

What is SHORT-TERM DISABILITY INCOME INSURANCE?

Group Short-Term Disability Income Insurance

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.

Waiting Period. The Waiting Period is the duration of time you must be totally disabled from a covered accident or illness before benefit payments begin. The longer the waiting period, the lower your cost.

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

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

Maternity Benefits. A disability resulting from routine pregnancy, childbirth, or related medical condition (except complications of 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 are 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.

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 coverage is available to residents of the United States, Canada and Puerto Rico (excludes residents of Washington state, Nevada, Quebec, and other U.S. territories).

Fits Your Needs. You may select a monthly benefit from $200 to $10,000 in units of $100. Your ACS Short-Term Disability Income coverage, when combined with all other disability income protection benefits you already carry (excludes ACS Supplemental Disability which is intended for educational expense obligations), cannot exceed 60% of your Average Monthly (professionally earned) Income, 70% if purchased with ACS Long-Term Disability (LTD).

"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.

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 eligibility guidelines to evaluate enrollment forms. Thus, all final decisions regarding insurability are the sole responsibility of New York Life Insurance Company.

30-Day No Obligation Free Look. When your application is approved, you will receive a Certificate of Insurance detailing your coverage under the group policy(s). 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!

Definition Of Total Disability. This coverage 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.

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. A Pre-Existing Condition - a pregnancy for which the insured consulted a physician, received medical services or supplies, or takes any medication for that condition within six months prior to the initial effective date of coverage until such time that the insured has been continuously insured for 12 months.
6. 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).
7. 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.
8. 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.

Current Monthly Premium Rates Per $100 of Monthly Benefit

as of 4/1/2025

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 coverage becomes effective and changes 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. Please review the next page to see how you can qualify for our 35% Valuable package discount.

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.

TOTAL PREMIUM REDUCED BY 35%

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:

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

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 and you continue to remain eligible for such insurance.

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).

Safeguard your assets if you lose your ability to practice with the American College of Surgeons Group Short-Term Disability Insurance.



CONTACT US TODAY:

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ACS AMERICAN COLLEGE OF SURGEONS

Underwritten by:
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Administered* & Marketed by:
Amwins Group Benefits, LLC.
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CA Insurance License No. 0D28750
TX Licensed Agent: Samuel Hamin Fleet, Lic. No. 1091381

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-29002-2/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 connect with this program.

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