

Group Disability Income Insurance

Underwritten by New York Life Insurance Company

**51 million working adults
in the U.S. are without
disability insurance.¹**

Protect your ability to earn a living.

When we hear the word “disability,” we often think of tragic—but unlikely—accidents. The reality, however, is far different.

In fact, the top causes of disabilities² include:

- Arthritis
- Heart disease
- Cancer
- Depression
- Diabetes
- ... just to name a few.

But if a covered injury or illness prevents you from earning a paycheck, our exclusively priced **group disability income insurance** can help you continue making ends meet.

Highlights include:

Replenish up to 60% of your salary each month while suffering a covered disability

Choose between two policy options

You can choose from two disability income policies: Short-Term Policy or Long-Term policy.

Spouse/domestic partner coverage³

Your significant other deserves the opportunity for financial stability just as much as you do. This policy makes it convenient for you and your spouse or domestic partner to consolidate your coverage under one umbrella.

¹El, Sa. “95+ Disability Insurance Stats & Disability Facts (Dec 2023).” *Simply Insurance*, 2023.

Member-only rates made possible through group purchasing

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

Consumer Price Index Cost of Living Feature

This optional feature helps keep your benefit amount in line with inflation.

Portable coverage that stays with you, even if you change jobs⁴

If you have disability 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.

Residual benefits even after returning to work

If you return to work before age 60 after a disability that lasted for at least 60 days, you may be entitled to continued payments throughout the remainder of your benefit period.

There are some eligibility requirements (detailed later on), but this benefit can still make a big difference when transitioning back into work life.

Survivor’s Benefit

If you pass away while receiving benefits from this policy, a surviving family member may be eligible to receive a final payment equal to three times your monthly benefit amount.

²M. Sruthi, Uttekar, Pallavi Suyog. “What Are the Leading Causes of Disability?” *MedicineNet*, 2022.

³Spouse/domestic partner coverage amount cannot exceed member coverage amount.

⁴As 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 disability insurance?

Here are three scenarios for you to consider:



1 You're fresh out of college.

When you're first starting a career, the world is full of opportunities. The thought of getting sick or injured is the furthest thing from your mind.

But with new possibilities also come new responsibilities. Maybe you're now paying rent or looking to upgrade your car. These sorts of long-term financial commitments will still need to be taken care of if you can no longer work. Disability insurance is one of the best ways to help you maintain your standard of living even if you stop earning a paycheck.



2 You're a newlywed or in a committed long-term relationship.

If another person depends on your income, disability insurance is even more crucial. Now you have to think about how losing your paycheck would affect both you and them.

Protecting your livelihood for the sake of your significant other is an act of love that could end up removing undue hardship for you both down the line.



3 You're raising children.

Once you have children who depend on your provisions, disability insurance is critically important.

Illnesses such as cancer can cause you to miss out on significant periods of work. And certain injuries, like back or spine problems, can cause severe pain and require you to rest and limit your movement.

Disability insurance can help make sure you can still care for your little ones if an unexpected medical diagnosis or injury keeps you from your job.

Who qualifies for this coverage?

ACS members and Society Affiliates in good standing and their spouses/domestic partners who are: 1) under age 60; 2) not in the military service; 3) residing in the United States,* Puerto Rico or Canada (except Quebec); and 4) actively at work (at least 25 hours per week) are eligible to apply. A previously insured member may reinstate coverage after military service without new evidence of insurability. Plus, you may purchase coverage for your spouse/domestic partner without obtaining coverage for yourself.

*Certain state eligibility restrictions apply

How can Group Disability Income Insurance Help Me?

The ACS Group Disability Income Insurance Policy, underwritten by New York Life Insurance Company, is designed to be exclusively priced and protects up to 60% of your basic monthly earnings if you can't work, up to \$10,000 (exclusive of overtime, bonuses, or additional compensation and adheres to New York Life's underwriting requirements) a month.* (See the Certificate of Insurance for features, costs, eligibility, renewability, limitations, and exclusions.)

It can serve as a primary income replacement policy or act as a supplement to your employer benefits, other governmental benefits, Social Security benefits, and benefits from other group policies as long as the combined amount of your benefits from other sources does not exceed 60% of your basic monthly earnings.** All ACS members who are in good standing, under age 60, and actively at work are eligible to apply.

*Call the ACS Program Administrator for provisions on self-employed first-year business applications.

**Disability benefits under the ACS policy are reduced by any benefit amount received from these sources. However, no matter the amount received, a minimum benefit payment of \$100 will be made.

What value-added features are included in the policy?

It keeps pace with inflation—If you choose to add the optional Consumer Price Index Cost of Living Feature (for an additional premium), your benefits can stay in line with the general rise in the cost of living. If you receive benefits for at least 12 months and if the official Consumer Price Index shows an increase of at least 1% over the previous year, your monthly benefit for the coming year will increase by the same percentage, up to a maximum of 3%.* This feature terminates at age 67.

*The total amount of additional benefits accumulated through this option cannot exceed 25% of your original monthly benefit and is not subject to the overall maximum monthly benefit.

Definition of Total Disability

Total disability is an incapacity that completely and continuously prevents the insured from doing the material and substantial duties of his or her regular occupation during the waiting period and during the next 60 consecutive months; and thereafter, the incapacity to do the material and substantial duties of any occupation for which they are or may become qualified by reason of education, training, or experience.

How the Policy Works

It's as easy as 1, 2, 3!

Step 1: Determine how much disability income insurance you need. Remember:

- Because disability benefits are generally income-tax free,* it is not necessary to try to insure your "before-tax" income
- You may want higher monthly benefits for a short period, or you can select slightly lower benefits or a longer waiting period to obtain long-term coverage for the same premium.

*Provided you pay for the policy. Please contact your tax advisor for information about your specific situation.

Step 2: Choose the short-term or long-term policy.

Step 3: Apply for coverage!

Residual Benefits

If you return to work after a covered disability, which began before age 60 and lasted for at least 60 consecutive days, you may be entitled to a residual benefit if:

1. A total disability income benefit was paid for the same injury, sickness or organ donation for which the claim for covered residual disability benefits is made
2. You did not receive your benefit for the full maximum period applicable to the disability
3. Your current average earnings during the most recent six months after the total disability ends are no more than 75% of your pre-disability* average earnings

*Pre-disability earnings means your average monthly earnings for the months prior to the onset of your disability based on the policy parameters.

The residual benefit is a percentage of your total disability benefit equal to the percentage reduction of monthly earnings. For every month that the percentage reduction is 75% or more, the policy will pay the full total disability benefit. The residual benefit will be paid for as long as the total disability benefit would have been paid if the underlying total disability had continued, or until you go for six consecutive months without qualifying for residual benefits, if earlier.

Survivor's Benefit

In the event you die while receiving benefits under this policy for Total Disability that lasted at least 3 months immediately prior to the day of death, the policy will provide a final benefit equal to 3 times the monthly benefit amount.

When would my coverage take effect?

Coverage becomes effective on the day of approval of your application by New York Life Insurance Company, provided you pay your premium when due and are actively at work or capable of working on that day. If you are temporarily disabled at the time your application is approved, coverage will be effective on the first day you return to work.

Continuation of Coverage

Coverage will automatically be renewed until the policy anniversary date coinciding with or next following the date you become 70.* To ensure your continued coverage, the group policy must remain in force, premiums must be paid when due, and you must be an ACS member in good standing. You must also continue to be actively engaged in the duties of your occupation. If you are laid off or take a leave of absence, coverage will continue for up to 90 days after your last day at work.

Spousal/domestic partner coverage will also be automatically renewed until the policy anniversary date coinciding with or next following the date the spouse/domestic partner attains age 70.* The spouse/domestic partner of a deceased member may continue his/her coverage by continuing to pay the appropriate premium when due.

*The December 31st on or after the covered person reaches age 70.

Coverage Options

You can choose from two disability income policies:

Short-Term Policy

Benefits payable on the 31st day after the onset of the disability.

Benefits paid for up to 24 months while you remain totally disabled.

For a disability starting on or after your 67th birthday, benefits will reduce 50% and are payable for 24 months or to your 70th birthday, whichever occurs first.

Long-Term Policy

You select your waiting period for benefits to begin after 30, 60, 90, 180, or 365 days.

For a disability starting before your 67th birthday, benefits are payable to your 67th birthday or 24 months, whichever occurs later.

For a disability starting on or after your 67th birthday, benefits will reduce 50% and are payable for the lesser of 24 months or to your 70th birthday.

Disability benefits are generally income tax free, provided you pay for the coverage.

Contact your tax advisor for information about your specific situation.

Exclusions and Limitations

Benefits are not payable for disabilities resulting from: 1) intentionally self-inflicted injuries, while sane or insane (Missouri residents: the exclusion for intentionally self-inflicted injuries is not applicable to injury caused by an attempted suicide while insane); 2) full-time service in the Armed Forces or war or acts of war other than as a victim; 3) accidents while boarding, traveling, or alighting from an aircraft used for training, testing, practice, or experimental purposes; 4) serving as a crew member on any aircraft; 5) normal pregnancy and resulting childbirth or miscarriage (complications of pregnancy are covered); or 6) any impairment or disease specifically excluded from your coverage.

A maximum of 24 monthly benefit payments will be made for disabilities caused by or resulting from mental illness, alcoholism, or drug abuse. Additional monthly benefit payments may be made under the Long-Term Policy if the insured is confined to a recognized mental rehabilitation facility.

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!

Get More Information

For More Information, or to Apply for Coverage

Complete and return the ACS Group Disability Income Insurance application form located on **ACSplans.com/DisabilityCoverage**. 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 Group Disability Income Insurance Rates Per \$100 Coverage

SHORT-TERM POLICY: 30-Day Waiting Period Benefits up to 2 Years				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$3.45	\$2.24	\$3.79	\$2.46
40–49	\$4.52	\$2.94	\$4.96	\$3.22
50	\$8.44	\$5.49	\$9.28	\$6.03
51	\$8.68	\$5.64	\$9.53	\$6.20
52	\$8.95	\$5.82	\$9.83	\$6.39
53	\$9.26	\$6.02	\$10.17	\$6.61
54	\$9.60	\$6.24	\$10.55	\$6.86
55	\$9.99	\$6.50	\$10.98	\$7.13
56	\$10.42	\$6.77	\$11.45	\$7.44
57	\$10.89	\$7.08	\$11.96	\$7.78
58	\$11.40	\$7.41	\$12.52	\$8.14
59	\$11.96	\$7.77	\$13.14	\$8.54
60–64*	\$16.10	\$10.47	\$17.69	\$11.50
65–69*	\$18.52	\$12.04	\$18.52	\$12.04

LONG-TERM POLICY: 30-Day Waiting Period Benefits up to Age 70				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$5.94	\$3.86	\$6.53	\$4.24
40–49	\$9.06	\$5.89	\$9.97	\$6.48
50	\$13.35	\$8.68	\$14.68	\$9.55
51	\$13.72	\$8.92	\$15.09	\$9.81
52	\$14.15	\$9.20	\$15.56	\$10.11
53	\$14.64	\$9.52	\$16.10	\$10.46
54	\$15.19	\$9.87	\$16.70	\$10.86
55	\$15.80	\$10.27	\$17.38	\$11.30
56	\$16.48	\$10.71	\$18.12	\$11.78
57	\$17.22	\$11.19	\$18.94	\$12.31
58	\$18.03	\$11.72	\$19.83	\$12.89
59	\$18.91	\$12.29	\$20.80	\$13.52
60–64*	\$26.14	\$16.99	\$28.75	\$18.69
65–69*	\$26.14	\$16.99	\$26.14	\$16.99

*For renewal purposes only

NOTE: For insureds disabled at age 67 and over, they will have a 50% benefit reduction with a corresponding reduction in premium for the lesser of two years or to age 70. No benefits will be paid beyond age 70. Group rates may be adjusted on a policy-wide basis, after approval by the Board of Trustees, Group Insurance Programs for ACS Members.

How To Calculate Your Semiannual Cost:

The amount of the monthly Disability Income insurance benefit is based on each person's age at their last birthday. To find the semiannual premium contribution for members or spouses, find the age, and multiply the amount shown per \$100 benefit. Example: Member age 42 requesting a \$3,000 monthly benefit, with the cost of living benefit and a 60 day waiting period: $\$5.75 \times 30 = \172.50 .

The premium credit for 2025 is 35%. This premium credit is a value-added benefit of being an ACS member. In addition to the group rate, your rates are further reduced due to the credit and represent the percentage of your premium bill that is paid to the insurance carrier by the Disability Policy Trust Fund. Premium credits vary from year to year and are not guaranteed, depending on claims experience.

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 Insurance Company 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 rates 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 February 1 and August 1. Premiums increase on the premium due dates coinciding with or next following the date that a member enters a new age bracket.

Current 2025 Semiannual Group Disability Income Insurance Rates Per \$100 Coverage

LONG-TERM POLICY: 60-Day Waiting Period Benefits up to Age 70				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$4.99	\$3.24	\$5.49	\$3.57
40–49	\$8.04	\$5.23	\$8.84	\$5.75
50	\$11.62	\$7.55	\$12.77	\$8.30
51	\$12.12	\$7.88	\$13.33	\$8.67
52	\$12.67	\$8.24	\$13.94	\$9.06
53	\$13.25	\$8.62	\$14.58	\$9.47
54	\$13.88	\$9.02	\$15.27	\$9.92
55	\$14.54	\$9.45	\$15.98	\$10.39
56	\$15.22	\$9.89	\$16.73	\$10.88
57	\$15.94	\$10.36	\$17.53	\$11.40
58	\$16.68	\$10.84	\$18.35	\$11.93
59	\$17.47	\$11.36	\$19.21	\$12.49
60–64*	\$25.20	\$16.38	\$27.72	\$18.02
65–69*	\$25.20	\$16.38	\$25.20	\$16.38

LONG-TERM POLICY: 90-Day Waiting Period Benefits up to Age 70				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$4.59	\$2.98	\$5.05	\$3.28
40–49	\$7.64	\$4.97	\$8.40	\$5.46
50	\$9.98	\$6.49	\$10.98	\$7.13
51	\$10.61	\$6.90	\$11.67	\$7.59
52	\$11.29	\$7.34	\$12.42	\$8.07
53	\$12.05	\$7.83	\$13.25	\$8.61
54	\$12.88	\$8.37	\$14.17	\$9.21
55	\$13.80	\$8.97	\$15.17	\$9.86
56	\$14.75	\$9.59	\$16.23	\$10.55
57	\$15.81	\$10.27	\$17.39	\$11.30
58	\$16.92	\$11.00	\$18.61	\$12.10
59	\$18.11	\$11.77	\$19.91	\$12.94
60–64*	\$23.65	\$15.37	\$26.01	\$16.91
65–69*	\$23.65	\$15.37	\$23.65	\$15.37

*For renewal purposes only

NOTE: For insureds disabled at age 67 and over, they will have a 50% benefit reduction with a corresponding reduction in premium for the lesser of two years or to age 70. No benefits will be paid beyond age 70. Group rates may be adjusted on a policy-wide basis, after approval by the Board of Trustees, Group Insurance Programs for ACS Members.

How To Calculate Your Semiannual Cost:

The amount of the monthly Disability Income insurance benefit is based on each person's age at their last birthday. To find the semiannual premium contribution for members or spouses, find the age, and multiply the amount shown per \$100 benefit. Example: Member age 42 requesting a \$3,000 monthly benefit, with the cost of living benefit and a 60 day waiting period: $\$5.75 \times 30 = \172.50 .

The premium credit for 2025 is 35%. This premium credit is a value-added benefit of being an ACS member. In addition to the group rate, your rates are further reduced due to the credit and represent the percentage of your premium bill that is paid to the insurance carrier by the Disability Policy Trust Fund. Premium credits vary from year to year and are not guaranteed, depending on claims experience.

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 Insurance Company 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 rates 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 February 1 and August 1. Premiums increase on the premium due dates coinciding with or next following the date that a member enters a new age bracket.

Current 2025 Semiannual Group Disability Income Insurance Rates Per \$100 Coverage

LONG-TERM POLICY: 180-Day Waiting Period Benefits up to Age 70				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$3.88	\$2.52	\$4.27	\$2.78
40–49	\$6.69	\$4.35	\$7.36	\$4.78
50	\$9.09	\$5.91	\$10.01	\$6.50
51	\$9.67	\$6.29	\$10.64	\$6.92
52	\$10.29	\$6.69	\$11.33	\$7.36
53	\$10.94	\$7.11	\$12.04	\$7.83
54	\$11.65	\$7.57	\$12.81	\$8.33
55	\$12.37	\$8.04	\$13.61	\$8.84
56	\$13.16	\$8.55	\$14.47	\$9.41
57	\$13.97	\$9.08	\$15.37	\$9.99
58	\$14.83	\$9.64	\$16.32	\$10.61
59	\$15.72	\$10.22	\$17.30	\$11.24
60–64*	\$22.05	\$14.33	\$24.25	\$15.76
65–69*	\$22.05	\$14.33	\$22.05	\$14.33

LONG-TERM POLICY: 365-Day Waiting Period Benefits up to Age 70				
AGE	Rates per \$100 Monthly Benefit (Without Cost of Living Adjustment)		Rates per \$100 Monthly Benefit (With Cost of Living Adjustment)	
	Contract Rate	Rate w/ 35% Premium Credit	Contract Rate	Rate w/ 35% Premium Credit
Under 40	\$3.35	\$2.18	\$3.68	\$2.39
40–49	\$5.99	\$3.89	\$6.59	\$4.28
50	\$7.14	\$4.64	\$7.86	\$5.11
51	\$7.74	\$5.03	\$8.52	\$5.54
52	\$8.37	\$5.44	\$9.21	\$5.99
53	\$9.04	\$5.88	\$9.95	\$6.47
54	\$9.77	\$6.35	\$10.75	\$6.99
55	\$10.55	\$6.86	\$11.61	\$7.55
56	\$11.39	\$7.40	\$12.53	\$8.14
57	\$12.26	\$7.97	\$13.49	\$8.77
58	\$13.17	\$8.56	\$14.50	\$9.42
59	\$14.16	\$9.20	\$15.58	\$10.13
60–64*	\$17.03	\$11.07	\$18.73	\$12.17
65–69*	\$17.03	\$11.07	\$17.03	\$11.07

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NOTE: For insureds disabled at age 67 and over, they will have a 50% benefit reduction with a corresponding reduction in premium for the lesser of two years or to age 70. No benefits will be paid beyond age 70. Group rates may be adjusted on a policy-wide basis, after approval by the Board of Trustees, Group Insurance Programs for ACS Members.

How To Calculate Your Semiannual Cost:

The amount of the monthly Disability Income insurance benefit is based on each person's age at their last birthday. To find the semiannual premium contribution for members or spouses, find the age, and multiply the amount shown per \$100 benefit. Example: Member age 42 requesting a \$3,000 monthly benefit, with the cost of living benefit and a 60 day waiting period: $\$5.75 \times 30 = \172.50 .

The premium credit for 2025 is 35%. This premium credit is a value-added benefit of being an ACS member. In addition to the group rate, your rates are further reduced due to the credit and represent the percentage of your premium bill that is paid to the insurance carrier by the Disability Policy Trust Fund. Premium credits vary from year to year and are not guaranteed, depending on claims experience.

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 Insurance Company 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 rates 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 February 1 and August 1. Premiums increase on the premium due dates coinciding with or next following the date that a member enters a new age bracket.



Important Notice

How New York Life Obtains Information and Underwrites Your Request for Group Disability Income Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, LLC (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency

Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB's information office is: MIB, LLC, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866 346-3642). For Canadian residents, the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone 416-597-0590. Information for consumers about MIB may be obtained on its website at www.mib.com.

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

For NM Residents: PROTECTED PERSONS¹ have a right of access to certain CONFIDENTIAL ABUSE INFORMATION² we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

¹PROTECTED PERSON means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

²CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.

New York Life Insurance Company 7.15 ed.

ACS Group Disability Income Insurance

This brochure is intended to describe only principal features of the ACS Group Disability Income 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 29201/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

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