



*You never know what can happen on your shift.
Is your family financially secure?*



Benefits Division

Group Life Insurance and
Accidental Death & Dismemberment Insurance



Group Life Insurance for CSFA Members

To assist CSFA members in providing for their families' financial security, the California State Firefighters' Employee Welfare Benefits Corporation and Standard Insurance Company have developed these Group Term Life Insurance Programs.

Protecting your family's financial security
is YOUR responsibility. **APPLY TODAY!**
It's never been easier.

The Group Life Insurance and Accidental Death & Dismemberment Plans Consist of:

Participating Unit Plan

The Participating Unit Plan will provide life and AD&D coverage to those associations who elect to insure 100% of their members. The plan will provide a maximum benefit of \$150,000 on a guaranteed issue basis.

Voluntary Plan

The Voluntary Plan offers up to \$500,000 in life and AD&D insurance benefits on CSFA members. Members may also choose to insure their spouse and dependent children through these programs.

New Hires

\$100,000 Guaranteed Issue (GI) with in 30 days of hire for all full-time first year firefighters.



Up to \$500,000.00 in life insurance protection

Who is Eligible:

Participating Unit Plan

You are eligible to apply for this coverage if:

- a. You are actively working at least 25 hours each week for a fire department as a California firefighter (full-time or volunteer), and
- b. You are a member of a firefighters' association that has been approved to participate under the CSFA plan, and
- c. You are a member in good standing of the California State Firefighters' Association, or
- d. You are a full-time employee of the California State Firefighters' Association.

Voluntary Plan

You are eligible to apply for this coverage if:

- a. You are actively working for a fire department at least 25 hours each week as a California firefighter (full-time or volunteer) and are a member in good standing of the California State Firefighters' Association, or
- b. You are a full-time employee of the California State Firefighters' Association.

Once the coverage becomes effective, you may continue life coverage even after you retire from active duty as long as you continue membership in CSFA and continue premium payment.



Exclusive to CSFA Members!



When is coverage effective?

Participating Unit Plan

Provided you are actively at work and the required premium is paid, coverage is effective on the date you become a member if you apply on or before that date.

Voluntary Plan

If you apply within 30 days following your hire date, coverage amounts up to the Guaranteed Issue amount are effective on the first of the month following the date you apply and premium payment is made.

What are the Life Exclusions?

If you or your insured spouse/domestic partner's death results from suicide or other intentionally self inflicted injury, while sane or insane, during the first two (2) years of coverage or an increase in coverage, the benefit payable will be limited to the amount of the premium paid for such coverage. (Does not apply to the Participating Unit plan.)

What are the AD&D Coverage Exclusions?

Benefits will not be paid for loss from war; suicide or self inflicted injury (while sane or insane); committing or attempting to commit an assault or a felony, actively participating in a violent disorder or riot except in the line of duty, heart attack or stroke; self-administered drugs, poisons or chemical compounds; sickness or pregnancy; or medical or surgical treatment for any of these.



Up to \$500,000.00 in AD&D insurance protection

How do I convert my Life Insurance?

If you, your spouse, or your dependent children, cease to be eligible for coverage, life insurance will continue without cost for 31 days. During that time you may convert your life insurance to a permanent individual life insurance policy (except term insurance) without a medical examination. You must apply for the new policy and pay the first premium within 31 days.

Who are my Dependent Children?

Unmarried children qualify for coverage from live birth through age 20 (or through age 24 if a full-time student at an accredited educational institution), and include your natural child, adopted child, or child of your spouse/ domestic partner living in your home, but do not include a full-time member of the armed forces of any country. Disabled children may also be covered beyond the limiting ages as provided in the group policy.

When does Insurance Terminate?

- The date your membership in CSFA is terminated
- The date you cease to be an employee of CSFA, if applicable
- The date the group policy is terminated
- The date your local association discontinues its group coverage with respect to coverage under the Participating Unit plan
- The date you become a full-time member of the military
- The date of expiration of the last period for which you made the required premium payment



Protect Your Family!

Schedule of Benefits

Participating Unit Plan

The Participating Unit Plan is available to all CSFA associations who wish to provide life insurance to all their members. Rate and plan design will be case specific.

Voluntary Plan

Each eligible member, their spouse, or domestic partner (under California law) and dependent children may apply for coverage under one of the following levels of insurance:

Member	\$25,000 to \$500,000
Member's Spouse/ Domestic Partner	\$25,000 to \$250,000 as elected - not to exceed 50% of the member's benefit amount.
Dependent Children	\$5,000 or \$10,000 as elected - not to exceed 50% of the member's benefit amount - single premium rate for life insurance on your child(ren) regardless of the number of children covered

New Hires

\$100,000 Guaranteed Issue (GI) with in 30 days of hire for all full-time first year firefighters

Monthly Premiums

Coverage Amount	Under Age 30	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 54-59*
\$25,000	\$1.44	\$1.56	\$1.95	\$2.93	\$4.10	\$6.44	\$11.90
\$50,000	\$2.89	\$3.12	\$3.90	\$5.80	\$8.19	\$12.87	\$23.79
\$75,000	\$4.33	\$4.68	\$5.85	\$8.78	\$12.29	\$19.31	\$35.69
\$100,000	\$5.77	\$6.24	\$7.80	\$11.70	\$16.38	\$25.74	\$47.58
\$150,000	\$8.66	\$9.36	\$11.70	\$17.55	\$24.57	\$38.61	\$71.37
\$200,000	\$11.54	\$12.48	\$15.60	\$23.40	\$32.76	\$51.48	\$95.16
\$250,000	\$14.43	\$15.60	\$19.50	\$29.25	\$40.95	\$64.35	\$118.95
\$300,000	\$17.32	\$18.72	\$23.40	\$35.10	\$49.14	\$77.22	\$142.74
\$350,000	\$20.20	\$21.84	\$27.30	\$40.72	\$57.33	\$90.09	\$166.53



Peace of Mind

Coverage Amount	Under Age 30	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 54-59*
\$400,000	\$23.09	\$24.96	\$31.20	\$46.80	\$65.52	\$102.96	\$190.32
\$450,000	\$25.97	\$28.08	\$35.10	\$52.65	\$73.71	\$115.83	\$214.11
\$500,000	\$28.86	\$31.20	\$39.00	\$58.50	\$81.90	\$128.70	\$237.90

* NOTE: Contact Myers • Stevens & Toohey & Co., Inc. for premium rates for members and spouses age 60 or older.

Example: 32 year old member is applying for \$100,000 of Additional Life Insurance and \$50,000 of Additional Life Insurance on 28 year old spouse.

Member's premium for \$100,000 = **\$6.24** per month
 Spouse's premium for \$50,000 = **\$2.89** per month
 Total monthly premium for both = **\$9.13** per month

AD&D INSURANCE

Accidental Death & Dismemberment (AD&D) is a type of insurance which provides for a sum of money to be paid if the insured person dies or suffers a dismemberment as the result of a covered accident.

If you are an active member, you and your spouse may apply for Additional AD&D Insurance without submitting evidence of insurability. The amounts available are the same amounts listed above for Additional Life Insurance. The amount of your spouse's AD&D Insurance cannot exceed 50% of your AD&D Insurance.

COST: The premium rate for AD&D Insurance for you and your spouse is \$1.25 per \$25,000 of AD&D Insurance per month.

Dependent Child Life Insurance

The premium rate for Life Insurance for your children is based on the amount of coverage you select, regardless of the number of children covered, as follows:

Coverage Amount

\$5,000
\$10,000

Monthly Cost

\$0.45
\$0.90

Age Reductions

At age 65, your Additional Life Insurance, your spouse's Life Insurance, and any AD&D Insurance begin reducing to a percentage of the original amount, as follows:

Insured's Age

65-69
70-74
75-79
80-84
85+

Percentage

65%
50%
35%
25%
20%

Financial Security



What are you waiting for?



Plans arranged and administered by:

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