

Premier Term Life

1-877-VIP-CSEA

Valuable Insurance Programs



Is your insurance coverage on pace with today's cost of living?

These days, the loss of you or your spouse/domestic partner can have a devastating impact on your family. Huge financial obligations coupled with a high cost of living make it important to plan early, and to plan well. With your membership in CSEA, you can be sure you have a resource to turn to.

As part of its member benefit package, CSEA sponsors a Term Life Insurance Plan designed to provide insurance to protect your loved ones. With a choice of coverage amounts and new added benefits, it's the perfect combination of solid coverage and competitive prices.

Further details about this excellent Term Life program are contained in this brochure. Please take the time to study the plan. We hope that you will share our enthusiasm and send your application in today!

Special offer

New and eligible members joining CSEA for the first time may qualify for a special underwriting offer. A new member who applies for coverage within 180 days of membership is eligible of \$50,000 of coverage for themselves and \$50,000 of coverage for their spouse/domestic partner with no health questions. The member must be actively at work and his or her spouse/domestic partner must be actively at work or performing his or her normal activities when the application is submitted. This offer is not available to former members who are rejoining CSEA.



Amounts available

Members may apply for the following amounts of life insurance coverage:

\$10,000	\$75,000	\$200,000
\$15,000	\$100,000	\$225,000
\$25,000	\$125,000	\$250,000
\$35,000	\$150,000	
\$50,000	\$175,000	

Spouse/domestic partner coverage is available to those under age 66 from \$10,000 to \$150,000 (but not more than the member's amount).

Children's life insurance coverage of \$5,000 or \$10,000 is available for each child age 6 months to 26 years (\$500 for children age 15 days to 6 months).



Bi-weekly premiums per \$5,000 of coverage

Member's age	Member	Spouse
Under 30	\$.23	\$.30
30-34	.38	.42
35-39	.54	.57
40-44	.75	.75
45-49	1.11	1.11
50-54	1.80	1.80
55-59	2.54	3.10
60-64	3.81	3.88
65-69	5.99	6.07
70-74	8.72	—
75-79	10.54	—
80-84	11.74	—
85+	18.46	—

Premiums for member and spouse/domestic partner are adjusted when the member attains a new five year age bracket. The adjustment will take place on November 1, based on the member's age on April 30 of the following year.

Affordable cost for children

A flat additional charge of \$.36 bi-weekly for \$5,000 includes all insured children. \$.72 bi-weekly for \$10,000 of coverage (\$500 coverage maximum for children age 15 days to 6 months).

Who may apply

CSEA members who are under age 70; paying membership dues; and performing the duties of their occupation according to their regular schedule. Dependents include the member's lawful spouse/domestic partner under age 66 and any unmarried children age 15 days to 26 years. See certificate for details.

What happens when I retire?

A Life benefit is available to members at the date of retirement. This feature makes available to the member the ability to continue all of the life and accidental death or dismemberment benefits in effect at retirement (at group rates). The benefit will be the lesser of the following for ages 70 and older: 1/2 the amount of the insurance in effect on the day before a member's 70th birthday; or \$25,000. However, coverage will end on the member's 70th birthday unless the member has been insured for a total period of 10 years (CSEA membership is also required). Premiums for retirees will be billed directly.

Life Benefits

If you (or anyone insured under this plan) die while covered for life benefits, the company will pay to the designated beneficiary the amount of life benefits that is in effect on the date of death.

Accidental Death and Dismemberment Benefit (for members only)

Your accidental death and dismemberment benefit amount is equal to your life benefit amount. Coverage is for the covered losses shown below which are caused solely by an accident, occurring on or off the job, and occurring within 90 days of the accident. The full amount is equal to the benefit payable for loss of life. The seat belt benefit will pay an additional amount.

Table of covered losses and benefit amounts

Covered losses	Benefit amounts
Life	Full Amount
A hand	One-half of the Full Amount
A foot	One-half of the Full Amount
Sight of an eye	One-half of the Full Amount
Loss of more than one of the above in any one accident	Full Amount

Additional Accidental Death and Dismemberment Benefits (for members only):

Seat Belt Benefit

This benefit provides an additional 10% (minimum of \$1,000 and a maximum of \$25,000) of the full amount of the accidental death and dismemberment benefit payable if you, the CSEA member, die as a result of injuries sustained in an accident while driving or riding in a registered vehicle and wearing a properly fastened seat belt.

Travel Accident Benefits

An amount equal to the full amount of the accidental death and dismemberment benefit amount shown above in "Table of Covered Losses and Benefit Amounts," will be payable in the event of an insured member's loss of life resulting from riding as a farepaying passenger in any public common carrier then being operated commercially to transport passengers for hire, such as a bus, train or airplane. When this benefit is payable, it will result in a total benefit payout, including life insurance, of three times the life benefit amount.

Occupational Accidental Death Benefit

An amount equal to the full amount of the accidental death and dismemberment benefit amount shown in "Table of Covered Losses and Benefit Amounts" will be payable for the loss of a member's life that results from injuries sustained while in the course of CSEA work performed by you, the insured member, for wage or profit while working in the occupation indicated on your application. The loss must occur within 90 days after the accident. When this benefit is payable, it will result in a total benefit payout, including life insurance, of three times the life benefit amount.

Maximum benefit amount for Accidental Death and Dismemberment Benefits

No more than two times the full amount of the accidental death and dismemberment benefit will be paid for a covered loss that results from injuries sustained in one accident. This limitation does not apply to the seat belt benefit.

Accelerated Benefits¹ (for members only)

Up to 80% of life benefits may be paid if an insured member is terminally ill with a life expectancy of less than 12 months. The amount will not be greater than \$200,000 or less than \$5,000. Insured members should consult their tax or legal advisors to determine the tax consequences of accelerated benefit payments.

Continued Protection Coverage (for members only)

While insured, if you become totally disabled before your 60th birthday and remain so for 9 consecutive months — your premiums and those for your dependents (insured at the time of your total disability) will be waived (if you continue to be disabled) until you reach age 70. Initial evidence establishing your total disability will be required. Evidence of continuing total disability will be required periodically thereafter.

Coverage that goes above and beyond.

Life insurance can ease a stressful situation in more ways than you might anticipate. These valuable plan features are also included with your coverage:

Will Preparation Services²: Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.

Estate Resolution Services²: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.

Beneficiary Grief Counseling³: Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of Lifeworks' network of counselors who provide professional, confidential support during difficult times.

For added protection, accidental death and dismemberment (AD&D) coverage is automatically included with your Term Life Insurance.⁴

Conversion Privilege (for members and dependents)

If an insured member or dependent under the CSEA Term Life Plan has his or her life benefits terminated or reduced, then the insured may be eligible to have issued to him or her, without evidence of insurability, a personal policy of life

insurance only. Such a personal life insurance policy will not include disability or accidental death benefits and the policy amount will not exceed the amount of life benefits terminated or reduced. The application and payment of the applicable premiums for a personal life insurance policy must be made within 31 days (or such longer period if required by applicable law) following the date Life Benefits are terminated or reduced.

Exclusions

Life benefits for members and dependents are not payable for any loss caused or contributed to by suicide or attempted suicide for the first two years of coverage. Accidental death benefits (double indemnity) are not payable for a death which is caused or contributed to by: physical or mental illness, diagnosis of, or treatment for the illness; or an infection, unless it is caused by an external wound that can be seen and which was sustained in an accident; or suicide or attempted suicide while sane or insane; or injuring yourself on purpose; or the use of any drug or medicine; or a war, or a warlike action in time of peace; or committing or trying to commit a felony or other serious crime or an assault. Seat belt benefits are not payable if the member was driving while under the influence of alcohol or drugs. Accelerated benefits are not payable if the amount of your life benefits is less than \$10,000.

Effective date

IMPORTANT: Coverage becomes effective on the date the initial premium has been paid or the first payroll deduction has been made, subject to evidence of good health as necessary and the active work requirement.

Termination

You or your spouse/domestic partner may continue coverage to age 70. If you were continuously insured under the CSEA Term Life Insurance Plan for at least 10 years immediately before your 70th birthday, reduced Benefits for you may continue after age 70 for the lesser of 1/2 the amount of Life Benefits you were insured for on the day before your 70th birthday; or \$25,000. Spouse/domestic partner coverage terminates when the spouse/domestic partner stops being an eligible dependent. Dependent children may continue their coverage until age 22 so long as the member continues his or her coverage. All coverage terminates if you fail to pay the required premiums when due or your membership in CSEA terminates.

Contract terms and conditions

This proposal is based on the contractual provisions contained in the Master Group Policy Form G.2130-S issued in New York to Civil Service Employees Association. Coverage will be provided through member participation in the Master Group Policy, with certificates of insurance (Form GCERT2000) issued to each insured active member. For members residing in any state other than New York that validly exercises extraterritorial jurisdiction with respect to the coverage provided under the Term Life Plan, the plan will be modified to meet all applicable laws.

To apply for coverage

How do I apply for coverage?

Simply call us, toll free at **1-877-VIP-CSEA (1-877-847-2732)** and we will be glad to answer your questions and complete an application.

- Valuable protection for you and your family
- Payroll deduction for added convenience
- Variety of options for a variety of needs

1. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.
2. Will preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York-situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
3. Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
4. There may be an additional charge for accidental death and dismemberment insurance. Please contact the Pearl Insurance at 1-877-VIP-CSEA (1-877-847-2732) for additional details.

Plan underwritten by:



Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Pearl Insurance at 1-877-VIP-CSEA (1-877-847-2732).

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