

California School Employees Association

Plan Summary and Cost of Coverage

Accidental death and dismemberment (AD&D) insurance is designed to provide you financial protection in the event of a significant injury or death due to an accident.

Eligibility

All Active Members¹ under age 70 at the time of enrollment, and Retired Members who were insured for AD&D as an Active Member and their eligible dependents.

Eligible family members include your spouse/domestic partner and dependent children².

Maximum benefit amount for Voluntary AD&D

	Maximum Benefit	Minimum Benefit	Increments
For You / Member Only	\$300,000*	\$50,000*	\$50,000 increments

Members may enroll for Voluntary ADD for themselves or for themselves and their spouse and dependent children. The amount of insurance applicable to family members is expressed as a percentage of the amount the Member selects for himself or herself (the "Full Amount"), on the following basis:

- Spouse and Eligible Child or Children
 - Spouse: 50% of Member amount
 - Each Child: 10% of Member amount
- Spouse and No Eligible Dependent Child or Children:
 - Spouse: 60% of Member amount
- No Spouse but Dependent Children:
 - Each Child: 20% of Member amount

*Coverage reduces by: 35% at Age 70, 55% at Age 75, 70% at Age 80, 80% at Age 85, 85% at Age 90, 90% at Age 95.

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	1% monthly for up to 60 months beginning on the 7 th day

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 an accidental death benefit is payable and:

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

The plan will also provide additional benefits³ for the following:

Covered Loss	Benefit Amount (Dollar amounts and years for child care, child education and spouse/domestic partner education are maximums. Benefit is based on actual expenses.)
Child care (payable if Accidental Death Benefit is payable)	\$5,000 per year for 4 years up to 12% of full amount
Child education (payable if Accidental Death Benefit is payable)	\$10,000 per year for 4 years up to 20% of full amount
Hospital confinement	1% of full amount up to \$2,500 per month for up to 12 months
Spouse/domestic partner education (payable if Accidental Death Benefit is payable)	\$5,000 per year for 1 year up to 5% of full amount
Felonious assault (payable if Accidental Death Benefit is payable)	50% of full amount up to \$20,000

Rates at a glance

Voluntary Accidental Death and Dismemberment Insurance Monthly Rates

Coverage	Monthly Cost Per \$1,000 of Coverage
Member Only	\$0.050
Members and Dependents	\$0.070

The \$0.070 monthly cost per \$1,000 of coverage covers a child or children, you will not be charged extra for additional children.

Rates are subject to change. Rates shown are the monthly premiums. Other payment modes are available. 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 for a full list of rates and benefit amounts.

Learn More

Is a medical exam required?

No. Your acceptance is **guaranteed!**⁴ There is no medical exam and no medical questions; you may apply quickly and easily in as little as 5 minutes.

How long can my coverage continue?

Your coverage will end the date the Group Policy ends, the date insurance ends for your class, the end of the period for which the last full premium has been paid for you, the date you cease to be in an eligible class or the date you are no longer a member in good standing. Please see the certificate of insurance for details.

Are there any exclusions to my coverage?

Yes. This policy will not pay 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. 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;
9. war, whether declared or undeclared; or
10. act of war, insurrection, rebellion or active participation in a riot.

Is there an exclusion for intoxication?

Yes. This policy will not pay 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.

1. You must be a member of the California School Employees Association to qualify for this insurance plan and you must be actively at work for coverage to become effective.
2. Refers to your unmarried dependent children who have not reached age 26 and are not on active duty in the military of any country or international authority.
3. Benefit is dependent on type of covered loss.
4. You must be able to perform normal activities for coverage to become effective.

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

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/exhibits. 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.

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 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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