

# Basic Plan

GROUP DISABILITY INCOME PROTECTION



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# Important Benefits for CSEA members



## **CSEA Basic Plan Group Disability Income Protection**

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 help 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 CSEA Basic plan can work for you at an affordable rate.

### **Who May Apply**

This Basic 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 full-time schedule.

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

### **Exclusive Offer for CSEA Members!**

CSEA Members may obtain coverage up to \$1,200 per month (based upon their salary) under the Basic Plan without medical underwriting - no health questions asked - provided they:

- Are under age 65;
- Are actively working full-time in a gainful application.

## Amounts Available

Based on your annual salary at the time you apply, as shown in the following table:

| MONTHLY BENEFIT AMOUNT | ANNUAL SALARY        |
|------------------------|----------------------|
| \$300                  | \$5,000 to \$7,499   |
| \$400                  | \$7,500 to \$9,999   |
| \$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 |
| \$1000                 | \$26,000 to \$27,499 |
| \$1100                 | \$27,500 to \$29,999 |
| \$1200                 | \$30,000 to \$32,499 |

You may be eligible for up to \$3,000 of monthly benefit based on your salary. **Please call Pearl Carroll & Associates LLC for the salary requirement for benefits over \$1,200.** The monthly benefit amount does not increase automatically as your salary increases. You must apply for additional coverage amounts.

## Benefit Descriptions

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

The Basic Plan pays a monthly benefit from the 1st day of a total disability due to a covered accident, for up to 6 MONTHS.

### Sickness

The Basic Plan pays a monthly benefit from the 8th day of a total disability due to a covered sickness, for up to 6 MONTHS.

## Pregnancy

The Basic Plan pays benefits for up to 1 MONTH, beginning on the 8th day of a total disability due to covered pregnancy.

## 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 you cannot perform the material and substantial duties of your occupation. 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.

## Other Outstanding Features

### Worldwide Coverage

Coverage is worldwide; there are no territorial restrictions.

### 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.

## 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.

## 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.

## Payroll Deduction

Premiums are payable through convenient payroll deductions.

## Waiver of Premium

After you have been totally disabled for six consecutive months, all future premiums will be waived for as long as you continue to receive Total Disability benefits.

## Vocational Rehabilitational Benefits

Approved candidates can receive the benefit of a personalized vocational rehabilitation program for up to 24 months. These benefits are in addition to any disability benefits that are payable.

## 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.

## 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!

## 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 Insurance Company.

## 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 that occurs while you are insured, as shown below:

| LOSS  | BENEFIT            |
|---|--------------------|
| For loss of life .....                                      | Full Principal Sum |
| For loss of both hands or both feet .....                   | Full Principal Sum |
| For loss of sight in both eyes .....                        | Full Principal Sum |
| For loss of one hand and one foot .....                     | Full Principal Sum |
| For loss of either hand or foot, and sight in one eye ..... | Full Principal Sum |
| For loss of either hand or foot .....                       | 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 benefit amounts shown in the preceding charts—the largest—is payable for all losses resulting from one accident.

Loss of a hand means severance at or above the wrist joint. Loss of a foot means severance at or above the ankle joint. Loss of an eye means total loss of sight, which cannot be recovered.

## Optional AD&D Amounts

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

## Plan Exclusions

### Disability Plan Exclusions

Benefits are not provided for disabilities that 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).

### 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.; 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.

### 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.

## Other Options Available to You

### • 30-Day Waiting Period Option

This feature provides benefits for all covered disabilities on the 31st day. You can lower your premium with this option! Contact Pearl Carroll & Associates LLC for rates.

## Effective Date of Insurance

Coverage is subject to underwriting approval by New York Life. Your insurance will not become effective until your application has been approved and the first premium payroll deduction has been paid.



## Important Benefits for CSEA members



## Apply Now!

Apply for the valuable CSEA Basic Plan disability income insurance now. Use the enclosed Application to apply for coverage. Be sure to sign your Application and a CSEA Payroll Deduction Authorization form and mail to:

**CSEA Insurance Programs  
c/o Pearl Carroll & Associates LLC  
PO Box 1518  
Latham, NY 12110**

Some agencies do not allow Payroll Deduction. For those members, we now offer EZ Pay, a system that withdraws your payment directly from your checking account. If you use EZ Pay, please remember to include the first two months' premium as an initial payment. You may 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.



*Underwritten by:*  
New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
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*Your Insurance Service Team is:*

**Pearl Carroll & Associates LLC**

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