



# ACS Group Disability Income Insurance Plan



Most Americans don't have enough emergency savings to last 34.6 months, the duration of the average disability claim.\*

## Could your family take on all your financial responsibilities and still live comfortably if something happened to you?

When you're seriously injured or become ill and can't work, your savings and plans for the future could suffer without the income you provide.

The American Chemical Society (ACS) Group Disability Income Insurance can help you protect against the unexpected by paying a monthly benefit directly to you if you're unable to return to work.

\*\*Chances of Disability." Council For Disability Awareness. Web. 29 November 2016.

**ACS** Member Insurance  
Protecting Life's Elements

### How does disability insurance help protect me?

Disability insurance is created specifically to help fill a need for the many people who become disabled at some time during their career. Most employer plans will only replace a portion of your salary and frequently only pay for a relatively short time. Social Security doesn't pay benefits until the sixth month after the date your disability begins—and then only for severe disabilities.<sup>1</sup> Disability Income Insurance helps safeguard your assets by providing you with a monthly

income when a disability prevents you from returning to work.

<sup>1</sup>"Disability Benefits." Social Security Administration, United States Government, January 2017.

### What conditions could prevent me from working?

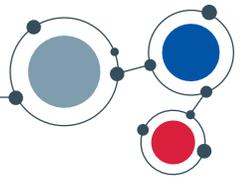
Disabilities are not limited to bodily injuries such as broken bones that require casts and wheelchairs. They also include chronic diseases that make it difficult to perform the duties of your own or any other occupation. The most common initiators of disability claims include

arthritis/musculoskeletal problems, heart disease and stroke, and cancer.<sup>2</sup>

1. **Musculoskeletal/Connective Tissue Disorders:** neck and back pain; joint, muscle, and tendon disorders; foot, ankle, and hand disorders; and more.
2. **Cardiovascular/Circulatory Problems:** heart and circulatory disorders; stroke; and more.
3. **Cancer**

<sup>2</sup>"Chronic Diseases: The Leading Causes of Death and Disability in the United States." Center for Disease Control and Prevention, United States Government, 28 June 2017.

# ACS Group Disability Income Insurance Plan



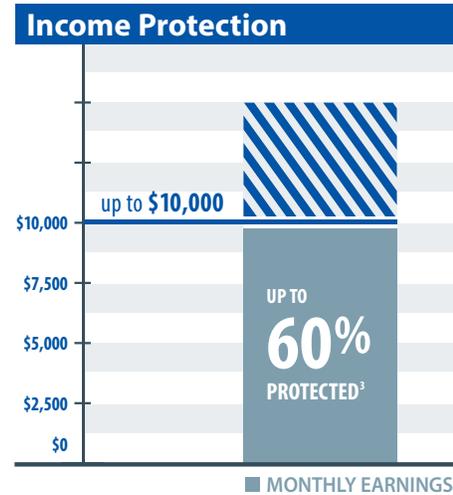
## How can Group Disability Income Insurance help me?

The ACS Group Disability Income Insurance Plan, underwritten by New York Life Insurance Company, is designed to be affordable and protects up to 60% of your basic monthly earnings if you can't work, up to \$10,000 (exclusive of overtime, bonuses, or additional compensation and adheres to New York Life's underwriting requirements) a month.<sup>3</sup> (See the Certificate of Insurance for features, costs, eligibility, renewability, limitations, and exclusions.)

It can serve as a primary income replacement plan or act as a supplement to your employer benefits, other governmental benefits, Social Security benefits, and benefits from other group policies as long as the combined amount of your benefits from other sources does not exceed 60% of your basic monthly earnings.<sup>4</sup> All ACS members who are in good standing, under age 60, and actively at work are eligible to apply.

<sup>3</sup>Call the ACS Plan Administrator for provisions on self-employed first-year business applications.

<sup>4</sup>Disability benefits under the ACS plan are reduced by any benefit amount received from these sources. However, no matter the amount received, a minimum benefit payment of \$100 will be made.



## What are my coverage options?

You can choose from two disability income plans:

Short-Term Plan	Long-Term Plan
Benefits payable on the 31st day after the onset of the disability.	You select your waiting period for benefits to begin after 30, 60, 90, 180, or 365 days.
Benefits paid for up to 24 months while you remain totally disabled.	For a disability starting before your 67th birthday, benefits are payable to your 67th birthday or 24 months, whichever occurs later.
For a disability starting on or after your 67th birthday, benefits will reduce 50% and are payable for 24 months or to your 70th birthday, whichever occurs first.	For a disability starting on or after your 67th birthday, benefits will reduce 50% and are payable for the lesser of 24 months or to your 70th birthday.

**Disability benefits are generally income tax free, provided you pay for the coverage.**

Contact your tax advisor for information about your specific situation.

## What else should I know about ACS Group Disability Income Insurance?

**It's portable.** Unlike employer-sponsored coverage, ACS Group Disability Income Insurance stays with you no matter where your career takes you, as long as you pay your premiums when due, you maintain your ACS membership, and the policy remains in effect. You can also request coverage for your spouse/domestic partner—without getting coverage for yourself.

**It keeps pace with inflation.** If you choose to add the optional Consumer Price Index Cost of Living Feature (for an additional premium), your benefits can stay in line with the general rise in the cost of living. If you receive benefits for at least 12 months and if the official Consumer Price Index shows an increase of at least 1% over the previous year, your monthly benefit for the coming year will increase by the same percentage, up to a maximum of 3%.<sup>5</sup> This feature terminates at age 67.

<sup>5</sup>The total amount of additional benefits accumulated through this option cannot exceed 25% of your original monthly benefit and is not subject to the overall maximum monthly benefit.

## What if I decide this plan isn't for me?

If you're 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!



## Eligibility Requirements

All ACS members and Society Affiliates in good standing and their spouses/ domestic partners who are: 1) under age 60; 2) not in the military service; 3) residing in the United States (certain state eligibility restrictions apply), Puerto Rico or Canada (except Quebec); and 4) actively at work (at least 25 hours per week) are eligible to apply. A previously insured member may reinstate coverage after military service without new evidence of insurability. Plus, you may purchase coverage for your spouse/ domestic partner without obtaining coverage for yourself.

## Definition of Total Disability

Total disability is an incapacity that completely and continuously prevents the insured from doing the material and substantial duties of his or her regular occupation during the waiting period and during the next 60 consecutive months; and thereafter, the incapacity to do the material and substantial duties of any occupation for which they are or may become qualified by reason of education, training, or experience.

## How the Plan Works

First, determine how much disability income insurance you need. Remember:

- Because disability benefits are generally income-tax free,\* it is not necessary to try to insure your “before-tax” income.
- You may want higher monthly benefits for a short period, or you can select slightly lower benefits or a longer waiting period to obtain long-term coverage for the same premium.

\*Provided you pay for the policy. Please contact your tax advisor for information about your specific situation.

## Residual Benefits

If you return to work after a covered disability, which began before age 60 and lasted for at least 60 consecutive days, you may be entitled to a residual benefit if:

1. A total disability income benefit was paid for the same injury, sickness or organ donation for which the claim for covered residual disability benefits is made
2. You did not receive your benefit for the full maximum period applicable to the disability
3. Your current average earnings during the most recent six months after the total disability ends are no more than 75% of your pre-disability\* average earnings

The residual benefit is a percentage of your total disability benefit equal to the percentage reduction of monthly earnings. For every month that the percentage reduction is 75% or more, the plan will pay the full total disability benefit. The residual benefit will be paid for as long as the total disability benefit would have been paid if the underlying total disability had continued, or until you go for six consecutive months without qualifying for residual benefits, if earlier.

\*Pre-disability earnings means your average monthly earnings for the months prior to the onset of your disability based on the policy parameters.

## Survivor's Benefit

In the event you die while receiving benefits under this plan for Total Disability that lasted at least 3 months immediately prior to the day of death, the plan will provide a final benefit equal to 3 times the monthly benefit amount.

## Effective Date of Coverage

Coverage becomes effective on the day of approval of your application by New York Life Insurance Company, provided you pay your premium when due and are actively at work or capable of working on that day. If you are temporarily disabled at the time your application is approved, coverage will be effective on the first day you return to work.

## Continuation of Coverage

Coverage will automatically be renewed until the plan anniversary date coinciding with or next following the date you become 70.\* To ensure your continued coverage, the group policy must remain in force, premiums must be paid when due, and you must be an ACS member in good standing. You must also continue to be actively engaged in the duties of your occupation. If you are laid off or take a leave of absence, coverage will continue for up to 90 days after your last day at work.

Spousal/domestic partner coverage will also be automatically renewed until the plan anniversary date coinciding with or next following the date the spouse/ domestic partner attains age 70.\* The spouse/domestic partner of a deceased member may continue his/her coverage by continuing to pay the appropriate premium when due.

\*The December 31st on or after the covered person reaches age 70.

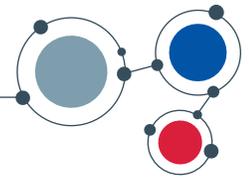
## Exclusions and Limitations

Benefits are not payable for disabilities resulting from: 1) intentionally self-inflicted injuries, while sane or insane (Missouri residents: the exclusion for intentionally self-inflicted injuries is not applicable to injury caused by an attempted suicide while insane); 2) full-time service in the Armed Forces or war or acts of war other than as a victim; 3) accidents while

boarding, traveling, or alighting from an aircraft used for training, testing, practice, or experimental purposes; 4) serving as a crew member on any aircraft; 5) normal pregnancy and resulting childbirth or miscarriage (complications of pregnancy are covered); or 6) any impairment or disease specifically excluded from your coverage.

A maximum of 24 monthly benefit payments will be made for disabilities caused by or resulting from mental illness, alcoholism, or drug abuse. Additional monthly benefit payments may be made under the Long-Term Plan if the insured is confined to a recognized mental rehabilitation facility.

# ACS Group Disability Income Insurance Plan



## Group Disability Income Insurance

Current 2018 Semiannual Premium Rates Per \$100 Coverage

SHORT-TERM:		Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
30-Day Waiting Period, Benefits up to 2 Years	AGE	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT
		Under 40	\$3.45	\$2.24	\$3.79
	40-49	\$4.52	\$2.94	\$4.96	\$3.22
	50	\$8.44	\$5.49	\$9.28	\$6.03
	51	\$8.68	\$5.64	\$9.53	\$6.20
	52	\$8.95	\$5.82	\$9.83	\$6.39
	53	\$9.26	\$6.02	\$10.17	\$6.61
	54	\$9.60	\$6.24	\$10.55	\$6.86
	55	\$9.99	\$6.50	\$10.98	\$7.13
	56	\$10.42	\$6.77	\$11.45	\$7.44
	57	\$10.89	\$7.08	\$11.96	\$7.78
	58	\$11.40	\$7.41	\$12.52	\$8.14
	59	\$11.96	\$7.77	\$13.14	\$8.54
	60-64*	\$16.10	\$10.47	\$17.69	\$11.50
	65-69*	\$18.52	\$12.04	\$18.52	\$12.04

The premium credit for 2018 is 35%. This premium credit is a value-added benefit of being an ACS member. In addition to the group rate, your rates are further reduced due to the credit and represent the percentage of your premium bill that is paid to the insurance carrier by the Disability Plan Trust Fund. Premium credits vary from year to year and are not guaranteed, depending on claims experience. Over the past five years, the premium credit has ranged from 25% to 35%.

\*For renewal purposes only

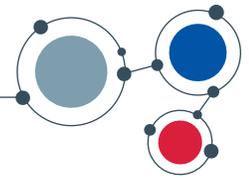
NOTE: For insureds disabled at age 67 and over, they will have a 50% benefit reduction with a corresponding reduction in premium for the lesser of two years or to age 70. No benefits will be paid beyond age 70. Group rates may be adjusted on a plan-wide basis, after approval by the Board of Trustees, Group Insurance Plans for ACS Members.

LONG-TERM:		Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
30-Day Waiting Period, Benefits to Age 70	AGE	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT
		Under 40	\$5.94	\$3.86	\$6.53
	40-49	\$9.06	\$5.89	\$9.97	\$6.48
	50	\$13.35	\$8.68	\$14.68	\$9.55
	51	\$13.72	\$8.92	\$15.09	\$9.81
	52	\$14.15	\$9.20	\$15.56	\$10.11
	53	\$14.64	\$9.52	\$16.10	\$10.46
	54	\$15.19	\$9.87	\$16.70	\$10.86
	55	\$15.80	\$10.27	\$17.38	\$11.30
	56	\$16.48	\$10.71	\$18.12	\$11.78
	57	\$17.22	\$11.19	\$18.94	\$12.31
	58	\$18.03	\$11.72	\$19.83	\$12.89
	59	\$18.91	\$12.29	\$20.80	\$13.52
	60-64*	\$26.14	\$16.99	\$28.75	\$18.69
	65-69*	\$26.14	\$16.99	\$26.14	\$16.99

60-Day Waiting Period, Benefits to Age 70	AGE	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT
		Under 40	\$4.99	\$3.24	\$5.49
	40-49	\$8.04	\$5.23	\$8.84	\$5.75
	50	\$11.62	\$7.55	\$12.77	\$8.30
	51	\$12.12	\$7.88	\$13.33	\$8.67
	52	\$12.67	\$8.24	\$13.94	\$9.06
	53	\$13.25	\$8.62	\$14.58	\$9.47
	54	\$13.88	\$9.02	\$15.27	\$9.92
	55	\$14.54	\$9.45	\$15.98	\$10.39
	56	\$15.22	\$9.89	\$16.73	\$10.88
	57	\$15.94	\$10.36	\$17.53	\$11.40
	58	\$16.68	\$10.84	\$18.35	\$11.93
	59	\$17.47	\$11.36	\$19.21	\$12.49
	60-64*	\$25.20	\$16.38	\$27.72	\$18.02
	65-69*	\$25.20	\$16.38	\$25.20	\$16.38

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 Insurance Company 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 rates may change only if they are 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 February 1 and August 1. Premiums increase on the premium due dates coinciding with or next following the date that a member enters a new age bracket.

# ACS Group Disability Income Insurance Plan



## Group Disability Income Insurance

Current 2018 Semiannual Premium Rates Per \$100 Coverage

LONG-TERM:		Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	AGE	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT	CONTRACT RATE	RATE W/ 35% PREMIUM CREDIT
90-Day Waiting Period, Benefits to Age 70	Under 40	\$4.59	\$2.98	\$5.05	\$3.28
	40-49	\$7.64	\$4.97	\$8.40	\$5.46
	50	\$9.98	\$6.49	\$10.98	\$7.13
	51	\$10.61	\$6.90	\$11.67	\$7.59
	52	\$11.29	\$7.34	\$12.42	\$8.07
	53	\$12.05	\$7.83	\$13.25	\$8.61
	54	\$12.88	\$8.37	\$14.17	\$9.21
	55	\$13.80	\$8.97	\$15.17	\$9.86
	56	\$14.75	\$9.59	\$16.23	\$10.55
	57	\$15.81	\$10.27	\$17.39	\$11.30
	58	\$16.92	\$11.00	\$18.61	\$12.10
	59	\$18.11	\$11.77	\$19.91	\$12.94
	60-64*	\$23.65	\$15.37	\$26.01	\$16.91
65-69*	\$23.65	\$15.37	\$23.65	\$15.37	
180-Day Waiting Period, Benefits to Age 70	Under 40	\$3.88	\$2.52	\$4.27	\$2.78
	40-49	\$6.69	\$4.35	\$7.36	\$4.78
	50	\$9.09	\$5.91	\$10.01	\$6.50
	51	\$9.67	\$6.29	\$10.64	\$6.92
	52	\$10.29	\$6.69	\$11.33	\$7.36
	53	\$10.94	\$7.11	\$12.04	\$7.83
	54	\$11.65	\$7.57	\$12.81	\$8.33
	55	\$12.37	\$8.04	\$13.61	\$8.84
	56	\$13.16	\$8.55	\$14.47	\$9.41
	57	\$13.97	\$9.08	\$15.37	\$9.99
	58	\$14.83	\$9.64	\$16.32	\$10.61
	59	\$15.72	\$10.22	\$17.30	\$11.24
	60-64*	\$22.05	\$14.33	\$24.25	\$15.76
65-69*	\$22.05	\$14.33	\$22.05	\$14.33	
365-Day Waiting Period, Benefits to Age 70	Under 40	\$3.35	\$2.18	\$3.68	\$2.39
	40-49	\$5.99	\$3.89	\$6.59	\$4.28
	50	\$7.14	\$4.64	\$7.86	\$5.11
	51	\$7.74	\$5.03	\$8.52	\$5.54
	52	\$8.37	\$5.44	\$9.21	\$5.99
	53	\$9.04	\$5.88	\$9.95	\$6.47
	54	\$9.77	\$6.35	\$10.75	\$6.99
	55	\$10.55	\$6.86	\$11.61	\$7.55
	56	\$11.39	\$7.40	\$12.53	\$8.14
	57	\$12.26	\$7.97	\$13.49	\$8.77
	58	\$13.17	\$8.56	\$14.50	\$9.42
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	60-64*	\$17.03	\$11.07	\$18.73	\$12.17
65-69*	\$17.03	\$11.07	\$17.03	\$11.07	

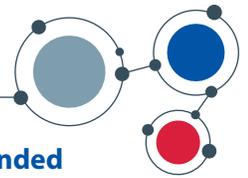
The premium credit for 2018 is 35%. This premium credit is a value-added benefit of being an ACS member. In addition to the group rate, your rates are further reduced due to the credit and represent the percentage of your premium bill that is paid to the insurance carrier by the Disability Plan Trust Fund. Premium credits vary from year to year and are not guaranteed, depending on claims experience. Over the past five years, the premium credit has ranged from 25% to 35%.

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NOTE: For insureds disabled at age 67 and over, they will have a 50% benefit reduction with a corresponding reduction in premium for the lesser of two years or to age 70. No benefits will be paid beyond age 70. Group rates may be adjusted on a plan-wide basis, after approval by the Board of Trustees, Group Insurance Plans for ACS Members.

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 Insurance Company 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 rates may change only if they are 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 February 1 and August 1. Premiums increase on the premium due dates coinciding with or next following the date that a member enters a new age bracket.

# ACS Group Disability Income Insurance Plan



## IMPORTANT NOTICE: How New York Life Obtains Information and Underwrites Your Request for Group Term Life Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB's information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866 346-3642). For Canadian residents, the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone 416-597-0590. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

**For NM Residents:** PROTECTED PERSONS<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

<sup>1</sup>PROTECTED PERSON means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

<sup>2</sup>CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.

**New York Life Insurance Company 7.15 ed.**

**This brochure is intended to describe only principal features of the ACS Group Disability Income 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 Disability Income Insurance plans underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under policy form GMR-G-29201/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](http://pearlinsurance.com)

UNDERWRITTEN BY:



**New York Life Insurance Company**  
51 Madison Avenue,  
New York, NY 10010

*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 Disability Income Insurance Plan application form included with this brochure. You may also call the ACS Plan Administrator at **844.282.2438**, or visit [acs.org/insurance](http://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

**NOTE:** In order to expedite claim payments we request that you provide the following information for everyone you are requesting coverage on, as well as, on any named beneficiary: full name, address, date of birth, social security number, and telephone number. Please call 844.282.2438 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.