



Group Accidental Death & Dismemberment Insurance

You're More Than Just a Number

Why should I choose NYSSCPA Group Accidental Death & Dismemberment Insurance?

NYSSCPA Group Accidental Death & Dismemberment Insurance helps safeguard your assets against the impact a serious injury or accidental death would have on your assets. It pays a benefit directly to you (or your named beneficiary) in the event of a covered accident, giving you access to the additional security needed if a catastrophe strikes.

Who is eligible for coverage?

All NYSSCPA members and their spouses* who are under age 70 are eligible for coverage.

**Provided you are currently insured or applying with your spouse.*

**Excluded states: AK, FL, MD, MT, NV, NH, ND, OR, SD, UT, and VT*

How much coverage is available?

You and your spouse may select a principal sum from \$50,000, up to \$500,000, in \$10,000 increments; however, spousal coverage may not exceed the member's.

How does the plan work?

Coverage is provided around-the-clock, anywhere in the world, whether the accident is work related or not. When a death or injury occurs due to a covered accident, benefits are paid as stated in the payment schedule section.

Payment Schedule

You will be paid a total benefit amount based on the loss suffered*, as follows:

100% Benefit for:

- Accidental loss of life
- Both hands, both feet, or sight in both eyes
- Any combination of foot, hand, or sight in one eye
- Permanent total disability (100% less any AD&D benefit received)**

50% Benefit for:

- One hand, one foot, or sight in one eye

25% Benefit for:

- Thumb and index finger of same hand

**If the insured suffers more than one loss for the same accident, payment will be made for only the loss for which the largest amount is payable.*

***Applies to member coverage only, and must occur prior to age 70.*

What types of payment options are available?

You may have your premiums automatically withdrawn from your checking account on a monthly basis, or you may choose to have your premium billed to you on an annual basis.

How do I enroll?

To enroll for NYSSCPA Group Accidental Death & Dismemberment Insurance, simply download and complete the enrollment form, and mail it along with a check for your first premium to:

NYSSCPA Member Insurance Program
1200 E. Glen Ave.
Peoria Heights, IL 61616-5348

If you have any questions, please call the Plan Administrator at 800.342.6501.

Plan Rates

Rates current as of 01/01/2016

Principal Sum*	Member	Spouse
\$50,000	\$2.67	\$2.00
\$100,000	\$5.33	\$4.00
\$150,000	\$8.00	\$6.00
\$200,000	\$10.67	\$8.00
\$250,000	\$13.33	\$10.00
\$300,000	\$16.00	\$12.00
\$350,000	\$18.67	\$14.00
\$400,000	\$21.33	\$16.00
\$450,000	\$24.00	\$18.00
\$500,000	\$26.67	\$20.00

**At age 70, principal sums higher than \$50,000 reduce to \$50,000 for member and spouse coverage.*

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Definitions

Permanent Total Disability

If you become totally disabled prior to age 70 within 30 days of a covered accident, and the disability will be permanent and continuous during the rest of your lifetime, you may be eligible for this benefit. The benefit amount will be paid in a lump sum, and will be your full benefit amount less any amount payable under the Accidental Death and Dismemberment provisions of a policy. Total disability is defined as your complete inability to perform the material duties of any gainful occupation for which you are reasonably fit by training, education or experience. This benefit is available only for members. Additional conditions and limitations apply; please see your Certificate of Insurance for details.

Loss of Hand or Foot

The permanent severance through or above the wrist or ankle joints.

Loss of Thumb and Index Finger

The full severance at or above the metacarpophalangeal joints.

Loss of Sight of an Eye

The total and irrecoverable loss of sight in an eye, which cannot be restored by surgical or other means.

Details of This Coverage

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!

Effective Date

Coverage will begin on the first of the month following receipt of your request, provided the required premium is paid. A person must not be hospitalized on the date the insurance is to take effect. If so, the insurance will take effect on the next business day after he or she has been discharged.

Beneficiary

You may select any person, persons, trust, or other legal entity as your beneficiary and as your spouse's beneficiary. You may change your beneficiary (unless irrevocable) at any time by submitting a written request on a form satisfactory to the United States Life's home office. Once the change is made to the record, it will take effect as of the date of your written request.

Continuation of Coverage

Coverage will continue as long as your premiums are paid when due, you remain an NYSSCPA member, insurance does not end for your class, and the Master Group Policy remains in force. Spousal coverage will continue as long as the member's does, provided he or she remains eligible and marriage does not end by divorce or annulment.

Exclusions and Limitations

Benefits under this policy will not be paid for intentionally self-inflicted injury, suicide, or attempted suicide; disease, bodily or mental illness, or medical or surgical treatment for such illness; air travel, unless riding as a fare-paying passenger on a licensed commercial, non-military aircraft; or service in any armed forces.

Certificate of Insurance

This brochure explains the general purpose of the insurance described, but in no way changes or affects Master Group Policy G-195, 987 as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual.



Underwritten by:



The United States Life
Insurance Company
in the City of New York

Brokered & Administered by:



PEARL INSURANCE®

1200 E. Glen Ave.
Peoria Heights, IL 61616-5348
pearlinsurance.com

NYSSCPA Group Term Life Insurance is administered by Pearl Insurance, 1200 E. Glen Ave., Peoria Heights, IL 61616. Policies issued by The United States Life Insurance Company in the City of New York (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Policy #G-195,987, Form # G-19000. This brochure is a brief description of benefits only and is subject to the terms, conditions, exclusions and limitations of the group policy.

State specific licenses include: AR #0100106279, MN #8698, OK #0100102347, TX #144264, California Insurance License #0F76076

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