

Sponsored Insurance Programs

Group Disability Insurance*

- Covers sickness and accidents that occur both on and off the job
- Benefits for covered conditions are paid in addition to workers' comp, sick time, and any other insurance policies you have – no offsets!

Critical Illness Insurance**

- Policy covers 5 major illnesses
- \$75 Annual Wellness Benefit
- Portable Coverage keep your policy if you retire or leave your current position

Universal Life Insurance***

- Up to \$200,000 in coverage available for Members and \$25,000 for Spouses
- Policy builds cash value that earns interest
- Child and grandchild coverage available

Ask how to obtain a free quote on Home • Auto • Renters • Boat • RV with no obligation!

Group Term Life Insurance**

- Up to \$250,000 in coverage available for Members, and up to \$150,000 for Spouses
- Up to \$50,000 in coverage available with no medical questions asked for Members under 55

CAP Accident Only Insurance*

- Pays a cash benefit for injuries sustained from a covered accident
- Spouse coverage available
- No medical questions

Group Whole Life Insurance***

- Up to \$200,000 in coverage available for Members and \$25,000 for Spouses
- Level Premiums
- Policy builds cash value over time and has no termination age

Hospital & Home Care Recovery*

- Provides extra money to help cover the cost of a hospital stay or the home recovery afterwards
- Affordable Rates and no termination age

Contact your CSEA Region 4 Insurance Representative to learn more about the valuable insurance programs available to you exclusively as a CSEA Member.

Barbara Fields barbara.fields@pearlcarroll.com 518.577.8372 | *Call or Text!*

Enjoy Life. We Got This.



^{*}Underwritten by New York Life Insurance Company | 51 Madison Ave., New York, NY | Policy Form GMR

 $^{**} Underwritten \ by \ Metropolitan \ Life \ Insurance \ Company \ | \ New \ York, NY \\ \quad *** Underwritten \ by \ Massachusetts \ Mutual \ Life \ Insurance \ Company \ | \ Spring field, MA \\ \quad Massachusetts \ Massachuset$