGE 70 for Total Disability due to a covered Off-the-Job Accident. If disability commences on or after age 65, provides a benefit of up to 5 years. See rate chart for details. (Option available on Classic Plan only.)

### 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.



# Other Outstanding Features

## Payroll Deduction

Premiums are payable through convenient payroll deductions.

## Full Benefits

Your monthly benefit amount is payable even though you may be entitled to sick leave pay, other pay, or if you have other insurance.

## Additional Benefits if Hospitalized

This feature provides a benefit for each day you are confined as an in-patient in a Hospital due to a total disability resulting from a covered accident or sickness. The daily benefit payable is equal to 1/30th of your in-force Monthly Benefit Amount. It begins after your applicable Waiting Period and is payable up to the Maximum Period specified for your underlying Disability Plan.

## Payment for Medical Expenses

Up to the monthly benefit amount is payable for the treatment of minor, non-disabling injuries caused by a covered accident.

## 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.

## Work Stoppage Benefits

You pay no premiums and your coverage is continued if a CSEA authorized work action results in a stoppage of your pay!

## Survivor Benefits

Provides your family with 2 additional monthly benefit payments if you die while receiving benefits for a covered disability that lasted at least 30 days prior to your death.

## Compassionate Care: Member Loyalty Benefit

Eligible CSEA members approved for 30 days of a qualified Family & Medical Leave Act (FMLA) event to care for an ill spouse, child or parent will receive a benefit equivalent to 1 month of the member's monthly benefit amount.

## Optional Loyalty Retirement Benefit: Discounted Hospital & Home Recovery Plan (HHCR) Rates at Retirement

Eligible CSEA members insured under the CSEA Disability plan will have the opportunity to receive 10% discounted HHCR rates at time of retirement with the 6 month pre-existing condition limitation waived.

## Accidental Death & Dismemberment (AD&D) Benefits

### \$5,000 Basic Principal Sum

In addition to any other benefit, this plan pays the specified principal sum amount for certain physical losses due to a covered accident which occurs while insured as shown below.

LOSS	BENEFIT
For loss of life	Full Principal Sum
For loss of two or more limbs	Full Principal Sum
For loss of sight in both eyes	Full Principal Sum
For loss of one limb and one eye	Full Principal Sum
For loss of one limb	1/2 Principal Sum
For loss of sight in one eye	1/2 Principal Sum

Loss must occur within 90 days after the date of the accident. Only one of the amounts shown above—the largest—is payable for all losses resulting from one accident.

Loss of a limb means severance at or above the wrist or ankle. Loss of sight means total and permanent loss.

### Optional AD&D Amounts

Optional Principal Sums - \$10,000; \$30,000; \$50,000 or \$100,000 are also available—see PREMIUM section for rates.



## Spouse Accident Only Disability

Available at an additional premium – An accident only disability benefit available to eligible spouses/domestic partners (under age 65) of CSEA members insured under the disability plan. An optional benefit that pays benefits if your spouse or domestic partner becomes disabled due to a covered occupational or non-occupational accident.

- Choice of a \$500 or \$1,000 monthly benefit
- Guaranteed Issue – no medical underwriting required
- Benefits payable up to 6 months
- 7-Day Waiting Period – benefits payable beginning on the 8th day of disability
- 12-month pre-existing condition limitation
- Spouse/Domestic partner must be working full time on date of loss/injury to be eligible to receive a benefit. Injury must be independent of all other causes and loss must occur after the effective date of coverage.

## Other Options Available to You

### 6 Month Benefit Period Plan Option

This plan provides benefits for up to 6 months for total disability due to covered Sickness or Accident. A very affordable plan!

### 2 Year Benefit Period Option

*Available at an additional premium. Provides benefits up to 2 years for total disability due to covered Sickness and On-the-Job accidents. Pays benefits up to AGE 70 due to a covered Off-the-Job Accident.*

Provides monthly benefits up to 12 months for disabilities commencing on or after age 64 due to Sickness or On-the-Job Accident, and up to 5 years for disabilities commencing on or after age 65 due to covered Off-the-Job Accident. This is our most comprehensive plan. (Option available on Classic Plan only and requires completion of a short application with a few brief medical questions.)

### 30 and 60 Day Waiting Period Options

These features provide benefits for all covered disabilities on the 31st day or 61st day respectively. You can lower your premium with these options!

Contact Pearl Insurance for rates for the 6 month or 2 year benefit period options.





**CSEA Insurance Program**  
**c/o Pearl Insurance**  
**13 Airline Drive | Albany, NY 12205**

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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Pearl Insurance  
13 Airline Drive | Albany, NY 12205  
1-877-VIP-CSEA (1-877-847-2732)  
[www.cseainsurance.com](http://www.cseainsurance.com)

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