

CSEA GROUP TRAVEL ACCIDENT INSURANCE PLAN APPLICATION

To Apply, Please Complete and Return to:
CSEA Member Benefits
1108 O Street, Suite 303
Sacramento, CA 95814

SEND NO MONEY NOW!



California State Employees Association
Group Travel Accident Insurance Plan

Request for Group Insurance from
New York Life Insurance Co.
51 Madison Ave., New York, NY 10010

Please print in INK. Do not erase or use correction fluid. To correct, cross out and initial/date changes. Answer all questions, then sign the Agreement and Authorization below.

1. Member Information

1. Member Name:

2. Street Address:

3. City: State: Zip:

4. Date of Birth: / / 5. Daytime Phone #: () - 6. Member Number:

7. Member Affiliate (Association Membership is required for participation in this plan.):

8. Member Social Security Number: - -

9. Beneficiary Designation: I hereby make the following beneficiary designation with respect to all the insurance on my life under this Group Travel Accident Insurance Plan that I select. If I am already covered under the plan, I hereby revoke any prior beneficiary designation. For multiple beneficiaries, contact the Administrator.

Beneficiary Name:

Social Security Number: - - Relation to Member:

2. Insurance Requested

YES, please enroll me in the selected Travel Accident Insurance Plan. Select one coverage option:

Member ONLY for \$5.50 a month **<OR>** Member & Family for \$9.40 a month

Monthly payments will be deducted from my bank account through automatic payment (ACH).

Bank Name: Bank Routing Number:

Bank Account Number:

Please provide a voided check for processing.

If enrolling your family, please complete the following:

Spouse Name: Date of Birth: / /

Child Name: Date of Birth: / /

Child Name: Date of Birth: / /

NEXT PAGE PLEASE →

Retain a photocopy of this application for your records and return the original to:
MEMBER BENEFITS, 1108 O STREET, SUITE 303, SACRAMENTO, CA 95814

3. Agreement and Authorization

I hereby enroll for Group Travel Accident coverage offered through the California State Employees Association (CSEA) Endorsed Insurance Program provided by New York Life Insurance Company. I authorize the Administrator to initiate debit entries for my regular payment. I understand my payment will be processed on or after the premium due date and will continue to be deducted from my account unless I notify the Administrator otherwise in writing or my coverage ends. I am a CSEA Association Partnership Program Member in good standing. I understand that coverage will be effective on the first of the month following payment and receipt of my Application by New York Life Insurance Company. I have read the Fraud Notice.

Fraud Notice

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties.

X

Member Signature

X

□□/□□/□□□□
Date (MM/DD/YYYY)

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28016 Licensed agent of record number 0155705

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**Retain a photocopy of this application for your records and return the original to:
MEMBER BENEFITS, 1108 O STREET, SUITE 303, SACRAMENTO, CA 95814**

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CSEA Endorsed Insurance Program: Travel Accident

Overview:

CSEA's Group Travel Accident Benefit for CSEA Association Partnership Program Members Stands By You – Around the Corner or Around the World

Here's a quick way to make a big difference in your family's financial security:

Enroll in your CSEA Travel Accident Association Partnership Program benefits today. You'll lock in generous benefits – Up to \$200,000.00 if you fall victim to a fatal travel accident PLUS up to \$200.00 a day if a travel accident lands you in the hospital – at the group rate of \$5.50 a month.

Here's What You Get:

Up to \$200,000.00 in Travel Accident protection – covering you whenever you're traveling ... anywhere in the world* ... on just about any kind of transportation. In fact, this CSEA Association Partnership Program safety net starts the moment you drive away from home.

In addition to your \$200,000.00 benefit, you're also entitled to **\$200.00 a day cash benefits** paid for every day you stay in the hospital because of a covered travel accident.

*Subject to U.S. government regulations on restricted countries.

Acceptance GUARANTEED – You Cannot Be Turned Down

As a CSEA Association Partnership Program member, you're officially entitled to this benefit. You cannot be turned down ... regardless of your health, occupation, past driving records, or the number of miles you travel annually.

If you have any questions regarding any of these benefits, please call 1-800-952-5283 or 1-916-326-4283.

Benefits:

High Coverage – Affordable Rates The Group Travel Accident Protection Plan efficiently delivers generous benefits for only pennies a day. How is this possible?

Because the CSEA Association Partnership Program avoided expensive "extras" that most people never need. The result is a streamlined program that stands by your family with cash benefits when they need them most:

MEMBER COVERAGE:

\$200,000.00 CASH BENEFITS PAID to your family if you die within 365 days after a common carrier accident (as a fare-paying passenger on an airplane, taxi, bus, cruise ship, train, or other common carrier).

\$100,000.00 CASH BENEFITS PAID to your family if you die within 365 days as a result of a private motor vehicle accident – as a driver or passenger. Includes RVs, cars, vans, pick-ups, trucks, and more. Experience shows that motor vehicle accidents cause the deaths of tens of thousands of Americans, and hospitalization of hundreds of thousands more.¹

¹ National Safety Council, Injury Facts 2011

UP TO \$200.00 A DAY CASH BENEFITS PAID for every day you're treated as an inpatient in a hospital because of a covered common carrier accident. Benefits for private passenger vehicle accidents are \$100 a day. You are covered for a maximum of up to two full years from the date of a covered accident – that's up to \$146,000.00 in cash benefits!

Of course, your CSEA Association Partnership Program Travel Accident benefits are always paid *IN ADDITION* to any other insurance you may have. It's a valuable cash benefit to help pay for expenses your regular health insurance doesn't cover – like co-payments or deductibles ... plane tickets for loved ones to fly home ... even bills like the electricity and mortgage piling up at home.

You're Under No Obligation If you decide your CSEA Endorsed Travel Accident isn't for you, just let us know within the first 30 days. We'll promptly refund your premiums ... no questions. No obligation.

Rates:

A Generous \$200,000.00 Safety Net – Yours for Pennies a Day

Thanks to the group buying power of the CSEA's combined membership with the Association Partnership Program, you can rest assured under this \$200,000.00 blanket of Travel Accident protection for less than most people imagine. Take a look:

2011 Monthly Rates for \$200,000.00 in Travel Accident Benefits:

Benefit Level	Premium
Member Only	\$5.50
Member & Family	\$9.40

Premiums for this plan are deducted monthly through ACH. Premiums are subject to change by agreement between New York Life Insurance Company and CSEA, but not more than twice in any twelve-month period. You can't be canceled or singled out for a premium increase due to a change in your health or job. Your rates may only be increased if they are increased for all others in your insurance class (a class is a group of people with the same age or gender). Your coverage will continue as long as you pay your premiums on time, you remain a CSEA Association Partnership Program member in good standing and the Master Policy remains in force. Your spouse's coverage ends when yours does or when he or she is no longer eligible as defined in your Certificate of Insurance. Your coverage will end on the earliest of the following dates: the date the policy is terminated, or the premium due date on or next following the date you are no longer an eligible person or fail to pay the premium.

FAQs:

Why Enroll in Travel Accident benefits?

Because CSEA Association Partnership Program members are "on-the-move" people. With our active outdoor lifestyles, we're often "out and about" in cars, planes, buses, taxis, trains, ships, ferries and more. So we set up the Travel Accident Protection plan as an extra-mile safety net to help protect CSEA Association Partnership Program families from accidents in exactly those situations.

How can the CSEA Association Partnership set up such a high-value safety net for \$5.50 a month?

Because the Travel Accident plan isn't weighed down by unnecessary features that drive up costs.

As a result, you can lock in high dollar benefits paid straight to your loved ones – without paying extra money for expensive bells and whistles that you don't need.

Why does CSEA Association Partnership recommend the “All Of Us” coverage option?

Because your family is probably on the go just as much as you. You all travel – whether it's across town for groceries, to school, to another state for family vacations, or across the country for work. Since no one can predict who or when an accident will strike, CSEA Association Partnership Program urges all Members to strongly consider full family protection by choosing the “All Of Us” option when enrolling in the Travel Accident Protection Plan.

I already have insurance. How does Travel Accident work with any other protection I've already set up?

The CSEA Association Partnership Program set up the Travel Accident Protection Plan to be paid **in addition** to any other benefits you may have. That means your family will collect the full Travel Accident cash benefits they're entitled to – REGARDLESS of any other insurance proceeds from a medical plan, life insurance, workers' compensation or any other program.

Do I qualify for coverage if I work less than 40 hours a week?

Yes. You're eligible for coverage as long as you are a CSEA Association Partnership Program member.

How do I pay my premiums?

For easy budgeting, premiums are deducted from your bank account through ACH.

What if I change my mind after I apply?

If you decide your CSEA Endorsed Travel Accident Protection isn't for you, just let us know within the first 30 days. We'll promptly refund your premiums ... no questions. No obligation.

Terms:

IMPORTANT INFORMATION ABOUT YOUR GROUP TRAVEL ACCIDENT PLAN

(Please read and print for your records)

Acceptance is guaranteed

There is no physical examination to take or health questions to answer. You cannot be turned down for this plan – regardless of your health, occupation, or the number of miles you travel annually.

You cannot be singled out for cancellation or a rate increase, regardless of the number of claims you make, your age, or changes in your health.

Enroll immediately for earliest effective date

Accidents are unpredictable, so request your CSEA Association Partnership Program protection today. Your coverage starts on the first day of the month following receipt of both your Request and first payment.

Coverage for your whole family

CSEA Association Partnership Program benefits can be extended to your family. The “ALL OF US” option gives coverage to your spouse, and covers all of your children, too – no matter how many kids you have – up to age 19, or up to age 25 if a full-time student. Spouse benefits equal 50% of member's benefits if you have no children. If you have children, spouse benefits equal 40% of member's benefits and children's benefits equal 10% of member's benefit. If you have no spouse, children's benefit equals 10% of member's benefit. For all covered persons, benefits reduce 50% at age 70, and another 50% at age 75. Total maximum benefits payable will be reduced to \$10,000.00 (includes combination of principal sum and In-Hospital confinement expenses) upon reaching age 80 for a member and a spouse. Premiums remain the same.

Termination of coverage

Your coverage will remain in force as long as the Master Policy remains in place, you pay the premium, and

you remain a Member of the CSEA Association Partnership Program. Total maximum benefit will be reduced to \$10,000.00 (includes combination of principal sum and In-Hospital confinement expenses) upon reaching age 80 for a Member and spouse. Premiums remain the same.

This CSEA Association Partnership Program plan is for Travel Accident Coverage and was not designed to provide for the following:

The policy does not cover any loss resulting from: intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or undeclared; injury sustained while full-time in the armed forces of any country or international authority; injury sustained while riding on any aircraft except a civil or public aircraft, or military transport aircraft; injury sustained while riding on any aircraft: a) as a pilot, crewmember, or student pilot; b) as a flight instructor or examiner; or c) if it is owned, operated, or leased by or on behalf of the Policyholder, or any employer or organization whose eligible persons are covered under the policy; injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician; injury sustained while committing or attempting to commit a felony; injury sustained as a result of being legally intoxicated from the use of alcohol.

NOTE: This information explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by New York Life Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the Policyholder. This program may vary and may not be available to residents of all states. This is Limited Accident only coverage.

DEFINITIONS:

COMMON CARRIER means a conveyance operated by a concern, if: (a) such concern is organized and licensed for the transportation of passengers for hire, including a commercial passenger plane, taxi, bus, cruise ship, subway or train; and (b) such conveyance is operated by an employee of such concern.

PRIVATE PASSENGER VEHICLE means a validly-registered, four-wheeled, privately-owned or Employer-owned car, Jeep, truck, RV, pickup or van, including a sport utility vehicle (SUV), that is not licensed commercially or being used for racing, or acrobatic or stunt driving.

IN-HOSPITAL BENEFIT – A benefit of \$200 a day is payable if the covered member is confined to a Hospital because of a covered common carrier accident. Benefits for private passenger vehicle accidents are \$100 a day for the covered member. The maximum benefit period is two years from the date of the accident. For Dependents, the following percentage of the Member's In-Hospital Confinement Benefits are payable: Spouse only, 50%; If you have children and spouse: Spouse benefit equals 40% and children's benefit equals 10%; if no spouse, children's benefit equals 10%.

HOSPITAL means a licensed institution primarily engaged in providing medical services for inpatients, if such institution has (a) permanent facilities for diagnosis and surgery; (b) 24-hour-a-day nursing service by registered professional nurses on duty or call; and (c) continuous supervision by a staff of one or more Doctors. "Hospital" does not include an institution licensed or used principally for treatment or care of drug addicts or alcoholics, a convalescent home, nursing home, a rest home, a place for the aged or an extended care facility.

DOCTOR means: (a) a licensed physician, dentist, osteopath, optometrist, podiatrist, psychologist, registered clinical psychologist, psychiatrist, chiropractor, licensed or certified physiotherapist; (b) a Christian Science Practitioner, currently listed and certified by the First Church of Christ, Scientist, of Boston, Massachusetts, while such practitioner provides in-person treatment; or (c) a licensed medical practitioner whose services are required to be covered by law and who renders such services within the scope of his or her license. "Doctor" does not include the covered person or his or her: parent; guardian; spouse; brother;

sister; natural, step, adopted or foster child; grandparent; in-law; or a person residing in the covered person's household.

SEAT BELT BENEFIT – New York Life will pay an additional benefit of 10% of the Amount of Insurance if a covered person's death is a Covered Loss that occurred while: (a) traveling in a private passenger vehicle; (b) the seatbelt was in proper use by the covered person at the time of the accident as certified in the accident report or by the investigating officer; and (c) the driver of the private passenger vehicle was a licensed driver and was not intoxicated, impaired or under the influence of alcohol or drugs. The benefit amount is stated on the Schedule page(s).

A copy of the accident report made out by the police must be submitted to New York Life.

AIR BAG BENEFIT – If the Seat Belt Benefit is payable as stated above, New York Life will pay an additional benefit of 10% of the Amount of Insurance if the covered person was positioned in a seat protected by a properly functioning, original, factory-installed airbag system that inflates on impact when the accident occurred. The benefit amount is stated on the Schedule page(s).

This sponsored CSEA Group Travel Accident Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 under Group Policy GMR, Policy Number G-29148-0 TA. For complete details, including costs, features, limitations and exclusions see the Certificate of Insurance.

Endorsed by:



CSEA incurs certain administrative expenses in connection with this sponsored program. To provide and maintain this valuable membership benefit it is reimbursed for such expenses.

California State Employees Association

Administered by A.G.I.A., Inc.
PO Box 9997
Phoenix, AZ 85068-0997

Questions? Call toll-free 1-800-952-5283.

A.G.I.A., Inc. is licensed/authorized to transact business in all 50 United States, and the District of Columbia. Their state of domicile is California. John Wigle California Agent license number is 0482924. John Wigle Arkansas Agent license number: 46424.

Underwritten by:
New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

New York Life is licensed/authorized to transact business in all of the 50 United States, District of Columbia, Puerto Rico and Canada. However, not all group plans it underwrites are available in all jurisdictions. Please check the plan detail sections for the current availability.

New York Life Insurance Company's state of domicile is New York and their NAIC ID # is 55915.

This coverage is for travel accident only. This information is not a policy or Certificate of Insurance. It merely summarizes the principal features and is for informational purposes only. The complete terms and provisions

of coverage and the conditions under which it may be kept in force are contained in the group Master Policy issued to the association.

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