



ACS Group Hospital Indemnity Insurance Plan



29% of all hospital emergency department visits in the United States are injury-related.¹

Protecting Life's Elements

As a member of the American Chemical Society (ACS), you can help maintain your financial viability if you experience an unexpected hospitalization by applying for ACS Group Hospital Indemnity Insurance.

Offering affordable rates, this plan gives you access to the supplemental coverage you may need to help maintain your standard of living:

- Six daily benefit options—from \$50 to \$300—payable for up to 365 days, any time you're hospitalized²
- Benefits begin on the first day of a covered hospitalization, and are paid directly to you to use in any way you wish
- Doubled daily benefits for the first seven days of confinement in an intensive care or coronary care unit
- Guaranteed acceptance for you and your family
- Online premium payment option—save time by paying through an easy, secure website

¹Emergency Department Visits." Centers for Disease Control and Prevention. Web. 29 November 2016.

²Coordination of Benefits restrictions apply. Please see the complete Certificate of Insurance for details, including limitations and exclusions.

ACS Member Insurance
Protecting Life's Elements

Portable Protection

Coverage under the ACS Group Hospital Indemnity 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 you pay your premiums when due.

Eligibility Requirements

All eligible members and Society Affiliates residing in the United States³ (except territories), Puerto Rico, or

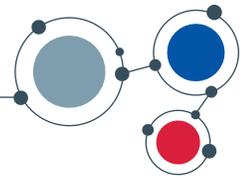
Canada (except Quebec) are guaranteed acceptance if under age 65. Acceptance is also guaranteed for eligible spouses/ domestic partners (under age 65) as well as for dependent children. Newborns are automatically covered for 31 days from birth. If the newborn is the first child, coverage can be extended by completing the appropriate enrollment forms and paying the additional premium. All future children are then automatically covered at no additional cost.

³Certain state eligibility restrictions apply.

Coverage for Life

You are covered for life, as long as you remain a member of the ACS, pay your premiums when due, and the group policy remains in force. Your spouse/ domestic partner and dependent children will remain covered as long as they continue to meet eligibility requirements and the appropriate premiums are paid (limitations apply after age 65).

ACS Group Hospital Indemnity Insurance Plan



Group Hospital Indemnity Insurance

Current 2018 Semiannual Premium Rates

Member Age	\$50 Per Day of Hospitalization		
	Member Only	Member & Spouse	Member & Family**
<40	\$43.55	\$87.10	\$149.82
40-49	\$53.75	\$107.50	\$170.22
50-59	\$66.55	\$133.10	\$195.82
60-64	\$81.95	\$163.90	\$226.62
65-69*	\$96.00	\$192.00	\$254.72
>70*	\$143.35	\$286.70	\$349.42

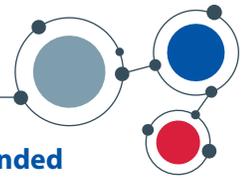
*For renewal purposes only. Maximum benefit cannot exceed \$150 per day of hospitalization.

**Coverage for dependent children is set at \$50 per day of hospitalization.

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 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 April 1 and October 1. Benefit option amounts are subject to change by agreement between New York Life and the Board of Trustees.

Premiums increase on the premium due date coinciding with or next following the date that a member enters a new age bracket.

ACS Group Hospital Indemnity Insurance Plan



Choice of Benefits

ACS Group Hospital Indemnity Insurance pays you up to \$300 a day for up to 365 days, any time you're hospitalized.⁴ These benefits—payable *in addition* to any other insurance you may have⁴—are sent directly to you to use in any way you wish.

You may select from six daily benefit amounts—\$50, \$100, \$150, \$200, \$250, or \$300, depending on your needs. You can choose to cover just yourself or include your spouse/domestic partner and unmarried dependent children under age 26 (including legally adopted children and stepchildren). There is a maximum \$50 daily benefit paid for children, and the spousal/domestic partner daily benefit cannot exceed the member's.

⁴Certain Coordination of Benefits restrictions apply when you have hospital indemnity benefits under another Hospital Indemnity Plan that exceed \$100 per day. Call the administrator for details prior to applying or refer to the complete Certificate of Insurance for details, including limitations and exclusions

Exclusions and Limitations

Benefits are not payable for:

- Confinement to a hospital owned or operated by the U.S. government
- Confinement due to: Pregnancy, childbirth, or miscarriage
- Cosmetic surgery
- Routine nursery care of a newborn child or routine well-baby care
- Intentionally self-inflicted injuries while sane or insane
- Injuries resulting from declared or undeclared acts of war, other than as a victim
- Service in the armed forces
- Pre-existing conditions (diagnosed or treated 12 months prior to coverage effective date)

A maximum of 20 days during any 12-month period will be covered in an insured's lifetime for confinement due to mental or nervous disorders.

Hospital confinement for immunizations, medical examinations, or tests of any kind are covered only if necessitated by illness or injury.

The maximum daily benefit for a member and dependent spouse/domestic partner will not exceed \$150 after the member has turned 65. Full premiums continue to be payable. No benefits will be paid for convalescent hospital confinements that begin after an insured's 65th birthday.

Convalescent Care

Benefits equal to 50% of your selected benefit are payable for up to 180 days if you are confined in a convalescent facility after a hospital confinement of 15 days or more. (Available to insureds under age 65 only.)

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.

If you, or any member of your family to be covered, are hospitalized on the date the insurance would become effective, coverage for that individual will not commence until the day after his/her discharge from the hospital.

30-Day Free Look

When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the plan. If you are not completely satisfied with the terms of your Certificate, 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 Hospital Indemnity 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 Hospital Indemnity Insurance plans underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under policy form GMR-G-29202/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 Hospital Indemnity 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.

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