

The **BENEFITS** of **CSEA**



Insurance and Assistance Services for CSUEU Members

Thanks to our affiliation with the California State Employees Association (CSEA), CSUEU members are able to get affordable group rates and discounts on these important insurance and assistance service plans. You pay no money down for these plans, and most premiums are automatically deducted from your paycheck. Coverage can't get any easier!



Insurance Plans

Group Rate Insurance – Compare and Save.

- **Life Insurance**** – We have multiple life insurance programs that can protect your family's financial security for up to \$1,000,000! All have affordable group rates with the convenience of payroll deduction. You can lock in your rates for 10 years with the Group 10-Year Level Term Life Plan or choose a guaranteed issue coverage option with NO health questions for Group Whole Life or Group TermPLUS if applying within your first seven months of employment. Some plans can help you save with their cash value or provide you coverage from a covered accident. With any of CSEA's life insurance plans, you can rest assured knowing your loved ones are protected.
- **Group Short Term/Long Term Disability Insurance^s** – Severe illness or injury can strike anyone. What would happen if you were disabled and stopped receiving your paycheck? Help protect yourself and your family's future with disability insurance. A Short Term Disability Insurance Plan is also available for SEIU Local 1000 Members with State Disability Insurance (SDI). SDI only pays 55% of your basic monthly earnings, but by enrolling in this plan you'll add an extra layer of benefits paid in addition to SDI to help get your disability payments closer to your regular take-home pay.
- **Group Accidental Death and Dismemberment Insurance**** – The possibility of a sudden accidental death is frightening, but dealing with the financial aspects don't have to be. Although you can't prevent all accidents from occurring, you can help protect yourself and your family against the financial hardship that a fatal accident can bring by taking advantage of this affordable program for actively employed and retired CSEA members.
- **Group Travel Accident Insurance**** For members who are on the move, this plan pays up to \$200,000.00 for a covered fatal accident - plus hospital benefits up to \$200 per day - regardless of any other insurance you may have. Whether you're taking a quick trip to the supermarket, in a taxi in a distant city, or flying halfway around the world, you're covered under this important plan.
- **Cancer Care*- with First Occurrence –** This plan pays up to \$10,000 upon first occurrence, directly to you, regardless of any other insurance. It pays \$100 per day for covered hospitalization for up to 60 days. Plus, up to \$30 is paid every twelve months for any cancer detection test.
- **Long-Term Care Insurance* –** Recognizing the significant need for long-term care planning among our members, CSEA is pleased to endorse the Long-Term Care Insurance Plan. This program offers a portfolio of comprehensive plans from multiple highly rated insurance carriers.

Postage paid. Fold on dotted lines, tape and mail.

–continued on back

EVERYONE BENEFITS WITH CSEA

As a member of **ACSS**, you are eligible to participate in a variety of low cost, payroll deducted benefits. It's never been easier to take advantage of a good thing.

Please send me information about:

- | | | |
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| <input type="checkbox"/> Group 10-Year Level Term Life Insurance* | <input type="checkbox"/> Short -Term Group Disability Insurance (for SEIU Local 1000 members - compliments SDI) | <input type="checkbox"/> Emergency Assistance Plus (EA+)* |
| <input type="checkbox"/> Group TermPLUS Life Insurance* | <input type="checkbox"/> Short -Term Group Disability Insurance (for ACSS & CSUEU members) | <input type="checkbox"/> Travel Accident Insurance* |
| <input type="checkbox"/> Group Ordinary Life Insurance* | <input type="checkbox"/> 2 Year Long Term Group Disability Insurance | <input type="checkbox"/> Auto/Home/Rent/Boat Insurance* |
| <input type="checkbox"/> Accidental Death & Dismemberment Insurance* | <input type="checkbox"/> 5 Year Long Term Group Disability Insurance | <input type="checkbox"/> Legal/Identity Theft Plan* |
| <input type="checkbox"/> Cancer Care Insurance* | <input type="checkbox"/> Long-Term Care Insurance* | <input type="checkbox"/> Pet Insurance* |
| <input type="checkbox"/> Hearing Service Plan* | | <input type="checkbox"/> Discount Rx Card* |

Name: _____

Address: _____

City, State, Zip: _____

Phone: (H) _____ (W) _____

E-Mail: (H) _____ (W) _____



- **Auto/Home/Rent/Boat Insurance*** – Affordable premiums with an exclusive CSEA discount on auto, home/condo, renter, boat and umbrella insurance. Convenient payroll deduction premium payment is available along with bank draft, direct bill and escrow billing. Available to all CSEA members and retirees.
- **Pet Insurance*** – Protection for your dog and cat, financial protection for CSEA members. CSEA Pet Insurance eliminates the financial stress of providing unexpected medical attention to your pet.

Assistance Services

Emergency Assistance Plus (EA+)* – Gives you 24-hour emergency medical assistance! EA+ protects you and your family if you get sick or hurt while traveling away from home in the U.S. or abroad. This is not an insurance plan.

Legal/Identity Theft* – This legal plan's attorney network provides free and discounted legal care to CSEA members. Attorneys have agreed to charge a reduced hourly rate for extended legal care that goes beyond the free and discounted schedule.

Members will also receive 24/7 365 days a year access to Identity Theft advocates who will help you restore you identity to its pre-theft state if you're ever a victim.

Discounted Rx* – As a CSEA member, you can now save up to 20% on brand-name prescriptions, and up to 70% on generic prescriptions -- FREE of charge! No enrollment required, no fees, no expiration date, no restrictions or obligations and your entire household is covered, including your pets.

Hearing Service Plan* – CSEA's hearing service plan is comprised of professional Audiologists and ENT physicians and represents the largest network of its kind in the nation with over 5,000 provider locations in all 50 states. This plan allows members who do not have a network provider, access to name brand hearing aids and technology, on-call customer service support, fixed pricing reduced 30-60% below MSRP and financing options.

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Remember, to enjoy these exclusive benefits, you must be a CSUEU member.

Call CSEA Member Benefits at **(916) 326-4283**

to find out about particular plans (including costs, exclusions, reduction in benefits, limitations, and terms of coverage).

If you're not a member, join today!
www.csueu.org/join

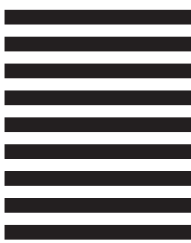
§ Plans marked with a (§) are underwritten by New York Life Insurance Company.

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