



## THE MISSING PIECE WHEN LIFE DOESN'T GO ACCORDING TO PLAN

### GROUP HIGH-LIMIT ACCIDENT INSURANCE

## WHY PURCHASE HIGH-LIMIT ACCIDENT INSURANCE?

With ASCE Group High-Limit Accident Insurance, you'll have access to the following benefits if you are injured in an accident:

- Common Carrier Benefit
- Repatriation Benefit
- Rehabilitation Benefit
- Seat Belt Benefit
- Education Benefit
- Spouse Critical Period Benefit
- Adaptive Home/Auto Benefit
- Coverage is portable if you change employers

### How Much Coverage Can I Apply For?

If you're an ASCE member, under age 70, a resident of the United States (excluding FL, NC, VT, WA, and territories) Puerto Rico or Canada (excluding Quebec), you're eligible to apply for a Principal Sum of \$50,000 to \$500,000 (in units of \$50,000) in ASCE Group High-Limit Accident Insurance.

Coverage of \$50,000 to \$250,000 (in units of \$50,000) is available for your spouse, but spouse coverage may not exceed your own member coverage. Each unmarried dependent child from age 15 days through age 24 may be covered for \$10,000.

When you reach age 70, coverage converts to Common Carrier Travel Accident Insurance and any Principal Sum in excess of \$100,000 reduces to \$100,000. Common Carrier coverage protects against accidents that occur while riding on a public conveyance—airplane, bus, train, or taxi.

See Certificate of Insurance for full plan details.

### How Does This Plan Work?

#### SCHEDULE OF BENEFITS

For an injury directly and independently caused by an accident while coverage is in force for you, your spouse, or your child, the benefits specified will be paid if such resulting loss(es) occur within 365 days of that accident.

Benefits are payable for the following losses:

FULL PRINCIPAL SUM for loss of: life; or two limbs; or movement of both upper and lower limbs (quadriplegia); or sight of both eyes; or both speech and hearing; or one limb and sight of one eye.

THREE-QUARTERS OF PRINCIPAL SUM for loss of: movement of both lower limbs (paraplegia).

ONE-HALF OF PRINCIPAL SUM for loss of: one limb; or movement of both upper and lower limbs on one side of the body (hemiplegia); or sight of one eye; or speech; or hearing.

ONE-QUARTER OF PRINCIPAL SUM for loss of: the thumb and index finger of one hand.

Loss Means: with reference to limbs, actual severance through or above the wrist or ankle joints; with reference to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with reference to sight, speech, or hearing, entire and irrevocable loss thereof; and with reference to movement, total and permanent paralysis of such limbs.

The total benefit payable for all losses due to any accident will not be more than the Principal Sum. Only one of the sums, the largest, will be paid for all losses to the same limb resulting from one accident.

### What Do These Features Provide?

The following benefits are payable in addition to any other benefits received under the Plan.

#### COMMON CARRIER BENEFIT

If a covered loss occurs as a result of an accident while the injured person is a passenger on a licensed common carrier (train, bus, etc), an additional \$25,000 benefit will be payable, provided the member is under age 70 at the time of the accident.

#### REPATRIATION BENEFIT

If a covered accidental death occurs outside of the insured person's state of permanent residence, an additional benefit of up to \$25,000 of the actual expenses incurred will be paid for the preparation and transportation of the body to the place of burial or cremation.

#### REHABILITATION BENEFIT

Rehabilitation training can help an insured person return to former productivity following an accident. This benefit may be paid for a covered loss other than loss of life. The amount paid will equal the actual expenses incurred for rehabilitation training up to a maximum of \$5,000. The expense must be incurred within two years of the covered loss. While you, the insured member, are receiving this benefit, you will not be required to pay premium contributions until the earlier of the date your approved rehabilitation program ends or the \$5,000 maximum has been reached.

#### SEAT BELT BENEFIT

If an insured person is involved in an automobile accident in which he/she was properly wearing a seat belt, and dies within 90 days as a result of that

accident, the beneficiary can receive an additional amount that is the lesser of \$50,000 or 50% of the Principal Sum payable. Please refer to the Certificate of Insurance for certain limitations and conditions on this benefit.

#### EDUCATION BENEFIT

If the benefit for loss of life is payable with respect to the insured member, and his/her dependents are covered by this Plan on the date of the accident, this Plan will pay an education benefit equal to the lesser of 2% of the member's Principal Sum payable or \$2,500 per year. This benefit will be payable up to four consecutive years, for each insured dependent who is enrolled (or enrolls within 365 days of the accident) as a full-time student at an institution of higher learning (college, vocational, or trade school). In addition, if no insured spouse or child qualifies for this benefit following the covered loss of the member's life, a lump sum benefit equal to 4% of the member's Principal Sum will be payable.

#### SPOUSE CRITICAL PERIOD BENEFIT

If the insured member dies as a result of a covered accident, his/her insured spouse will receive additional monthly payments equal to 1% of the member's Principal Sum. These payments will be made until the earlier of six months or the insured spouse's death.

#### ADAPTIVE HOME/AUTO BENEFIT

If a covered loss (other than loss of life) results in a physical disability, and, because of that disability, an insured person incurs expenses necessary to modify his/her home and/or car, a benefit amount equal to the actual charges will be payable. However, this benefit will not exceed the lesser of 5% of the Principal Sum or \$5,000 of actual expenses. Please refer to the Certificate of Insurance for certain limitations and conditions on this benefit.

#### BENEFICIARY

The beneficiary is the person last designated by you in writing, and recorded as such by or on behalf of New York Life Insurance Company. Payments for losses other than for your loss of life will be made to you. The beneficiary for dependent(s) coverage is you, the member.

#### EFFECTIVE DATE

You and your eligible dependents will become insured on the date specified by New York Life Insurance Company, provided the initial premium contribution has been paid and you and your approved dependents are actively performing the normal activities of a person in good health of like age on that date. Dependent insurance will not take effect unless your insurance is in effect on a premium paying basis. Any person who is not performing his/her normal activities as required will not become insured until the date he/she is performing such activities, provided such date is within three months of the date insurance would have been effective and the person is still eligible. (Payment of a premium contribution for insurance does not mean there is any coverage in force before the effective date as specified by New York Life Insurance Company.)

#### WHEN COVERAGE ENDS

Your insurance remains in force unless you cease to be an ASCE member, fail to pay premium contributions when due, the person enters full-time active duty in the Armed Forces, or the Plan is terminated or modified by the Policyholder or New York Life Insurance Company to end insurance for the group of insureds to which you belong. Dependent coverage will also terminate when member coverage terminates or when the dependent ceases to be a lawful spouse or eligible dependent child. A member's surviving spouse and children may continue coverage if it was in force at the time of the member's death as described in the Certificate of Insurance.

#### CERTIFICATE OF INSURANCE

This brochure is only a brief description of the principal provisions and features of the ASCE Group High-Limit Accident Insurance Plan. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the Trustee under the Trust Agreement with the American Society of Civil Engineers. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Plan. In the event of any conflict or inconsistency between the information on this site and the information contained in the underlying plan documents, the plan documents will in all respects control and govern. If any provision is not explained or only partially explained, your rights will always be determined under the provisions of the underlying plan documents. Insurance coverage and availability may differ by state.

#### EXCLUSIONS AND LIMITATIONS

No benefit will be payable for any loss that occurs during or is due or related to: military service; incarceration or participation in an illegal occupation/activity or the commission of a crime; voluntary intake of drugs, narcotics, or alcohol (unless prescribed by a physician); any declared or undeclared war or act thereof; or operating, riding in or descending from any aircraft except when riding as a passenger; or for any loss that is due or related to: a physical or mental sickness or medical/surgical treatment thereof, or suicide or intentionally self-inflicted injury while sane or insane. In addition, when you reach age 70, coverage converts to Common Carrier Travel Accident Insurance, and any Principal Sums in excess of \$100,000 reduce to \$100,000.

#### HOW TO APPLY

Before you request coverage, you must be a member in good standing with ASCE. Please wait until your application for membership is accepted before initiating insurance. If you have any questions regarding membership, please contact ASCE directly. To apply for insurance, please download the application for the product you would like to apply for. You may fax your completed and signed application toll-free to 866.817.9009 or send it via mail to:

**ASCE Member Insurance Program**  
PO BOX 3930  
Peoria, IL 61612-3930

For residents of Puerto Rico, completed applications and premium payments should be sent to: Global Insurance Agency, P.O. Box 9023918 San Juan, Puerto Rico, 00902-3918

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 800.650.2723 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.

#### 30-DAY FREE LOOK

When you become insured, you will be sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with the terms of your certificate, you may return it without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

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 800.650.2723 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.

**2021 RATES**

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may

be changed by New York Life Insurance Company on any premium due date and on any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is all others with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee under Trust Agreement with the ASCE.

Current 2021 Annual Premium Contributions		
Principal Sums	When Member is Under Age 70	When Member is Age 70 and Over
<b>For Member</b>		
\$50,000	\$26.00	\$26.00
100,000	52.00	52.00
150,000	78.00	-
200,000	104.00	-
250,000	130.00	-
300,000	156.00	-
350,000	182.00	-
400,000	208.00	-
450,000	234.00	-
500,000	260.00	-

Renewal only. On the premium due date on or immediately after the date the member reaches age 70, coverage converts to Common Carrier Travel Accident Coverage, and any Principal Sum in excess of \$100,000 reduces to \$100,000.

Current 2021 Annual Premium Contributions		
Principal Sums	When Member is Under Age 70	When Member is Age 70 and Over
<b>For Spouse</b>		
\$50,000	\$26.00	\$26.00
100,000	52.00	52.00
150,000	78.00	-
200,000	104.00	-
250,000	130.00	-
300,000	-	-
350,000	-	-
400,000	-	-
450,000	-	-
500,000	-	-
<b>For Children</b>		
\$10,000 (each child)	\$10.50	\$7.80

Spouse's Principal Sum cannot exceed the Member's Principal Sum.

One premium is for all children regardless of number.



For questions, contact your insurance help line: 800.650.2723 | [ASCEplans.com/Apply](https://www.asceplans.com/Apply)

ASCE Group High-Limit Accident Insurance Plan is underwritten by the New York Life Insurance Company, 51 Madison Avenue, New York, NY10010 under policy form GMR-FACE/G-18701-0. New York Life Insurance Company is licensed/authorized to transact business in all of the 50 United States, the District of Columbia, Puerto Rico, and Canada. However, not all group plans it underwrites are available in all jurisdictions. New York Life Insurance Company's state of domicile is New York. NAIC ID #66915.

ASCE incurs certain administrative expenses in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for such expenses.

This brochure is intended to describe only principle features of the ASCE Group High-Limit Accident Insurance Plan and is not a contract. For complete details, includes features, costs, eligibility, renewability, limitations, and exclusions, please see the Certificate of Insurance.



**Brokered and administered by:** Pearl Insurance solicits insurance on behalf of New York Life and receives compensation, which may vary depending on certain factors, based on the sale of insurance. For additional compensation information, please call Pearl Insurance at 800.447.4982.