

When you are counted on to protect what matters most



Group Accidental Death & Dismemberment Insurance

UNDERWRITTEN BY NEW YORK LIFE INSURANCE COMPANY

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

NYSSCPA Group Accidental Death & Dismemberment Insurance helps safeguard your finances 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 financial security needed if a catastrophe strikes.

Who is eligible for coverage?

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

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

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 it 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 the result of a covered accident, as follows:

100% principal sum for:

- 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% principal sum for:

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

25% principal sum 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You may have your premiums automatically withdrawn from your checking account on a monthly basis, or you may choose to have your premium billed to you on an annual basis.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, visit nysccpaplans.com/APPLY-ADD to apply on our convenient online portal. You may also download and complete the enrollment form on the website and mail it to:

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

California Insurance License #0F76076, AR Insurance License #1322

If you have any questions, please call the Plan Administrator at **(800) 342-6501**.

Monthly Plan Rates

Rates current as of 2023

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 with a corresponding reduction in premium.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance on any premium due date and any date on which benefits are changed. However, your rate may change only if they are changed for an entire class of insureds.

Group Accidental Death & Dismemberment Insurance

Definitions

Permanent Total Disability Benefit

If you become totally disabled prior to age 70 within 30 days of a covered accident, and results in your being totally disabled for a period of 365 days or more, you may be eligible for this benefit. The benefit payable is the principal sum (paid in a lump sum) less any amount payable under the Accidental Death and Dismemberment provisions of a policy.

Total Disability

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 New York Life Insurance Company's home office. Once the change is made to the record, it will take effect as of the date of your written request.

When Coverage Ends

Coverage will continue as long as your premiums are paid when due, you remain an NYSSCPA member, you do not commence full-time active military duty, the policy is not amended to end insurance for your class, and the Master Group Policy remains in force. Spousal coverage will continue as long as yours 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; 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-30800 as actually issued by New York Life Insurance Company to the New York State Society of Certified Public Accountants. 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.

nysscpaplans.com/APPLY-ADD



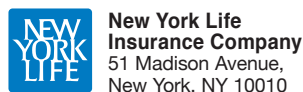
Brokered & Administered by:



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

California Insurance License #0F76076,
AR Insurance License #1322

Underwritten by:



On Policy Form GMR-FACE/G-30800-0

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