



## Pearl Carroll & Associates ~ *A Relationship You Can Count On*

- ✓ CSEA's endorsed broker for over 70 years\*
- ✓ One stop shopping for all of your insurance needs
- ✓ One of a kind programs designed specifically for CSEA Members
  - ✓ Offering free seminars and individual counseling
  - ✓ Dedicated sales and service representatives

For more information please contact Libby Cassella,  
CSEA Insurance Representative, 1-800-642-9261

# **Endorsed Insurance Programs**

For over 70 years Pearl Carroll has been offering “One of a Kind” Insurance programs designed for CSEA members with the convenience of payroll deduction.

For detailed information on the below CSEA Sponsored Programs, including eligibility, premium rates, exclusions, limitations, renewal provisions etc., call **Libby Cassella, your CSEA Insurance Representative at 1-800-642-9261.**

## ✓ **Term Life Insurance\*\***

- \$50,000 Guaranteed Issue for New Members and all Members under 55
- Up to \$250,000 of coverage for members, under age 70
- No termination age
- Spouse and children coverage available

## ✓ **Group Disability Income Insurance Protection\*\*\***

- Monthly benefit for covered disabilities
- Up to \$1,200 of monthly benefit available with no medical questions, under age 65
- 0, 30 & 60 day waiting periods available
- Includes \$5,000 Accidental Death and Dismemberment Benefit

## ✓ **Universal Life Insurance\*\*\*\***

- Combines death benefit protection with cash values
- Up to \$100,000 Conditional Guaranteed issue for Members up to age 70
- Up to \$500,000 coverage for members, up to age 70
- Spouse and children coverage available

## ✓ **Group Whole Life Insurance\*\*\***

- Permanent life insurance that builds cash value with level premiums
- \$25,000 Guaranteed Issue for New Members under age 50
- Up to \$100,000 of coverage for members under age 65
- Spouse and children coverage available

## ✓ **Critical Illness Insurance**

- \$15,000 Simplified Issue for CSEA Members – no age limit – portable coverage
- Up to \$115,000 of coverage available per category
- NOT a cancer only plan. Covers cancer, heart attack, stroke, organ transplant and kidney failure
- Annual wellness benefit of \$75

## ✓ **Personal Lines**

- Auto, home, renters, pet & umbrella insurance
- 7 highly rated, nationally recognized carriers – payroll deduction may be available
- Call 1-877-880-7340 or visit [www.pcaquote.com](http://www.pcaquote.com) for more information

\* Pearl Carroll & Associates and its predecessor companies

\*\* Underwritten by Metropolitan Life Insurance Company, New York NY

\*\*\* Underwritten by New York Life Insurance Company, 51 Madison Ave, New York, NY 10010. Policy Form GMR.

\*\*\*\* Underwritten by The United States Life Insurance Company in the City of New York, NY- Policy Form #92451N