



# AMERICAN COLLEGE OF SURGEONS INSURANCE PROGRAM

## Group Accidental Death & Dismemberment



### Why Accident Insurance?

Crippling or fatal accidents can happen to anyone at anytime and anywhere, often causing financial hardship to those left behind or those who are disabled.

The ACS Accidental Death & Dismemberment (AD&D) plan can help you and your family cope with such a disaster and the often devastating cost by providing up to \$500,000 in benefits.



**INSURANCE PROGRAM**

Fully Approved & Sponsored by The American College of Surgeons Insurance Trust



The Company You Keep.®

Underwritten by:  
New York Life Insurance Company



*Help protect your family's financial future, your home and the lifestyle you have worked hard for with the American College of Surgeons Group Accidental Death & Dismemberment Insurance.*



### BENEFIT AMOUNT AVAILABLE

You may elect a principal sum up to \$500,000 in \$50,000 increments. You may elect to cover your spouse for \$100,000 or \$50,000, provided your spouse's amount does not exceed your benefit.

The total benefit payable for all covered losses due to a single accident will not be more than the Principal Sum. Only one of the sums, the largest applicable, will be paid for all injuries to any one limb resulting from a single covered accident.

### WHO IS ELIGIBLE?

All ACS Members, under age 65, who are actively performing all the duties of their profession or primary occupation, at least 30 hours per week, may apply for coverage. Your spouse, under age 65, is also eligible for coverage. You must be insured in order for your spouse to be eligible. This plan is available to residents of the United States and Puerto Rico (except Washington state and U.S. territories).

### HOW THE PLAN WORKS

The payment of the principal sum (or indicated percentage) is payable for accidental loss occurring while insured and within 180 days of a covered accident:

FOR LOSS OF:	YOU	YOUR SPOUSE	BENEFIT:
Life	✓	✓	100% of the principal sum
One or more limbs	✓		100% of the principal sum
Two or more limbs		✓	100% of the principal sum
Sight in one or both eyes	✓		100% of the principal sum
Sight of both eyes		✓	100% of the principal sum
One limb and the sight of one eye	✓	✓	100% of the principal sum
One limb		✓	50% of the Principal Sum
Sight of one eye		✓	50% of the Principal Sum
Two or more fingers of one hand	✓	✓	25% of the principal sum
Thumb and one or more fingers of one hand	✓	✓	25% of the principal sum
Movement of both upper and lower limbs (quadriplegia)	✓	✓	100% of the principal sum
Movement of both lower limbs (paraplegia)	✓	✓	50% of the principal sum
Movement of both upper and lower limbs on one side (hemiplegia)	✓	✓	50% of the principal sum

(Loss means complete severance through or above wrist or ankle joint, or for finger through metacarpalphalangeal joint, or irrecoverable loss of sight. For paralysis, loss of movement means complete and irreversible paralysis.)

## LOSS OF USE OF HANDS

This plan will pay one-half of the principal sum if you lose the use of either or both of your hands within 20 days of a covered accident. To be eligible, you must have been totally disabled by the injury and unable to practice medicine for a period of at least 12 consecutive months, and not have received other benefits from this AD&D coverage for the severance of one or both hands.

## PERMANENT AND TOTAL DISABILITY

If you are totally and permanently disabled as the result of a covered accident within 180 days of the date of the accident, the plan will pay the principal sum or any portion of the principal sum remaining after other benefits due to losses from that accident have been paid. Permanent total disability is the continuous incapacity to perform any occupation for which you are or may become qualified for by reason of education, training or experience for at least 12 months.

## AIR TRAVEL

Benefits are payable for losses sustained while traveling as a fare-paying passenger in a regularly scheduled commercial flight, or while flying in a private aircraft as long as the aircraft and pilot have current and proper certification and ratings. And, benefits are payable if you suffer a loss while performing your medical duties while on **any** licensed aircraft, provided you are not on active military duty at the time of loss.

## WHEN COVERAGE BEGINS

Coverage becomes effective on the first of the month on or following the date of approval provided the premium is paid when due and you, the member) are actively working full-time (30 hours) on such date, and your spouse (if applicable) is performing the normal activities of a person in good health of like age on the date such insurance would take effect.

## WHEN COVERAGE ENDS

Your coverage will remain in force until age 70 as long as you are an ACS Member, your premiums are paid, and the Group Policy is not terminated by New York Life or the policyholder. Your spouse's coverage

will remain in effect as long as their premiums are paid, they remain your lawful spouse, they do not become an insured member and your coverage is in force. Coverage will also end for a person whose loss results in the payment of the Principal Sum.

## EXCLUSIONS

This policy does not cover losses caused by declared or undeclared war-related activities, intentionally self-inflicted injuries, suicide or attempts thereat while sane or insane, committing a felony or other illegal activity, use of drugs unless prescribed by a physician other than the insured, disease or treatment of disease except any resulting from treatment of injury caused by a covered accident, riding in or descending from any aircraft except as stated in the AIR TRAVEL section in this brochure and Certificate of Insurance.

**Missouri Residents:** Benefits will not be paid for death or dismemberment resulting from suicide or self inflicted injury within the first two years if New York Life can show that such act was intended at the time of application.

## BENEFICIARY

Benefits for loss of your life are payable to the beneficiary designated by you. Payments for losses other than your loss of life will be made to you.

## HOW TO APPLY

To apply, complete the application form and forward it to the Administrator's office in Irving, TX. You may also apply online through our website: [www.acs-insurance.com](http://www.acs-insurance.com). Upon approval of your application, a Certificate of Insurance will be issued. PLEASE DO NOT SEND MONEY with your application form. You will receive a statement for the amount due along with your Certificate of Insurance upon approval.

Call 800.433.1672 if you have any questions.

## 30 DAY FREE LOOK

Once you receive your certificate, you will have 30 days to review it and determine if you are completely satisfied. If not, mark "cancel" on your Certificate and return it to us within 30-days (without claim) for a prompt refund of premiums paid.



Visit [www.acs-insurance.com](http://www.acs-insurance.com) to learn more about the ACS-sponsored insurance plans.



The American College of Surgeons Insurance Program offers a wide range of group insurance plans. Visit [www.acs-insurance.com](http://www.acs-insurance.com) to find out more about the ACS-sponsored group insurance plans indicated below:

- *Group 10-Year Level Term Life Insurance* - affordable life insurance protection for a 10 year period available for members under age 65.
- *Group 20-Year Level Term Life Insurance* - affordable life insurance protection for a 20 year period available for members under age 55.
- *Group Long Term Disability Insurance* - long term disability insurance protection that can provide you with an income for a long period of time and is available to members under age 60.
- *Group Office Overhead Disability Insurance* - group insurance protection that helps your practice to continue to operate if you are totally disabled or seriously ill and is available to members under age 60.
- *Group Accidental Death & Dismemberment Insurance* - insurance protection for unforeseen financial hardship from a serious accident that causes death or dismemberment and is available to members under age 65.

**ACCIDENTAL DEATH &  
DISMEMBERMENT  
QUARTERLY PREMIUMS  
GROUP POLICY  
NUMBER G-29003-0**

**Member: \$8.79 per \$50,000 unit**  
**Spouse: \$5.28 per \$50,000 unit**

At age 60, any benefit amount over \$100,000 reduces to \$100,000. Premiums do not reduce.

Rates may be changed by New York Life on any premium due date and on any date benefits are changed. Future benefits are subject to change by agreement between New York Life and the Trustees of the ACS Insurance Trust.

**Rates current as of April 2015.**

**Remember . . . if you qualify for the  
Package Discount you'll receive  
25% savings!**

The plans above are underwritten by New York Life Insurance Company. For ratings information, visit [www.newyorklife.com/about/what-rating-agencies-say](http://www.newyorklife.com/about/what-rating-agencies-say).

**Valuable Package Discount** - If your personal ACS insurance package includes one or more of the Term Life Plans, and the Accidental Death & Dismemberment Plan, and one or both of the Disability Plans, your total premium will be **reduced by 25%** on all plans. Incredible savings!!

The discount only applies to qualifying plans underwritten by New York Life Insurance Co.

Additional insurance plans available to ACS members, but not underwritten by New York Life Insurance Company are:

- Auto and Homeowner Insurance
- Long Term Care Insurance

**American College of Surgeons Group Accidental Death & Dismemberment Insurance**



This brochure provides a general description of the insurance plan offered and is not a contract. Complete terms, conditions, definitions, exclusions, limitations and renewability are detailed in Group Policy No. G-29003-0/GMR-FACE and Certificate of Insurance.

ACS Insurance Trust incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, it is reimbursed for these costs. ACS also receives a fee for the license of its name and logo for use in connection with the plan.

Mailing Address: American College of Surgeons Insurance Program  
P. O. Box 153054  
Irving, TX 75015-3054  
Phone: 1.800.433.1672  
Fax: 1.469.417.1675

Administered & Marketed by:  
National Employee Benefit Companies, Inc.  
AR Lic. No. 248910  
CA Lic. No. 0D28750  
FL Lic. No. L048174  
TX Licensed Agent:  
Samuel Hamin Fleet, Lic. No. 1091381

Underwritten by: New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
Under Group Policy G-29003-0  
on policy form GMR