

# California School Employees Association (CSEA) Plan Summary and Cost of Coverage

Association Supplemental Life Insurance and Supplemental Accidental Death and Dismemberment Insurance can be a cost effective way to provide life insurance benefits at an affordable cost.

## Eligibility

All Active members<sup>1</sup> in good standing who are actively at work on a full-time equivalent basis and their eligible family members.

## For Active Members

Your enrollment in Supplemental Life automatically includes Accidental Death and Dismemberment (AD&D) coverage at the same amount.

	Maximum Benefit	Minimum Benefit	Increments
Supplemental Life	\$300,000*	\$25,000*	\$25,000 increments
Supplemental Accidental Death & Dismemberment	\$300,000*	\$25,000*	\$25,000 increments

Once you become insured, you may also apply for Life coverage (not including AD&D) for your eligible family members. Eligible family members include your spouse/domestic partner and dependent children<sup>2</sup>.

## For Your Eligible Family Members Life coverage:

	Maximum Benefit	Minimum Benefit	Increments
For Your Spouse/ Domestic Partner**	\$26,000*	\$2,000*	\$2,000 increments
For Each of Your Dependent Children <sup>2</sup>	\$10,000	\$2,000	\$2,000 increments

\*Coverage reduces at age 65 to 65% of the face value amount, at age 70 to 50% of the face value amount, at age 75 to 35% of the face amount and at age 80 to 20% of the face amount.

\*\*Spouse/Domestic Partner coverage is based on Member age and cannot exceed Member's benefits.

## Supplemental Accidental Death and Dismemberment Schedule of covered losses

All amounts listed are stated as percentages of the full amount.

Covered Loss	Benefit Amount
Life	100%
Hand	50%
Foot	50%
Arm	50%
Leg	50%
Sight of one eye	50%
Combination of a hand, foot and/or eye	100%
Thumb and index finger on the same hand	25%
Speech and hearing	100%
Speech	50%
Hearing	50%
Paralysis of both arms and both legs	100%
Paralysis of both legs	75%
Paralysis of the arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%
Brain damage	100%
Coma	Benefit begins on seventh day of coma, 1% monthly for up to 60 months

Maximum amount payable for all covered losses sustained in one accident is capped at 100% of the full amount.

### Additional plan benefits

This plan will pay additional benefits if a loss of life benefit is payable:

Covered Loss	Benefit Amount
Air bag(s) are in use	5% up to \$10,000
Seat belt(s) are in use	10% up to \$25,000
Traveling on a common carrier (i.e., commercial airline)	100% of full amount

## Premium Rates

The initial cost of insurance for a member, spouse, and child(ren) is based on the member's attained age when insurance becomes effective and the amount of insurance selected. The cost increases as the member grows older. Premium contributions will vary depending upon the options chosen. Rates are subject to change.

### Monthly Premium for Active Members Under Age 65 (Includes Supplemental Life and AD&D)

Benefit Amount	Under Age 25	Age 25–29	Age 30-34	Age 35–39	Age 40–44	Age 45–49	Age 50–54	Age 55–59	Age 60–64
25,000	\$1.88	\$2.15	\$2.70	\$3.53	\$4.63	\$6.83	\$10.68	\$18.65	\$26.90
50,000	\$3.75	\$4.30	\$5.40	\$7.05	\$9.25	\$13.65	\$21.35	\$37.30	\$53.80
75,000	\$5.63	\$6.45	\$8.10	\$10.58	\$13.88	\$20.48	\$32.03	\$55.95	\$80.70
100,000	\$7.50	\$8.50	\$10.80	\$14.10	\$18.50	\$27.30	\$42.70	\$74.60	\$107.60
125,000	\$9.38	\$10.75	\$13.50	\$17.63	\$23.13	\$34.13	\$53.38	\$93.25	\$134.50
150,000	\$11.25	\$12.90	\$16.20	\$21.15	\$27.75	\$40.95	\$64.05	\$111.90	\$161.40
175,000	\$13.13	\$15.05	\$18.90	\$24.68	\$32.38	\$47.78	\$74.73	\$130.55	\$188.30
200,000	\$15.00	\$17.20	\$21.60	\$28.20	\$37.00	\$54.60	\$85.40	\$149.20	\$215.20
225,000	\$16.88	\$19.35	\$24.30	\$31.73	\$41.63	\$61.43	\$96.08	\$167.85	\$242.10
250,000	\$18.75	\$21.50	\$27.00	\$35.25	\$46.25	\$68.25	\$106.75	\$186.50	\$269.00
275,000	\$20.63	\$23.65	\$29.70	\$38.78	\$50.88	\$75.08	\$117.43	\$205.15	\$295.90
300,000	\$22.50	\$25.80	\$32.40	\$42.30	\$55.50	\$81.90	\$128.10	\$223.80	\$322.80

### Monthly Premiums for Active Members Age 65 and Above (Includes Supplemental Life and AD&D)

The amount of Life Insurance for Active Members will reduce to 65% when the member reaches age 65; to 50% at age 70; to 35% at age 75; and to 20% at age 80. See reduced amounts in table below.

Unreduced Benefit Amount	Reduced Benefit Age 65-69	Monthly Premium	Reduced Benefit Age 70-74	Monthly Premium	Reduced Benefit Age 75-79	Monthly Premium	Reduced Benefit Age 80+	Monthly Premium
25,000	16,250	\$29.82	12,500	\$45.63	8,750	\$47.34	5,000	\$27.05
50,000	32,500	\$59.64	25,000	\$91.25	17,500	\$94.68	10,000	\$54.10
75,000	48,750	\$89.46	37,500	\$136.88	26,250	\$141.01	15,000	\$81.15
100,000	65,000	\$119.28	50,000	\$182.50	35,000	\$189.35	20,000	\$108.20
125,000	81,250	\$149.09	62,500	\$228.13	43,750	\$236.69	25,000	\$135.25
150,000	97,500	\$178.91	75,000	\$273.75	52,500	\$284.03	30,000	\$162.30
175,000	113,750	\$208.73	87,500	\$319.38	61,250	\$331.36	35,000	\$189.35
200,000	130,000	\$238.55	100,000	\$365.00	70,000	\$378.70	40,000	\$216.40
225,000	146,250	\$268.37	112,500	\$410.63	78,750	\$426.04	45,000	\$243.45
250,000	162,500	\$298.19	125,000	\$456.25	87,500	\$473.38	50,000	\$270.50
275,000	178,750	\$328.01	137,500	\$501.88	96,250	\$520.71	55,000	\$297.55
300,000	195,000	\$357.83	150,000	\$547.50	105,000	\$568.05	60,000	\$324.60

### Monthly Premiums for Spouses of Active Members Under Age 65 (Life insurance only)

Benefit Amount	Under Age 25	Age 25–29	Age 30–34	Age 35–39	Age 40–44	Age 45–49	Age 50–54	Age 55–59	Age 60–64
2,000	\$0.11	\$0.13	\$0.18	\$0.24	\$0.33	\$0.51	\$0.81	\$1.45	\$2.11
4,000	\$0.22	\$0.26	\$0.35	\$0.48	\$0.66	\$1.01	\$1.63	\$2.90	\$4.22
6,000	\$0.33	\$0.40	\$0.53	\$0.73	\$0.99	\$1.52	\$2.44	\$4.36	\$6.34
8,000	\$0.44	\$0.53	\$0.70	\$0.97	\$1.32	\$2.02	\$3.26	\$5.81	\$8.45
10,000	\$0.55	\$0.66	\$0.88	\$1.21	\$1.65	\$2.53	\$4.07	\$7.26	\$10.56
12,000	\$0.66	\$0.79	\$1.06	\$1.45	\$1.98	\$3.04	\$4.88	\$8.71	\$12.67
14,000	\$0.77	\$0.92	\$1.23	\$1.69	\$2.31	\$3.54	\$5.70	\$10.16	\$14.78
16,000	\$0.88	\$1.06	\$1.41	\$1.94	\$2.64	\$4.05	\$6.51	\$11.62	\$16.90
18,000	\$0.99	\$1.19	\$1.58	\$2.18	\$2.97	\$4.45	\$7.33	\$13.07	\$19.01
20,000	\$1.10	\$1.32	\$1.76	\$2.42	\$3.30	\$5.06	\$8.14	\$14.52	\$21.12
22,000	\$1.21	\$1.45	\$1.94	\$2.66	\$3.63	\$5.57	\$8.95	\$15.97	\$23.23
24,000	\$1.32	\$1.58	\$2.11	\$2.90	\$3.96	\$6.07	\$9.77	\$17.42	\$25.34
26,000	\$1.43	\$1.72	\$2.29	\$3.15	\$4.29	\$6.58	\$10.58	\$18.88	\$27.46

### Monthly Premiums for Spouses of Active Members Age 65 and Above (Life insurance only)

The amount of Life Insurance for Spouses of Active Members will reduce to 65% when the member reaches age 65; to 50% at age 70; to 35% at age 75; and to 20% at age 80. The below rate chart outlines these age reductions.

Unreduced Benefit Amount	Reduced Benefit Age 65-69	Monthly Premium	Reduced Benefit Age 70-74	Monthly Premium	Reduced Benefit Age 75-79	Monthly Premium	Reduced Benefit Age 80+	Monthly Premium
2,000	1,300	\$2.36	1,000	\$3.63	700	\$3.77	400	\$2.16
4,000	2,600	\$4.72	2,000	\$7.26	1,400	\$7.55	800	\$4.31
6,000	3,900	\$7.08	3,000	\$10.89	2,100	\$11.32	1,200	\$6.47
8,000	5,200	\$9.44	4,000	\$14.52	2,800	\$15.09	1,600	\$8.62
10,000	6,500	\$11.80	5,000	\$18.15	3,500	\$18.87	2,000	\$10.78
12,000	7,800	\$14.16	6,000	\$21.87	4,200	\$22.64	2,400	\$12.94
14,000	9,100	\$16.52	7,000	\$25.41	4,900	\$26.41	2,800	\$15.09
16,000	10,400	\$18.88	8,000	\$29.04	5,600	\$30.18	3,200	\$17.25
18,000	11,700	\$21.24	9,000	\$32.67	6,300	\$33.96	3,600	\$19.40
20,000	13,000	\$23.60	10,000	\$36.30	7,000	\$37.73	4,000	\$21.56
22,000	14,300	\$25.95	11,000	\$39.93	7,700	\$41.50	4,400	\$23.72
24,000	15,600	\$28.31	12,000	\$43.56	8,400	\$45.28	4,800	\$25.87
26,000	16,900	30.67	13,000	\$47.19	9,100	\$49.05	5,200	\$28.03

### Children of Active Members (Life Insurance)

Benefit Amount	2,000	4,000	6,000	8,000	10,000
Monthly Rate	\$0.22	\$0.44	\$0.66	\$0.88	\$1.10

The above premium covers all eligible children, regardless of how many are insured.

## Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental term life insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

### Valuable built-in features

#### Will Preparation Services<sup>3</sup>

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

#### Estate Resolution Services<sup>3</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

#### Grief Counseling<sup>4</sup>

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

#### Funeral Planning Assistance<sup>4</sup>

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

#### Total Control Account<sup>®5</sup>

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

#### Accelerated Benefits Option<sup>6</sup>

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of \$240,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

#### Dignity Memorial<sup>®7</sup>

Provides discounts of up to 10% off of funeral, cremation and cemetery services, expert assistance to help guide you and your family in making confident decisions, planning services to help make final wishes easier to manage, and bereavement travel services to assist with time-sensitive travel arrangements.

#### Waiver of Premium

If you become totally disabled prior to age 60 after you are insured for 12 months and remain totally disabled for six continuous months, your premium payments will be waived for as long as you continue to meet the definition of total disability, or until the age of 65 if earlier. If you recover and no longer meet the definition of total disability, premium must again be paid when due.

## Learn More

### Do I need to provide medical evidence of insurability?

Yes, you must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

### How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain an Active member in an eligible class and as long as group policy continues. Please see the certificate of insurance for details.


### Are there any exclusions to my coverage?

Yes. This policy will not pay Accidental Death and Dismemberment benefits for any loss caused by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
2. infection, other than infection occurring in an external accidental wound or from food poisoning;
3. suicide or attempted suicide. In Missouri, such exclusion only applies while the person is sane;
4. intentionally self-inflicted injury;
5. service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
6. injuries received while traveling by air (except as specifically provided) / any incident related to:
  - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
  - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
  - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
  - travel in an aircraft or device used:
    - for testing or experimental purposes;
    - by or for any military authority; or
    - for travel or designed for travel beyond the earth's atmosphere;
7. committing or attempting to commit a felony;
8. operating a vehicle while intoxicated;
9. the voluntary intake or use by any means of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a Physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
10. war, whether declared or undeclared; or
11. act of war, insurrection, rebellion or active participation in a riot.

### Is there an exclusion for intoxication?

Yes. This policy will not pay AD&D benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

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1. You must be a member of the California School Employees Association to qualify for this insurance plan.
  2. Refers to your dependent children who have not reached age 26.
  3. 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.
  4. Grief Counseling and Funeral Planning Assistance 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. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
  5. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
  6. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).
  7. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

Coverage may not be available in all states. For more information, please contact your plan administrator Forrest T. Jones & Company, ATTN: Admin-FP, 3130 Broadway Blvd., Kansas City, MO 64111 at 1-800-821-7303.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Nothing in these materials is intended as advice for any particular situation or individual. 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 your plan administrator Forrest T. Jones & Company, ATTN: Admin-FP, 3130 Broadway Blvd., Kansas City, MO 64111 at 1-800-821-7303 for costs and complete details.

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