GROUP WORKPLACE SECURITY INSURANCE

CSEA EMPLOYEE BENEFIT FUND

Who is Eligible?

CSEA members who are enrolled in the CSEA Employee Benefit Fund are covered. There is no cost to the member for this coverage. The premium is paid by the group policyholder.

What is the Benefit

Employees can receive a benefit if they are a victim of a criminal assault or suffer trauma as a result of being held captive while performing their CSEA job duties.

Assault Benefits Payable:

- Level One – Assault in the 1st Degree: $10,000 for incidents requiring a hospital stay of two consecutive nights, or an incident of rape of the covered employee.
- Level Two – $2,000 for incidents involving injuries requiring a hospital stay of two consecutive nights, or the covered employee suffers fractures.
- Level Three – $500 for all other occupational assault incidents.

  Note: Except for rape assaults, benefits are payable when an occupational assault results in being unable to perform his or her usual occupation for a period of at least ten consecutive working days immediately following an assault.

Accidental Death or Dismemberment Benefit – A $10,000 benefit is payable as a result of an occupational accidental death or dismemberment resulting from an occupational assault. A $5,000 benefit is payable for dismemberment of either hand or foot or loss of sight in one eye.

Permanent Total Disability Benefit – If a covered employee suffers a permanent total disability as a result of an occupational assault, a one-time payment equal to 400% of the assault benefit is payable.

Captivity Benefits Payable:

A captivity benefit will be payable if a covered employee is the victim of an occupational captivity or hostage situation. A captivity exists when an employee is held against his/her will and has been refused release.

- 0-8 hour captivity - 25% of the covered employee's annual basic salary*, up to a benefit maximum of $100,000.
- 8+ hour captivity - 50% of the covered employee's annual basic salary*, up to a benefit maximum of $100,000.

Accidental death, dismemberment or permanent total disability benefits are payable as a result of a covered employee's being a victim of an occupational captivity or hostage situation. 100% of the covered employee's annual basic salary*, up to a benefit maximum of $500,000 for dismemberment of both hands or feet, sight of both eyes, one hand and one foot or either hand or foot and sight of one eye. Fifty percent of the covered employee's annual basic salary up to a maximum of $500,000 for dismemberment of either hand or foot or loss of sight in one eye.

*Annual Basic Salary means a CSEA member's basic rate of annual pay received as a public employee enrolled in the CSEA Employee Benefit Fund and is determined on the date of the incident. Changes in Annual Basic Salary during the year will not change the amount of the benefit payable. Annual Basic Salary does not include overtime, income from interest, dividends, rent, royalties, annuities, other insurance and other unearned income.

In addition, a $1,000 benefit is payable for an occupational accidental death resulting from causes other than captivity or assault.

How To Submit A Claim

Submit a completed Workplace Security Insurance claim form to Pearl Insurance along with copies of the filed police report signed by the investigating officer which has been reported, in person, within 48 hours of the incident, a medical statement certifying the extent of the injuries and proof of immediate medical attention from the attending physician which has been sought within 24 hours of the incident, and documentation from your employer indicating that you were performing your job duties at the time of injury. Include a statement from your employer indicating the injury resulted in you being out of work for ten (10) or more consecutive work days from the date of the incident.

The insured has the right to name a beneficiary. The beneficiary must be someone other than the group policyholder. A designation of beneficiary form may be requested from Pearl Insurance.

Definitions, Limitations & Exclusions

Assault means an action which (1) is deemed to be a violation of the NYS Penal Law 120 dealing with assault or deemed to be a violation of the penal law dealing with assault in the state where it occurs; (2) is taken against an insured CSEA member while he or she is performing duties pertaining to the trade or occupation under which the he or she is a public employee eligible for and enrolled in the CSEA Employee Benefit Fund; and (3) results in the insured member being disabled so as to be unable to perform his or her usual occupation for a period of at least ten consecutive working days immediately following an assault.

- Captivity has occurred when a CSEA member is held against his or her will and is a public employee eligible for and enrolled in the CSEA Employee Benefit Fund.
- Dismemberment means with regard to hands or feet, the severance through or above the wrist or ankle and with regard to eyes, the entire and irrecoverable loss of sight.
- Permanent Total Disability means that the insured is unable to perform the substantial and material duties of his or her occupation for twelve consecutive months and a fully qualified medical practitioner certifies that the insured is beyond hope of improvement and will never be able to perform those duties at the end of that twelve-month period.
- Coverage will continue as long as the insured remains an eligible CSEA member enrolled in the CSEA Employee Benefit Fund and the master policy remains in force.
- Evidence of an assault will include a police report which has been filed in person within forty-eight (48) hours of incident, a filed physician's statement and documented receipt of medical attention and for level three assaults, supportive documentation of time missed within twenty-four (24) hours of incident.
- The NYS Penal Law 120 will be used as the guideline for determining assault for all claims. The investigating officer's report must clearly indicate that a criminal assault has occurred.
- Benefits will not be paid for any loss due to the following: suicide; attempted suicide; self inflicted injury; declared or undeclared war or any international armed conflict; injuries resulting from active duty of two months or more as a member in the armed forces.
- For Accidental Death & Dismemberment and Permanent Total Disability, the loss must occur within twelve (12) months of the assault or captivity in order to be payable.

Designation of Beneficiary Forms and Workplace Security Claim Forms may be obtained from:

Pearl Insurance
Attn.: CSEA/EBF Workplace Security Claims
13 Airline Drive | Albany, NY 12205
Phone: (800) 859-2552, Fax: (518) 640-8105

This description of coverage is only a summary of the benefits provided under the Workplace Security program underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on policy form BA-WS-NY.11. Please see the group policy, G-29337-0, for complete details, including plan features, costs, eligibility, limitations and exclusions.