



ACS Group Accidental Death & Dismemberment Plan



Every 3 minutes, 1 person in the United States dies from an unintentional injury.¹

As a member of the American Chemical Society (ACS), you can help safeguard your assets from the devastating impact of a serious injury or accidental death by applying for ACS Group High-Limit Accidental Death & Dismemberment Insurance.

Offering affordable rates, this plan gives you access to the added protection your family may need if a catastrophe strikes:

- Supplemental benefit levels from \$50,000 to \$500,000—in \$50,000 increments
- Constant coverage—around-the-clock and worldwide²
- Guaranteed acceptance—for you and your family
- Repatriation benefit—helps with return of an insured's body when a covered death occurs in another state or country
- Online premium payment option—save time by paying through an easy, secure website

¹“Key Injury and Violence Data.” Centers for Disease Control and Prevention. Web. 29 November 2016.

²Subject to U.S. government regulations on restricted countries.

ACS Member Insurance
Protecting Life's Elements

Portable Protection

Coverage under the ACS Group Accidental Death & Dismemberment Insurance Plan is completely portable, staying with you even if you change jobs. Your coverage continues as long as the group policy remains in effect, you maintain your ACS membership, and pay your premiums when due.

Eligibility Requirements

Acceptance is guaranteed for all eligible members and Society Affiliates residing in the United States³ (except territories), Puerto Rico, or Canada (except Quebec).

Acceptance is also guaranteed for your lawful spouse/domestic partner and unmarried dependent children between the ages of 1 and 26 (including legally adopted children and stepchildren) if you elect to include them in the coverage.

³Certain state eligibility restrictions apply.

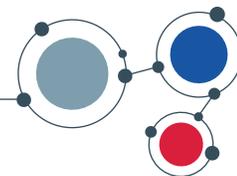
Choice of Benefits

Group AD&D coverage is not a substitute for life or health insurance. However, the plan is designed to be an important addition to a personal insurance portfolio, providing substantial coverage at competitive rates. Select your benefit

level from—\$50,000 to \$500,000 (in \$50,000 increments). Then decide if you want coverage for yourself or for your entire family. If you also elect spousal/ domestic partner coverage, their maximum benefit will be equal to 50% of your benefit. The maximum benefit payable for dependent children will equal 5% of your benefit.

You'll be protected 24 hours a day, at home, at work, or on the road—even while vacationing—in virtually every possible accident situation.

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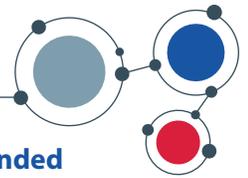
High-Limit Accidental Death & Dismemberment Insurance

Current 2018 Semiannual Premium Rates

Benefit Amount Options			Premiums	
Member	Spouse	Children	Member Only	Member & Family
\$50,000	\$25,000	\$2,500	\$12.00	\$18.00
\$100,000	\$50,000	\$5,000	\$24.00	\$36.00
\$150,000	\$75,000	\$7,500	\$36.00	\$54.00
\$200,000	\$100,000	\$10,000	\$48.00	\$72.00
\$250,000	\$125,000	\$12,500	\$60.00	\$90.00
\$300,000	\$150,000	\$15,000	\$72.00	\$108.00
\$350,000	\$175,000	\$17,500	\$84.00	\$126.00
\$400,000	\$200,000	\$20,000	\$96.00	\$144.00
\$450,000	\$225,000	\$22,500	\$108.00	\$162.00
\$500,000	\$250,000	\$25,000	\$120.00	\$180.00

The premium contributions shown reflect the current rates (as of January 1, 2018) and benefit structure. Premium contributions may be changed by New York Life on any premium due date but not more than once in any 12-month period, and on any date on which benefits are changed. Your rate may change only if it is changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with all the same issue age and gender. Rates shown are paid semiannually on April 1 and October 1. Benefit option amounts are subject to change by agreement between New York Life and the ACS Board of Trustees.

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Benefit Schedule

You will be paid a percentage of your total benefit amount based on the loss suffered, as detailed below:

100% Benefit covered for:

- Accidental loss of life
- Loss of two limbs
- Loss of sight in both eyes
- Loss of one limb and sight in one eye
- Loss of speech and hearing
- Loss of movement of both upper and lower limbs (quadriplegia)

75% Benefit covered for:

- Loss of movement of both lower limbs (paraplegia)

50% Benefit covered for:

- Loss of one limb
- Loss of sight in one eye
- Loss of movement of both upper and lower limbs on one side of body (hemiplegia)
- Loss of speech or hearing

In the event of multiple injuries to a single insured person, no more than the maximum benefit will be paid for all injuries.

Defining Losses

The following losses are covered when they result from and occur within 120 days after accidental bodily injuries are sustained by the insured:

- Loss of hand means actual severance through or above the wrist
- Loss of foot means actual severance through or above the ankle
- Loss of sight must be entire and irrecoverable

Benefits are not payable for any loss due to intentionally self inflicted injury or suicide while sane or insane; disease; infection (except for infections which occur through an accidental cut or wound); or war or acts of war other than as a victim.

Repatriation Benefit

If an insured person's death occurs outside the territorial limits of the state or country of his or her permanent residence, and is a covered loss, the plan will pay a repatriation benefit that is the lesser of: (a) the actual cost of cremation or preparing the body for burial and transportation of the body to the burial or cremation site; or (b) \$5,000. The repatriation benefit is limited to: (a) preparation of the body for burial or cremation; and (b) transportation of the body to the place of burial or cremation.

Effective Date of Coverage

Your coverage will become effective on the day of approval of your application by New York Life Insurance Company, provided you pay your premium when due and are performing normal activities of a person of like age on that day. If you elect spousal/domestic partner or dependent coverage when you enroll, that coverage will become effective when yours does. If you wish to add spousal/domestic partner or dependent coverage after you enroll, that coverage will become effective on the date of approval of your application by New York Life Insurance Company, provided you pay the appropriate premium when due.

30-Day Free Look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

This brochure is intended to describe only principal features of the ACS Group Accidental Death & Dismemberment Insurance Plan and is not a contract. For complete details on this plan, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

ACS Group Accidental Death & Dismemberment Insurance plans underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under policy form GMR-G-29203/FACE. New York Life Insurance Company, a leading insurance company, rated A++ by A.M. Best for financial strength (7/20/17).

The ACS Member Insurance Program is self-supporting. ACS member dues are not used in any way to maintain or promote ACS insurance plans.

BROKERED AND ADMINISTERED BY:



1200 E. Glen Ave., Peoria Heights, IL 61616
pearlinsurance.com

UNDERWRITTEN BY:



Pearl Insurance solicits insurance on behalf of New York Life and receives compensation, which may vary depending on certain factors, based on the sale of insurance. For additional compensation information, please call Pearl Insurance at 800.447.4982.

California Insurance License #0F76076, AR#1322

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For More Information, or to Apply for Coverage

Complete and return the ACS Group Accidental Death & Dismemberment Plan application form included with this brochure. You may also call the ACS Plan Administrator at **844.282.2438**, or visit

acs.org/insurance. For complete details on this plan, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

For residents of Puerto Rico, applications and premium payments should be sent to:

Global Insurance Agency
P.O. Box 9023918
San Juan, Puerto Rico 00902-3918