



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, Canada or Puerto Rico (excludes residents of FL, LA, MT, NV, TX, WA, WY, Quebec, and other U.S. Territories)* 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.

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

If you are not working full-time, 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 and still eligible to obtain insurance on that day.

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. “Covered Total Disability” means 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.

“Successive Disabilities” Successive periods of Covered Total Disability will be considered one period of Covered Total Disability, if such disabilities are due to: (a) the same or related causes, and which are separated by less than six months of return to continuous full-time work during which you are not totally disabled; or (b) different or unrelated causes, and are not separated by return to 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.

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.

CURRENT 2020 GROUP SUPPLEMENTAL DISABILITY INCOME PLAN MONTHLY RATES

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 Trustees of the ACS Insurance Trust. 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.

IMPORTANT NOTICE TO RESIDENTS OF MANITOBA, ONTARIO AND SASKATCHEWAN, CANADA: Manitoba, Canada has enacted laws requiring 7% taxation; Ontario, Canada has enacted laws requiring 8% taxation; and Saskatchewan, Canada has enacted laws requiring 6% taxation of all group insurance purchased by individuals. This tax will be added to the amount of any premium contributions due (in U.S. dollars), which is then reported and remitted to the province.



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, 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.

Ensure your school debt is covered should a disability occur with **American College of Surgeons Supplemental Disability Income Insurance.**

CONTACT US TODAY:

ACS-insurance.com | **800.433.1672**

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



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 Ins. Lic. No. 248910, FL Lic. No. L048174
CA Insurance License No. 0D28750
 TX Licensed Agent: Samuel Hamin Fleet, Lic. No. 1091381

*With respect to Canadian residents AmWINS Group Benefits, Inc. is acting as administrator only.

This brochure provides a brief description of benefits and principal provisions of the Supplemental Group Disability Income Insurance plan issued to the Trustees of the American College of Surgeons Insurance Trust under group policies GMR-FACE/G-29002-3. Additional information is contained in the Certificate of Insurance which is issued to the Insured member when coverage is approved.