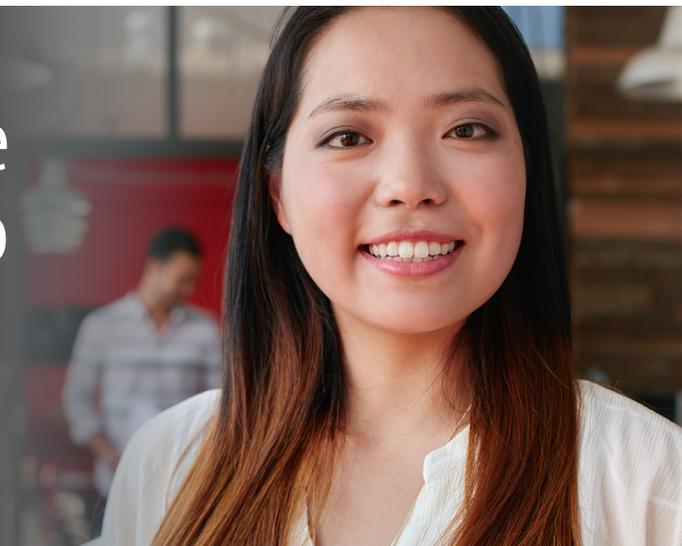


When you are counted on to protect what matters most



Group Hospital Indemnity Insurance

UNDERWRITTEN BY NEW YORK LIFE INSURANCE COMPANY

Think about what would happen if you were hospitalized and unable to earn an income. Your health insurance would cover your stay, but would you be able to cover your out-of-pocket and everyday expenses?

The New York State Society of Certified Public Accountants (NYSSCPA) Group Hospital Indemnity Insurance Coverage is specifically designed to help provide income while you are hospitalized.

Features

- Up to \$240 in daily benefits for residents of New York City*
- Benefits paid directly to you to use as you see fit
- Coverage for pregnancy complications

*\$165 in daily benefits for New York state residents who live outside of New York City

How It Works

Select a daily benefit amount of \$20 to \$240 (in \$5 increments) for each day of a covered hospitalization.

Your benefits begin on the first day of a covered hospitalization and will continue for up to 365 days (maximum for a single confinement).

Note: Separate confinements due to the same cause will be recognized as a single confinement unless separated by a return to full-time work for at least 60 days. All daily benefit amounts reduce to \$20 per day on January 1 coinciding with or next following the member's/employee's or spouse's 65th birthday.

This can provide excellent supplemental protection when combined with your basic health insurance coverage. It puts money in your pocket to be used for anything you need—you can even put it in a savings account for future use.

Eligibility

If you are an NYSSCPA member under age 65, you are eligible to apply. Your lawful spouse under age 65 and your unmarried dependent children under age 23 are also eligible.

Note: If both parents are insured as members, only one parent may request coverage for eligible dependents. This coverage is not available to individuals who are on Active Military Duty in the Armed Forces.

Effective Date

All coverage is subject to underwriting approval. Approved coverage will take effect on the date specified by New York Life provided your premium contribution has been paid and you and your eligible dependents (if also to be insured) are not confined in a hospital or other medical institution on the date coverage is to take effect. Any person who is so confined will not be covered until the date he or she is no longer so confined, provided such date is within three months of their original effective date and they remain eligible.

Details of This Coverage

Exclusions & Limitations

Benefits are provided only for confinements that begin while you are insured and which are recommended by a doctor as necessary to treat an illness or accident. Benefits are not provided for confinement resulting from: war; military service; free care; routine pregnancy; intentionally self-inflicted injury (while sane or insane); "well baby care" of a newborn child; cosmetic surgery or dental care (except as provided in the Certificate of Insurance); or pre-existing conditions (except as provided below). Benefits are only payable following a covered stay in a hospital. A hospital is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts or alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

Pre-Existing Conditions

A pre-existing condition is an illness or any condition related to such illness for which you received medical care during the 6-month period immediately prior to the effective date of your coverage.

Benefits will not be payable for any confinement due to a pre-existing condition until 12 consecutive months after the effective date.

When Insurance Ends

Your coverage can remain in force as long as you remain an NYSSCPA member, pay your premiums when due, do not enter Active Duty in the Armed Forces, and the group policy is not terminated or modified so you are no longer eligible. Insured dependents can retain their coverage as long as they meet dependent status requirements and you remain insured. Upon the insured's death, coverage for insured dependents may continue as described in the group policy. Coverage for your dependent children will end upon their attainment of age 26. This group policy may be terminated by the NYSSCPA Insurance Trust or New York Life Insurance Company.

Group Hospital Indemnity Insurance

Benefits for Maternity

Hospital confinements due to pregnancy complications will be payable the same as for any other illness.

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!

This brochure provides a general description of the insurance offered and is not a contract. Complete terms, conditions, definitions, exclusions, limitations, and renewability requirements are detailed in Group Policy No. GMR/G-30806-0 issued by New York Life Insurance Company to The New York State Society of Certified Public Accountants.

Payment Options

Monthly: Automatic Withdrawal

Semiannual: Direct Bill

Annual: Direct Bill

Be sure to indicate your desired daily benefit amount on your application.

Premiums are based on a member's issue age and increase on attainment of each new age class. Premium rates may be changed by New York Life Insurance Company on any premium due date and on any date which benefits are changed.

However, your rates may only change if they are changed for all others in the same class of insureds under the group policy. For example, a class is a group of people with the same issue age and gender.

How do I enroll?

To request this valuable coverage, complete an application online by visiting nysscaplans.com/Apply-HIP or mail your completed application to:

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

Please provide all requested information—failure to do so could result in a delay of application processing.

Your spouse and eligible dependents may also be included on your application. Remember, if you and your spouse are both qualifying NYSSCPA members/employees and apply separately, you may only include your dependents on one application.

Do not send payment—you will be billed upon approval.

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

If you have any questions, please call the Plan Administrator at **(800) 341-6501**.

Insured members are provided with a Certificate of Insurance, which details their coverage. The NYSSCPA costs in providing oversight of this program and also incurs administrative costs in connection with sponsorship. To provide and maintain valuable membership benefit, the NYSSCPA may be reimbursed for these costs.

HOW TO CALCULATE PREMIUM

CURRENT 2023 MONTHLY RATES PER \$50 DAILY BENEFIT AMOUNT

MEMBER AGE	MEMBER ONLY	MEMBER PLUS ONE DEPENDENT	MEMBER PLUS TWO OR MORE DEPENDENTS
Under 40	\$4.58	\$11.25	\$16.25
40-49	\$6.25	\$13.75	\$20.42
50-59	\$9.17	\$18.33	\$24.17
60-64	\$13.33	\$26.67	\$30.83
65+**	\$6.67	\$10.00	\$16.67

**Rates shown for age 65+ reflect a \$20 daily benefit for member and dependents. Renewal only at ages 65+.

The premium chart above shows the monthly cost for each \$50 unit of coverage you request. To calculate your premium:

- For \$100 daily benefit, multiply listed premiums by two.



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On Policy Form GMR/G-30806-0

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