



# 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

## 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

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

Contact your [NEW Local 865](#) CSEA Insurance Representative to learn more about the valuable insurance programs available to you exclusively as a CSEA Member. Don't forget to ask about our NEW Guaranteed Issue CAP plan!!

Mario Nigro

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516.504.5010 | **Call or Text!**

\*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 \*\*\*Underwritten by Massachusetts Mutual Life Insurance Company | Springfield, MA

*Enjoy Life. We Got This.*

*Proudly serving the Members of CSEA for over 75 years.*

