

Group Disability Insurance



Group Sponsored Insurance Program
c/o Pearl Insurance | cseainsurance.com

Underwritten by New York Life Insurance Company

Benefit Eligibility for COVID-19-related Claims:

CSEA Members with Disability coverage may be eligible for benefits if they are not able to work due to having or being exposed to COVID-19. The CSEA Group Disability policy pays benefits to insureds who, as a result of a sickness or injury, are unable to perform their occupation.

In order to be eligible for benefits, insureds must submit medical documentation by a medical professional that their sickness (COVID-19 exposure) meets the policy's definition of a disability/sickness and prevents them from performing their occupation. Also note that the standard waiting period for sickness would apply (i.e. 7 days, 30 days, 60 days depending on individual plan) before benefits will be payable.

A quarantine situation must also be supported with medical documentation. **Recommendations from elected officials or CDC guidelines, office closure or absences from work due to childcare issues do not qualify.**

Many factors will determine if a claim will be covered, including the type of loss, the type of coverage and the terms and conditions of the certificate and policy. We will evaluate whether a benefit is payable in accordance with the applicable waiting period and any other limitations, as we would for any other sickness or injury.

Note: COVID-19 is a disease and is not a covered condition within Accidental Death and Dismemberment insurance (AD&D).

Claim forms can be downloaded from cseainsurance.com/Products-Forms/Group-Disability or emailing customer care@pearlinsurance.com.

Contact CSEA Customer Care if you have any questions about submitting a COVID-19 Claim 877.VIP.CSEA.