

WHY ACCIDENT INSURANCE?

Members And Spouses Are Both 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, and residing in the 50 United States, District of Columbia, Puerto Rico and Canada (excludes Washington state and Quebec). You can also apply for coverage for your lawful spouse under age 65.

Choice of Benefits. You may elect a principal sum up to $500,000 ($100,000 age 60 through 64) 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 principal sum. 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.

Provides Cash Payments. 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	✓	✓	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 metacarpalphalangel joint, or irrecoverable loss of sight. For paralysis, loss of movement means complete and irreversible paralysis.)

Loss of Use of Hands. This coverage 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 coverage will pay 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.

At Age 70 - Common Carrier Benefit. When the insured member or spouse reaches age 70, coverage is converted to Common Carrier Travel Accident Insurance only. A benefit is payable for a covered loss which is the result of an accident while traveling as a passenger in a common carrier (such as a train, bus or aircraft) properly licensed and operated for that purpose.

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 elect.

When Coverage Ends. Your coverage will remain in force until age 75 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" paragraph on page 8 of this brochure, and in the Certificate of Insurance.

Missouri Residents: Benefits will not be paid for death or dismemberment resulting from suicide or self-inflicted injury 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.

30-Day No Obligation Free Look. When your application is approved, you will receive a Certificate of Insurance detailing your coverage. You will have a full 30 days to review your certificate to determine if it is right for you. If it is not, simply return it to the plan administrator, without claim, within the 30 days for a full refund of any premium paid. No Questions Asked!



ACCIDENTAL DEATH & DISMEMBERMENT
CURRENT MONTHLY PREMIUMS (as of 4/1/2025)
GROUP POLICY NUMBER G-29003-0

Member: $2.93 per $50,000 unit
Spouse: $1.76 per $50,000 unit

At age 60, any benefit amount over $100,000 reduces to $100,000. 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.

If you qualify for the Package Discount you'll receive 35% savings!

Valuable Package Discount

You can receive a 35% Package Discount in addition to our member exclusive rates. To qualify for this discount, you must be insured in at least one coverage from each of the three product categories:

- Term Life Insurance: Level Term life (10-,15- or 20-Year Term) and/or Traditional Term Life
- Disability Income Insurance: Long-Term Disability, Short-Term Disability and/or Office Overhead Expense Disability
- Supplemental Coverages: Accidental Death & Dismemberment and/or Supplemental Disability (for educational expense obligations)

Once you qualify for the 35% discount, it applies to all ACS coverages underwritten by New York Life from each of the three product categories.

IMPORTANT NOTICE TO RESIDENTS OF MANITOBA and ONTARIO, CANADA: Manitoba, Canada has enacted laws requiring 7% taxation; Ontario, Canada has enacted laws requiring 8% 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 respective province.

Prevent a financial hardship during an already difficult time with the American College of Surgeons Group Accidental Death and Dismemberment Insurance.

CONTACT US TODAY:

ACS-insurance.com | 800.433.1672

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ACS AMERICAN COLLEGE OF SURGEONS

Underwritten by:
New York Life Insurance Company
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New York, NY 10010
on policy form GMR

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Administered* & Marketed by:
Amwins Group Benefits, LLC.
AR Ins. Lic. No. 248910, FL Lic. No. L048174
CA Insurance License No. 0D28750
TX Licensed Agent: Samuel Hamin Fleet, Lic. No.

**With respect to Canadian residents Amwins Group Benefits, LLC. is acting as administrator only.*

This is only a general description of the principal provisions and features of the coverage. The complete terms and conditions are set forth in the group policy issued to the Trustees of the American College of Surgeons Insurance Trust under Group Policy G-29003-0/GMR-FACE. A Certificate of Insurance is issued to the insured member once coverage is approved. The American College of Surgeons Insurance Trust incurs costs in connection with providing oversight and administrative support for this sponsored program. 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 program.