

Voluntary Insurance Plans – Sanders & Associates Insurance Company

Description of Benefit

CSU permits eligible employees to obtain supplemental insurance policies through Sanders & Associates via payroll deduction. Various insurance products are available to employees including:

- Accidental Death and Dismemberment (AD&D) Policy – This policy pays a benefit for accidental death or dismemberment at a benefit level selected by the employee.
- Hospital Income Plan – This policy pays a predetermined daily benefit amount for each qualified day (up to two (2) years) that the participant and/or covered family member is hospitalized. Participant may choose any amount between a minimum daily benefit of \$30.00 and a maximum daily benefit of \$250.00.
- Disability Insurance – Disability insurance provides loss of income protection (up to 60% of earnings) due to a qualified disability.
- Travel Assistance Policy - Provides worldwide assistance to participants that encounter emergencies while traveling.
- Cancer Medical Reimbursement Plan – Provides 100% reimbursement for covered medical expenses of cancer and supplements participant's existing health insurance plan. There is a lifetime maximum of \$1,000,000.

Enrollment Period

For all plans except for disability insurance, employees can apply at time of employment, or anytime thereafter. Employees must apply for disability insurance within the first 31 days of employment.

How to Enroll:

Employees may obtain a brochure and enrollment forms in Human Resources; complete and submit application and payroll deduction forms directly to:

Sanders & Associates
PO Box 15787
North Hollywood, CA 91615

For additional information, please call Sanders @800-537-2476.