



# Group Accidental Death & Dismemberment Insurance

Underwritten by New York Life Insurance Company



**Injuries take the lives of 4.4 million people worldwide each year.<sup>1</sup>**

## Protect yourself from financial hardship during a worst-case scenario.

It's impossible to predict the future. But while it's important to look forward to the good times, it's also wise to prepare for the bad.

**ACS Group High-Limit Accidental Death & Dismemberment Insurance** can help protect your financial security from the devastating impact of a serious injury or accidental death. If catastrophe strikes, this coverage can help you focus on recovery—or let your loved ones grieve without added economic hardship.

*Highlights include:*

### Up to \$500,000 in coverage

Benefit amounts start at \$50,000. You can increase your coverage in increments of \$50,000 until you hit the maximum of \$500,000.

### Guaranteed acceptance

You and every member of your immediate family are automatically approved for coverage—no exceptions.

### Constant coverage around the clock and worldwide<sup>2</sup>

You can count on this policy's protection regardless of when or where your accident occurs.

### Member-only rates made possible through group purchasing

Group purchasing allows us to offer rates that may not be available through an individual policy.

### Repatriation benefit

If a covered death takes place in a different state or country, this policy will help cover the costs to bring the insured's body back home.

### Portable coverage that can stay with you throughout career changes<sup>3</sup>

If you have insurance through your employer, you'll lose it if you change jobs. Not so with our policy—you can take it with you wherever you go.

### For additional information, check out the in-depth explanations further on in this brochure.

<sup>1</sup>"Injuries and Violence." *World Health Organization*, 2024.

<sup>2</sup>Subject to U.S. government regulations on restricted countries

<sup>3</sup>As long as you pay your premiums when due, remain an ACS member in good standing, and the group policy remains in force



## Wondering about the practical applications of high-limit accidental death and dismemberment insurance?

Here are two scenarios for you to consider:



1

### You drive a car.

Driving can be an essential part of transportation. Having this policy can help make sure you or your family gets crucial financial help if the insured is involved in a covered accident.



2

### You use power tools.

Whether you're a DIY fixer around the house or enjoy building things as a hobby, power tools can carry a real risk of injury. This coverage can help you pay medical bills or take time off work for recovery if you're involved in a tool-related accident that leads to the loss of a digit, limb, or worse.

## Who qualifies for this coverage?

Acceptance is guaranteed for eligible members and Society Affiliates residing in the United States\* (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.

\*Certain state eligibility restrictions apply

## What value-added features are included in the policy?

**Choice of Benefits**—Group AD&D coverage is not a substitute for life or health insurance. However, the policy is designed to be an important addition to a personal insurance portfolio, providing substantial coverage at member-only 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.

## 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 policy 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.

## 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 of any paid premium—no questions asked!

## Effective Date

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 apply, that coverage will become effective when yours does. If you wish to add spousal/domestic partner or dependent coverage after you apply, 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.

## Get More Information

### For More Information, or to Apply for Coverage

Complete and return the ACS Group Accidental Death & Dismemberment Insurance application form located on [ACSplans.com/GroupADD](https://acsplans.com/GroupADD). You may also call the ACS Program Administrator at **(800) 752-0179**. For complete details on this policy, 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 (800) 752-0179 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.



## Current 2025 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, 2025) 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.

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

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 (10/4/2024).

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

BROKERED AND ADMINISTERED BY:



1200 E. Glen Ave., Peoria Heights, IL 61616  
[pearlinsurance.com](http://pearlinsurance.com)

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.

**Pearl Insurance Licenses:**

California Insurance License #0F76076  
 Arkansas Insurance License #1322  
 Not intended for residents of New Mexico

UNDERWRITTEN BY:



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

NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.