

1 in 4 workers will become disabled during their career<sup>1</sup>



# Let's Talk Disability

Get the facts about **Group Disability Insurance**



**PEARL<sup>®</sup>**  
**INSURANCE**



# Compare CSEA's Group Disability Insurance to Other Coverage...

	CSEA Disability Insurance	Social Security Disability	Workers' Compensation
Claims paid in an average of 5 days <sup>3</sup>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coverage for more than just severe disabilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Covered both on and off the job <sup>4,5</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Benefit for treatment of non-disabling, minor injuries	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional benefits if hospitalized	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Speak to your CSEA Insurance Rep today!**  
**Call 877-847-2732, or visit**  
**CSEAinsurance.com**

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR  
 This document is just a brief description of the plan. Features, costs, eligibility, renewability and exclusions are detailed in the group policy and in the brochure/application.

# You may not realize how many illnesses and injuries may qualify you for disability insurance payments...

Muscle Disorders   Spine Injury

Diabetes   Blood Disorders   Heart Disease

Infections   Depression   Skin Disorders   Sprains

Back Pain   **DISABILITY**   Accidents

Hearing Impairments   Complications of Pregnancy

Vision Impairments   Influenza

Pneumonia   Respiratory Disorders   Cancer

Fractures   Viruses

## Every seven seconds...



a worker suffers a disability that sidelines him or her for one month or more.<sup>6</sup> Perhaps you have friends or family who have struggled financially because of a disability.

**Don't wait until it's too late. Speak with your CSEA insurance representative today at 877-847-2732, or visit [CSEAinsurance.com](http://CSEAinsurance.com)**

<sup>3</sup> Most properly documented claims processed in 5 days. Payment generally disbursed the following day. <sup>4</sup> US Social Security Administration @ [www.ssa.gov/disability](http://www.ssa.gov/disability)

<sup>5</sup> New York State Workers' Compensation Board @ [www.wcb.ny.gov](http://www.wcb.ny.gov)

<sup>6</sup> Council for Disability Awareness, America's Disability Counter, 2018

## Q: As a New York public sector employee, don't I already have Disability Insurance through my employer?

### A: Most CSEA members do NOT.

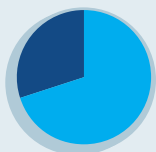
While you may be offered Disability Insurance you can pay for through your employer, very few of us have automatic coverage for disabilities occurring outside of work.

And, according to the Social Security Administration, Social Security Disability Insurance can be extremely difficult to qualify for. The average monthly benefit from SSDI is \$1,197, barely enough to keep a beneficiary above the poverty level.<sup>1</sup>

## Q: Could a Disability really happen to me?

### A: It WILL happen to more than 1 in 4 workers.<sup>1</sup>

CSEA knows your job is challenging, and often carries a significant risk of illness and injury. Add to that the demanding pace of living life and raising a family in New York, and it's not hard to understand why 1 in 4 workers will suffer a disabling injury or illness during their career. What's more...



**71%** of employed Americans would feel the pinch in a month or less without a paycheck,<sup>2</sup> yet...



**58%** of working Americans know very little or nothing about their Disability Insurance.<sup>2</sup>



## **Q: What is Disability Insurance?**

**A: Think of it as paycheck protection for you and your loved ones... for when you can't work due to illness or accidents.**

CSEA knows the work you do is so vital – in both supporting your communities and supporting your loved ones. Who can *you* rely on if you become ill or injured, and have to worry about how your bills will get paid?

You probably don't have to look too far to find a parent, sibling or close friend who's struggled with illness or injury to realize the threat of a disability is all too real.

That's why it's so important you consider Disability Insurance, before a disability strikes. It helps make sure that if you can't work due to illness or injury, you will continue to receive cash payments to help pay bills.

## Q: What does the plan cover?

### A: More than you may realize.

As mentioned, you're much more likely to be struck by illnesses than accidents. That's why the plan helps cover heart conditions, back ailments, types of cancer, muscle disorders, depression, respiratory problems, diabetes, and dozens of other categories. Plus, you're covered both on and off the job.

## Q: What else should I know?

### A: CSEA's Disability Insurance Plan is...

- Affordable:** Just as always, CSEA has represented our members at the negotiating table to provide you with competitive rates.
- Easy:** Premiums are deducted from payroll.
- Flexible:** When struck with a disability, use your money any way you want.
- Substantial:** Enroll for up to a \$1,200 monthly benefit (up to a \$1,500 monthly benefit for clerical workers) with no medical questions asked, or up to \$3,000 depending on salary and medical qualifications.

**Start talking disability with your  
CSEA Insurance Rep today!**

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<sup>1</sup> US Social Security Administration, Facts about Social Security's Disability Program, 2018

<sup>2</sup> Life Happens, What Do You Know About Disability Insurance?, 2018

SMRU#: 1788634