



CSEA's Disability Income Insurance

New enhancements added to your plan.

CSEA's Disability Income Insurance

American Fidelity Assurance Company is the current provider of the California School Employees Association's (CSEA) **Long-Term Disability Income Insurance Plan**. This year, all disability plans will be updated that are either 100% employer paid and/or plans that require employee participation. **The following enhancements will be added to your current plan at no change in your current rates.** These changes are targeted to be implemented on agreed-upon effective dates by December 31, 2017.

Accidental Death and Dismemberment Benefit

- Current plans that do not have a \$25,000 AD&D benefit will receive this benefit at no change to your plan premium rates.
- If your plan provides an AD&D benefit of less than \$25,000, it will be increased to \$25,000 at no change in your plan premium rates.

Employee Assistance Program (EAP)

- 24/7 assistance with everyday life issues
- Three telephonic life-coaching phone sessions per issue, per calendar year
- Online web tools to assist with legal, financial, and lifestyle needs

How will the additional benefits be added?

These plan enhancements can be implemented with a minimum 90-day advance notice to American Fidelity. Upon agreeing to an effective date, your local American Fidelity account manager will work with you on notification and implementation.

What will happen once we agree upon a specific effective date?

Your local American Fidelity account manager will work with appropriate school district contacts to communicate the plan enhancements to employees. New marketing materials will be provided and a beneficiary designation form will need to be signed during employee meetings. A new certificate booklet and cover letter will be sent to the district for distribution to employees covered by the plan.