



Attention CSEA Members...
You Spoke, We Listened!

Announcing Enhanced Plan Benefits and Features of the CSEA Group Disability Insurance Plan!

Check out these **NEW** and improved benefits designed
exclusively for CSEA members!

Enhanced Member Benefit	<i>Current Benefit</i>	NEW!
Extended Pregnancy Benefit	Paid benefits up to one month.	Pregnancy will be covered the same as any other sickness disability. ¹
Reduced Waiver of Premium Waiting Period	Premiums waived after being disabled for 6 months.	Premiums waived after being disabled for 3 months. ²

NEW Member Benefits!

Compassionate Care for qualifying FMLA event	Eligible CSEA members who take 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 one month of the member's monthly benefit amount. ³
Discounted Hospital & Home Care Recovery (HHCR) Plan at retirement	Eligible CSEA members insured will have the opportunity to receive 10% discounted HHCR rates at time of retirement with no health questions asked. ⁴



BRAND NEW! Spouse Accident Disability Coverage!

See Reverse for Details!



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BRAND NEW! Spouse Accident Only Disability insurance benefit available to eligible spouses/domestic partners of CSEA members covered under the CSEA Disability Plan - an optional benefit that pays benefits if your spouse/domestic partner becomes disabled due to a covered occupational or non-occupational accident for as low as \$2.00⁵ per pay period!

Choice of a \$500 or \$1,000 monthly benefit	Guaranteed Issue - no health questions asked!	Benefits payable up to 6 months.
7-Day Waiting period - benefits payable beginning on the 8th day of disability	12-month pre-existing condition applies.	Spouse 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.

Enhanced Clerical Worker Benefit	Current Benefit	NEW!
Increased Guaranteed Issue Monthly Benefit amount for Clerical ⁶ Workers	\$1,200 maximum monthly benefit amount issued on a guaranteed issue basis (no medical underwriting required) for all clerical workers.	\$1,500 maximum monthly benefit amount issued on a guaranteed issue basis (no medical underwriting required) for all clerical workers.



For more information, or to take advantage of the New & Enhanced Benefits please call: 1-877-VIP-CSEA
Proudly serving the members of CSEA for over 75 years!

¹ Applicable to NEW disabilities incurred October 1, 2016 or later with benefits contingent upon medical certification.

² Applicable to NEW disabilities incurred October 1, 2016 or later.

³ 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.

⁴ Member 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 pre-existing condition limitation will be waived. Note that the claim free requirement does not apply to pregnancy claims and non-disabling injuring benefit claims.

⁵ For insureds under age 30 with a \$500 monthly benefit amount.

⁶ Clerical is defined as a member whose job classification is solely engaged in office or clerical work.

This flyer provides only a brief description of the provision and features of the plan. Features, Costs, Eligibility, Renewability, Limitations and Exclusions are detailed in the group policy, G-11628-0/G-29345-0 on form GMR. Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Please call Pearl Carroll & Associates today for more information.