

Partnership in protection:

OCSEA Member Benefits with Pearl Insurance



Presented by:
Danielle Schoonmaker
& Eric Weiss



Who is Pearl Insurance?

We are an Insurance Broker –

Located in Peoria, Illinois and Albany, New York

WHAT DO WE DO?

**Work with carriers to assist with providing
Insurance protection to Union members**

The Benefits of a Union

What benefits do you get from being a OCSEA member?

**The range of benefits a Union provides;
security and peace of mind for members.**

**As a member, you are also entitled to the
most comprehensive package of benefits
and programs you can't find anywhere,
saving you money and helping to make life
better, both on and off the job.**

Common question we hear... Does my Union offer any type of supplemental coverage at No Cost to me?

Yes, Group Workplace Security Insurance

Underwritten by New York Life Insurance Company

(policy has been filed; pending final approval from OH Dept. of Insurance)

Who is Eligible?

All OCSEA members who are employed and a member of OCSEA Local 11 AFSCME are covered! This insurance is made available ***and paid for*** by the Group Policyholder, OCSEA Local 11 AFSCME.

What is the Coverage?

Employees can receive a benefit if they are a victim of being held captive while performing their OCSEA job duties.

Group Workplace Security Insurance Features:

Captivity Benefit:

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.

- 0-6 hours captivity - 10% of the covered employee's annual basic salary.
- 6 hours, but less than 8 hours - 20% of the covered employee's annual basic salary.
- 8+ hours captivity - 50% of the covered employee's annual basic salary.

Group Workplace Security Insurance Features Continued:

Accidental Death or Dismemberment Benefit:

- \$10,000 benefit is payable as a result of an occupational accidental death or dismemberment* resulting from an occupational captivity.

**Dismemberment of: (a) both hands or feet; (b) sight of both eyes; or dismemberment of (c) one hand and one foot; or (d) either hand or foot and sight of one eye*

- \$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 captivity, a one-time payment equal to 200% of the captivity benefit is payable.

Also, your Union offers ALL OCSEA members an additional Accidental Death Insurance at NO COST to YOU!

\$1,000 AD&D – on or off the job - accidental death

Underwritten by Zurich

******There are additional options to increase your AD&D coverage; where the premium is paid by you, the member.

Thank you!

*We are looking forward
to talking some more.*