The average hospital cost is $2,883 a day.¹

Get extra financial help during costly hospital stays.
If you’re hospitalized, the last thing you need is to worry about how much your stay will cost. Though traditional health insurance can take care of some expenses, there are still plenty of incidental costs you’ll be responsible for.

ACS Group Hospital Indemnity Insurance can help you focus on recovery by removing some of the added worry of financial hardship. With this coverage on your side, you’ll get a daily cash benefit to use in any way you wish while you’re hospitalized.

Highlights include:

Six daily benefit options to choose from, ranging from $50 to $300
Daily benefit amounts start at $50. You can increase your coverage in increments of $50 until you hit the maximum of $300 per day.

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

Benefits payable for up to 365 days any time you’re hospitalized²
Your daily cash benefit will start on the first day of your covered hospitalization and will continue every day you’re there for up to a full calendar year.

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

Benefit money can be used any way you wish
The money you receive from this policy can be spent however you want—whether it be on medical bills, food expenses, or travel costs for friends or family.

Doubled daily benefits for the first seven days of confinement in an intensive care or coronary care unit
If you need to be hospitalized in the ICU or coronary care unit, your daily benefit amount will automatically double for the first week of your stay.

Portable coverage that stays with you throughout career changes³
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.

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

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

Wondering about the practical applications of group hospital indemnity insurance?

Here are two scenarios for you to consider:

1. You take an unexpected trip to the hospital.
   - You never know when you might suddenly need medical help. Your appendix could burst and leave you hospitalized overnight. You might fall and suffer a broken limb. You could get a concussion and need temporary hospital supervision.
   - If you go through any of these types of issues, this policy can help you and your family meet continued living expenses and extra medical bills.

2. You don’t have enough in savings to cover extended hospital visits.
   - When you’re hospitalized, traditional health insurance only goes so far. The ongoing expenses associated with hospital stays can quickly add up and many individuals may not be prepared for the high, unexpected costs.
   - This policy can remove the stress of worrying about finances when all you should have to focus on is getting better.

Who qualifies for this coverage?

Eligible members and Society Affiliates residing in the United States (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.

*Certain state eligibility restrictions apply

What value-added features are included in the policy?

Coverage for Life—You are covered for life, as long as you remain an ACS member in good standing, 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).

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.' These benefits—payable in addition to any other insurance you may have—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.

*Certain Coordination of Benefits restrictions apply when you have hospital indemnity benefits under another Hospital Indemnity Policy 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.
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.)

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, 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.

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.
# 2024 Semiannual Premium Rates

You may select from six daily benefit amounts: $50, $100, $150, $200, $250, or $300.

<table>
<thead>
<tr>
<th>Member Age</th>
<th>Current 2024 Semiannual Rate per $50 Daily Hospitalization Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
<tr>
<td>&lt;40</td>
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<tr>
<td>&gt;70*</td>
<td>$143.35</td>
</tr>
</tbody>
</table>

*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.

**How To Calculate Your Semiannual Cost:**

The amount of the daily Group Hospital Indemnity insurance benefit for you and your spouse is based on the members age at their last birthday. To find the semiannual premium contribution, find your age, and multiply the amount shown per $50 monthly benefit for the amount of insurance you and your spouse need. Example: Member age 42 requesting a $200 daily hospitalization benefit: $107.50 x 4 = $430.00 semi-annual.

The premium contributions shown reflect the current rates (as of January 1, 2024) 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.