



What is

SUPPLEMENTAL DISABILITY INCOME INSURANCE? (FOR EDUCATIONAL EXPENSE OBLIGATIONS)

Supplemental Disability Income Insurance Plan

The ACS is introducing a Supplemental Disability Income Plan that can help you pay the educational expenses you may still be responsible for paying in the event you suffer a covered total disability. Educational expenses would include any student loans for which you are responsible.

There is a choice of two plans.

- Plan 1: 5-Year Maximum Benefit Period, which means that you could receive benefits in the event of a covered total disability for up to five years while you remain disabled.
- Plan 2: 10-Year Maximum Benefit Period. You decide at time of application which Plan is most appropriate for your situation.

It should be noted that at the time of application, the Maximum Benefit Period you can select is determined by the number of years left in any outstanding student loans you may have at that time.

- You must have a minimum of 3 years left on your loan(s) to apply for the 5 Year Maximum Benefit Period Plan. If you have more than 3 years but less than 7 years left you may only apply for the 5 Year Plan.
- If you have more than 7 years left you can apply for either the 5 or 10 Year Plan. You are not eligible for the plan if you have less than 3 years left on your loan(s).

Each Plan has a 90 day waiting period before benefits will be paid for a covered disability. This Plan does not require any income requirement but you must be working full-time (at least 20 hours per week) at time of application. There is no requirement to purchase any other ACS Group Insurance product in order to apply for this Supplemental Disability Insurance. You may purchase this coverage in addition to any other Disability Income coverage you may have. With respect to the ACS Disability Insurance programs, this product will not affect the amount of coverage you are eligible to apply for (based on income) under those plans.

All coverage is subject to approval by New York Life Insurance Company and your approval will be determined based on your health at time of application. In addition, at time of application you must provide proof of a student loan, which includes your required monthly payment as well as the number of payments left on your loan(s).

Monthly Benefit Amounts. Supplemental Disability Income coverage is available in monthly benefit units of \$100, with a minimum of \$200 and a maximum of \$2,500. The maximum you can purchase is limited to no more than the minimum monthly payment required on your student loan rounded up to the next \$100. At time of application proof of your student loan payments must be submitted. (If you have more than one student loan, you can apply for the total required monthly payments, but not more than \$2,500 per month in total).

Who is Eligible. ACS members who are under age 50, regularly and actively working full-time (at least 20 hours per week) and reside in the United States* are eligible to apply for this coverage if they have an outstanding student loan. The member must provide proof of an outstanding student loan along with the amount of the required monthly payments for the loan. You are not required to have other ACS Disability coverage in order to get this coverage. *Certain states require Department of Insurance approval. Visit ACS-Insurance.com and click "[apply online](#)" to determine availability in your state.

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When Your Coverage Becomes Effective. In order to become insured, individuals must provide satisfactory evidence of insurability and pay the required premium. Insurance will take effect on the first day of the month on or following the date your coverage is approved by New York Life, provided:

- the initial contribution is paid to the Plan Administrator Office within 31 days of that date; and
- you are working full-time (20 hours per week) on that date

There is an added Terminal Disability Benefit. If you are disabled and received these benefits for at least 30 days, and subsequently die on a day for which a Supplemental Disability Benefit is payable, the plan will pay a final benefit equal to your outstanding student loan(s) on that date up to an overall maximum of \$100,000.

Exclusions and Limitations. Benefits are not paid for the 90 Day Waiting Period. Benefits are not paid for disabilities resulting from:

- war
- military service
- self-inflicted injuries (whether intentional or while insane)*
- the commission of a felony and/or incarceration
- a specific condition for which an Impairment Restriction has been placed on your coverage

Benefits will be limited to a total Maximum Benefit Period of 24 months for all disabilities that are the result of a psychiatric or psychological disorder and/or substance abuse and 36 months for a disability resulting from “self-reported symptoms” while covered under this plan. (“Self-reported symptoms” are defined as the manifestation of a condition which are reported to a physician but which are not verifiable using tests, procedures or clinical examinations. “Self-reported symptoms” include but are not limited to: headache, pain, fatigue, stiffness, soreness, ringing in ears, dizziness, numbness or loss of energy.) It should be noted that once a Maximum Benefit Period for these disabilities has been reached, there are no further benefits payable for these types of disabilities. **Residents of Missouri: The exclusion of self-inflicted injuries is not applicable to injuries caused by an attempted suicide while insane.*

When Benefits End. If you are disabled and receive benefits under the plan, benefits will end on the earliest of the following:

- You return to work and are no longer considered totally disabled
- You receive the maximum benefits for your particular plan

It should be noted that this coverage ends when the maximum benefit period has been reached.

Definitions. “Disability” means an accidental bodily injury or sickness that disables you so that you are unable to perform the substantial and material duties of your occupation. Separate days of disability may be used to satisfy the 90-day Waiting Period provided they occur within a period not more than 180-days. Throughout the disability you must be under a doctor’s care, other than yourself, and not working at a gainful occupation.

“Successive disabilities” are treated as if they were the same one unless they are separated by at least 90 days of full-time work.

Your Premium May Be Waived Upon Disability. If you become “disabled” while insured and remain so for six months, premiums will be waived while you stay disabled and until coverage would otherwise terminate due to your reaching age 61.

About Continuation of Insurance. New York Life cannot terminate coverage or change benefits or premiums on an individual basis; it may do so only on a class-wide basis. An example of “class” can be a group of insureds with the same age or waiting period.

Supplemental Disability coverage terminates when a member ceases to be actively at work at least 20 hours a week in a gainful occupation other than as a result of a covered disability. Additionally, coverage terminates when a member:

- Fails to pay insurance charges on time
- Ceases to be an ACS member
- Reaches age 61
- Benefits have been received for the Maximum Benefit Period
- If the Master Policy terminates

You Will Receive a Separate Certificate. Each insured member will receive a Certificate of Insurance evidencing coverage which is provided under Group Policy Form GMR.

30-Day No Obligation “Free-Look.” When you receive your certificate, you will have 30 days to review it. If you are not completely satisfied, you may return it, without claim, marked “cancel”. Your coverage will be invalidated and you will receive a full refund of any premium paid—no questions asked.

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GROUP SUPPLEMENTAL DISABILITY INCOME PLAN MONTHLY RATES PER \$100 OF MONTHLY BENEFIT
(AS OF APRIL 2018)

Member's Attained Age	5-Year Maximum Benefit Period	10-Year Maximum Benefit Period
>30	0.40	0.52
30-34	0.53	0.74
35-39	0.80	1.16
40-44	1.22	1.81
45-49	1.80	2.75
50-54*	2.53	3.68
55-59*	3.90	5.64

*Renewal Only

ACS Supplemental Disability charges are based on the member's age at the date of issue, the amount of monthly disability benefit and the Maximum Benefit Period Plan selected. Rates increase on the premium due date on or following attainment of a new age bracket. Future benefits are subject to change by agreement between New York Life and the ACS Trustees. Rates may be changed on any premium due date and on any date which benefits are changed but may only be done on a class-wide basis.



Valuable Package Discount. You can receive a 25% Package Discount in addition to our already competitive rates. To qualify for this discount, you must be insured in at least one plan from each of the three coverage categories:

- 1. Group Term Life Insurance:** Level Term Life (10-, 15- or 20-Year Term) and/or Traditional Term Life
- 2. Group Disability Income Insurance:** Long-Term Disability, Short-Term Disability, and/or Office Overhead Expense Disability
- 3. Supplemental Group Coverages:** Accidental Death & Dismemberment Insurance, Hospital Indemnity Insurance, and/or Supplemental Disability Insurance (for educational expense obligations)

When you qualify for the discount, it applies to all qualifying group plans 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 Supplemental Disability Income Insurance.**



CONTACT US TODAY:

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