

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

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

Eligibility

All Eligible Retired members¹ in good standing who were insured as an Active member prior to retirement and their eligible family members.

For Retired Members

	Option 1	Option 2	Option 3
Supplemental Life*	\$13,500	\$27,000	\$40,500

Retirement elections cannot exceed the amount of benefits you had during the time in which you were actively at work. You may also continue Life coverage for your eligible family members. Eligible family members include your spouse/domestic partner and dependent children².

For Your Eligible Family Members Dependent Life coverage:

	Less than age 67	Age 67 but less than age 70	Age 70 and older
For Your Spouse/ Domestic Partner**	\$3,000	\$600	\$300
For Each of Your Dependent Children ²	\$1,000		

*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.

Premium Rates

The initial cost of insurance for a member 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.

Semi-Annual Premium for Retired Members

The amount of Life Insurance for Retired 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.

Retired Member's Age	Option A: \$13,500		Option B: \$27,000		Option C: \$40,500	
Under 25	\$9.36		\$18.71		\$28.07	
25-29	\$9.36		\$18.71		\$28.07	
30-34	\$9.36		\$18.71		\$28.07	
35-39	\$15.30		\$30.59		\$45.89	
40-44	\$23.02		\$46.04		\$69.05	
45-49	\$35.49		\$70.98		\$106.47	
50-54	\$49.45		\$98.90		\$148.35	
55-59	\$65.93		\$131.87		\$197.80	
60-64	\$116.57		\$233.15		\$349.72	
65-69	Reduction to 65%	Semi-Annual Premium	Reduction to 65%	Semi-Annual Premium	Reduction to 65%	Semi-Annual Premium
	\$8,775	\$108.40	\$17,550	\$216.80	\$26,325	\$325.19
70-74	Reduction to 50%	Semi-Annual Premium	Reduction to 50%	Semi-Annual Premium	Reduction to 50%	Semi-Annual Premium
	\$6,750	\$272.42	\$13,500	\$544.85	\$20,250	\$817.27
75-79	Reduction to 35%	Semi-Annual Premium	Reduction to 35%	Semi-Annual Premium	Reduction to 35%	Semi-Annual Premium
	\$4,725	\$283.16	\$9,450	\$566.32	\$14,175	\$849.48
80+	Reduction to 20%	Semi-Annual Premium	Reduction to 20%	Semi-Annual Premium	Reduction to 20%	Semi-Annual Premium
	\$2,700	\$161.81	\$5,400	\$323.61	\$8,100	\$485.42

Semi-Annual Premium for Retired Member Dependent Life: \$4.75.

The Dependent Life premium covers the eligible spouse and dependent children of the Retired Member regardless of how many dependents are insured.

Life Insurance For Your Dependents

For Your Spouse If You are less than age 67	\$3,000
If You are age 67 but less than age 70	\$600
If You are age 70 and older	\$300
For each of Your Children ²	\$1,000



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 Services³

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 Services³

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 Counseling⁴

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 Assistance⁴

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^{®5}

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 Option⁶

You can receive up to 80% of your supplemental term life insurance proceeds in the event that you become terminally ill and are diagnosed with less than 12 months to live. The maximum for Option 1 is \$10,800. The maximum for Option 2 is \$21,600 and the maximum for Option 3 is \$32,400. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Dignity Memorial^{®7}

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.

Learn More

Do I need to provide medical evidence of insurability?

If you and your dependents were enrolled in Life coverage when you were an active member and you enroll within 120 days of your retirement date for retirement Life coverage, then no medical evidence of insurability is required.

If you and your dependents were enrolled in Life coverage when you were an active member and you do **not** enroll within 120 days of your retirement date for retirement Life coverage, then 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 will end on the earliest of the following: the date the group policy ends, the date insurance ends for your class, the date you cease to be in an eligible class, the end of the period for which the last premium has been paid for you or the date you are no longer a member in good standing with the association. Please see the certificate of insurance for details.

Are there any exclusions to my coverage?

Yes. Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

1. You must be a member of the California School Employees Association to qualify for this insurance plan.
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. 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 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. Policy number 220355-1-G

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