



What is

SHORT-TERM DISABILITY INCOME INSURANCE?

Group Short-Term Disability Income Insurance Plan

Protection for Disabilities that last less than 6 months. Long-Term Disability Income coverage helps provide protection in the event you're disabled for an extended period. Most disabilities last less than six months. But even a short-term disability can cause a severe financial hardship.

Two Plans Available. These two plans can provide benefits during the first six months of a covered disability. If your disability lasts longer, your ACS Long-Term Disability Income benefits will apply.

- Plan 1 benefits begin on the 8th day of a disability
- Plan 2 benefits begin after 30 days of disability

Maximum Benefit Period. Two options are available so that you can coordinate with your Long-Term Disability plan. You can choose a maximum benefit period of 3-months or 6-months from date of disability (including waiting period).

Maternity Benefits. Under the Short-Term Disability Income Plan, a disability resulting from normal pregnancy will be considered a covered disability subject to an attending physician's certification pre- and post- delivery. The maximum benefit period for such a disability will be no more than three months. Complications of pregnancy covered as any other illness.

Benefits will not be paid for a pre-existing pregnancy until the end of 12 consecutive months during which the member has been insured under the Short-Term Disability Income plan.

Eligibility. ACS members (including full-time members of the armed forces) under age 60, who are actively performing all the duties of their surgical profession, or other primary occupation at least 20 hours per week, may apply for coverage. This plan is available to residents of the United States and Puerto Rico (except Washington state and other U.S. territories). Certain states require department of insurance approval before residents may apply for coverage. Please visit ACS-Insurance.com and click "[apply online](#)" to determine availability in your state.

Fits Your Needs. You may select a monthly benefit from \$200 to \$5,000 in units of \$100. Your ACS Short-Term Disability Income coverage, when combined with all other disability income protection benefits you already carry (excludes the ACS Supplemental Disability Plan which is intended for educational expense obligations), cannot exceed 60% of your Average Monthly (professionally earned) Income, 70% if purchased with the ACS Long-Term Disability (LTD) plan.

"Average Monthly Income" means your average net monthly earnings (including the cost of fringe benefits and share of total surplus) after business expenses and before taxes, for the immediately preceding 12 month or 24 month (if higher) period. Excludes income from interest, dividends, rent, royalties, annuities, other insurance and other income for which no service or work is performed.

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Underwriting Requirements. All applicants must meet the New York Life underwriting requirements (satisfactory evidence of good health) to qualify. Neither the College nor the Insurance Trust participates in decisions concerning insurability of applicants. The Administrator follows the Insurance Company's medical underwriting guidelines to evaluate enrollment forms. Thus, all final decisions regarding insurability are the sole responsibility of the Insurance Company.

Definition Of Total Disability. This plan defines "total disability" as your incapacity due to an illness or accident to perform the material and substantial duties of your surgical or medical specialty or primary occupation, provided you are not engaged in any other occupation for pay or profit. Even if you return to work at another occupation, or resume working in your own occupation on a part-time basis, you may still receive benefits if you have a loss of earnings.

Recurring Disability. Successive periods of disability due to the same or related cause and not separated by a return to active practice for at least six consecutive months will be considered one period of disability, as will unrelated disabilities that are not separated by return to active practice for at least one full day. Disabilities that meet these separation requirements will be treated as a new disability.

Policy Exclusions. The following disabilities are not covered:

1. Air Travel—A disability that (a) occurs during; (b) is due to; or (c) is related to: your travel in, travel on, fall from or descent from any aircraft while such aircraft is in flight, unless you are traveling: (a) solely as a fare paying passenger on a licensed, commercial, regularly scheduled, nonmilitary aircraft or (b) in a civil aircraft having a current and valid "Standard Federal Aviation Agency Airworthiness Certificate" and piloted by a person with a current and valid pilot's certificate with proper ratings for the type of flight and aircraft involved.
2. Crime/Illegal Occupation/Illegal Activity—A disability that: (a) occurs during; (b) is due to; or (c) is related to your incarceration or participation in: (a) the commission of a felony; (b) an illegal occupation or activity; (c) an insurrection; (d) terrorist activity; or (e) a riot.
3. Drugs—A disability that is due to or related to the taking of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is: (a) as prescribed or administered by a doctor, other than yourself; or (b) accidental.
4. Impairment Restriction—A disability that is due to or related to a condition which is specifically excluded from or limits coverage at the time of issue.
5. Regular Care—A disability that does not require the regular care of a doctor ("doctor" does not include yourself or a member of your immediate family).
6. Self-Inflicted Injury—A disability that is due to or related to an intentional self-inflicted injury or occurs while intentionally injuring oneself; whether sane or insane. Missouri Residents: attempted suicide or self-inflicted injury while insane will not be excluded from coverage.
7. War—A disability that is due to or related to a declared or undeclared war, an act of war or an armed conflict that involves the armed forces of one or more countries.

Affordable Costs. See the rate chart below for current monthly premium costs.

Current Monthly Premium Rates per \$100 of monthly benefit (as of April 2018).

Insured Member's Attained Age	6-Month Benefit Period		3-Month Benefit Period	
	Plan I - 7/7	Plan II - 30/30	Plan I - 7/7	Plan II - 30/30
>30	2.86	0.74	2.15	0.56
30-34	3.14	0.86	2.36	0.65
35-39	3.44	1.06	2.58	0.80
40-44	2.84	0.99	2.13	0.74
45-49	3.15	1.20	2.36	0.90
50-54	3.57	1.47	2.68	1.10
55-59	4.14	1.88	3.11	1.41
60-64*	4.92	2.60	3.69	1.95
65-69*	5.93	3.53	4.45	2.65

*Renewal Only

Rates are based on the member's age when entering the plan and change at each new age bracket and are based on the current rates in effect at that time. Rates shown are current and applicable to residents of all states. Billed rates may be slightly different due to rounding.

Rates may be changed by New York Life on any premium due date and on any date on which benefits are changed but it may only be done on a class wide basis (for example, a class is a group of insureds with the same age and gender). Future benefits are subject to change by agreement between New York Life and the Trustees of the ACS Insurance Trust. Contact the plan administrator for renewal rates. Please review the next page to see how you can qualify for our 25% Valuable package discount.

**TOTAL
PREMIUM
REDUCED BY
25%**

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)

If you qualify, this discount applies to all ACS group insurance plans underwritten by New York Life.

When Coverage Begins. Coverage becomes effective on the first of the month on or following the date of underwriting approval provided the premium is paid when due and you are actively working full-time (20 hours) on such date. If you are not working full-time your insurance will not become effective until the date such activities are resumed provided such date is within 3-months of the date insurance would have otherwise been effective.

When Coverage Ends. Your coverage will be continued until the premium due date coincident with or next following your 70th birthday as long as you remain an ACS Member, the Group Policy is not terminated by New York Life or the policyholder, your premiums are paid when due, and you are actively at full-time (20 hours) work for pay or profit (unless disabled).

Help protect your family's financial future, your home and the lifestyle you have worked hard for with the American College of Surgeons Group Short-Term Life Insurance.



CONTACT US TODAY:

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AMERICAN COLLEGE OF SURGEONS

*Inspiring Quality:
Highest Standards, Better Outcomes*

100+years

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



Underwritten by:

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
on policy form GMR

Administered & Marketed by:

AmWINS Group Benefits, Inc.
AR Lic. No. 248910, FL Lic. No. L048174
CA Insurance License No. 0D28750
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