



New Member Benefit: NO COST Workplace Security Insurance!

OCSEA has teamed up with Pearl Insurance to offer the Workplace Security Insurance benefit to **ALL active members!** This **exclusive members-only benefit** provides financial protection both on and off the job and will be provided at absolutely **no cost** to OCSEA members.

1. Who is covered under this policy?

All **eligible OCSEA members** are automatically enrolled and covered under this policy effective 10/1 –no action required.

2. What does the policy protect against?

If you are a victim of a workplace hostage or captivity situation; you may be eligible to receive the following benefits:

- **Captivity**
- **Occupational Accidental Death**
- **Permanent Total Disability**
- **Dismemberment**

3. What if the incident is unrelated to captivity?

The policy still provides coverage if you suffer a loss at the workplace:

- **\$10,000** for accidental death or major dismemberment
- **\$5,000** for partial dismemberment

4. Is there a maximum payout?

Yes. The **maximum total payout** for all claims resulting from a single captivity event is **\$2,000,000**.

5. Can you designate a beneficiary for this policy?

The insured has the right to name a beneficiary. The beneficiary must be someone other than the group policyholder (OCSEA). A designation of beneficiary form may be requested from Pearl Insurance.

6. How do I submit a claim under this policy?

Contact Pearl Insurance and a Claims Examiner will walk you through the process.

Designation of Beneficiary Forms and Workplace Security Claim Forms may be obtained from:

Pearl Insurance Attn.: OCSEA Workplace Security Claims
13 Airline Drive | Albany, NY 12205 P: 800.859.2552

Underwritten by New York Life Insurance Company, 51 Madison Avenue, NY, NY 10010
on policy form GMR/under group policy #G-29338-0.

“This is a way to show appreciation for your commitment to public service and for being a valued member of OCSEA”

-President Chris Mabe

Highlights:

- No Cost to OCSEA Members*
- All OCSEA members covered starting October 1, 2025
- Financial protection covering against workplace hostage/captivity events

*Premiums paid for by OCSEA
Local 11 AFSCME

This is just a brief description, please see the group policy for complete details, including policy features, costs, eligibility, limitations and exclusions.



Protecting people is at the heart of what we do.

SMRU #8434145