# INSTRUCTIONS

mailed 13 Dec 1977

- 1. Please type or print legibly.
- 2. Include your ACS Membership Number where indicated.
- If beneficiary is a married woman, indicate her first name, NOT husband's first name. Example: Mary Smith, NOT Mrs. John Smith.
- IMPORTANT Please sign in ink and include date signed.
- Make check payable to "ACS Group Insurance Plan."
- Send check with Enrollment Card to: ACS Group Insurance Plan Connecticut General Life Insurance Company Hartford, Connecticut 06115

As a Member of the American Chemical Society you and your family are eligible January 1, 1973 to participate in the **new** High Limit Accidental Death and Dismemberment Plan.

The Accident Plan was especially designed by the Trustees to meet the needs of all ACS Members and their dependents. It covers Death, Dismemberment and Loss of Sight caused by an accident.

The ACS Trustees believe that by offering this new additional coverage each Member has the unique opportunity to strengthen his family's financial security at a minimum of cost.

## SCHEDULE OF BENEFITS

You may elect to purchase either the **\$50,000** or **\$100,000** Plan. You also have the option to insure your eligible dependents. If this election is made, your spouse will be insured for fifty percent (50%) of the principal amount selected by you. In addition, your children, who are between one year of age and age 19, and unmarried, will be insured for five percent (5%) of your total benefit.

#### WHO IS ELIGIBLE

Members or Associate Members who reside in the U.S. or Canada are eligible to participate if they are under age 65 as of January 1, 1973.

## WHAT ARE THE BENEFITS?

When an insured individual has an accident either at or away from work and, as a direct result, suffers any of the losses shown below within the following **120 days**, benefits will be paid as shown below:

\$ 50,000 or \$100,000	As shown in the Schedule of Benefits
Loss of Life	The entire amount
Loss of both hands, both feet, the sight of both eyes, or any combination of these	The entire amount
Loss of one hand, one foot, or the sight of one eye	One-half the amount

Payment for loss of the Member's life will be made to the named beneficiary. Payment for other losses including dependent losses will be made to the insured Member.

## WHAT IS THE COST?

Amount	Member	Member and
Selected	Only	Dependents
\$ 50,000	\$ 8.50	\$12.35
\$100,000	\$17.00	\$24.70

The quarterly premiums shown pay your insurance from January 1, 1973 to April 1, 1973. On that date you will be billed for a semi-annual or annual premium in accordance with your designation on the enrollment card.

**NOTE:** However, if you are a participant in the Life Insurance Plan you will be required to pay your Accidental Death and Dismemberment premiums on the same basis as your Life Insurance premiums.

Premiums are payable annually (April 1), or semi-annually (April 1 and October 1). If you choose to pay your premiums annually, the amount due each April will be slightly less than four times the amount shown for the benefits you elect.

If you choose to pay your premiums semi-annually, the amount due each April 1 and October 1 will be twice the amounts shown.

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## HOW TO ENROLL

If you wish to participate in the new Accidental Death and Dismemberment Plan, complete the enrollment card. Check the box next to the Plan amount that you are electing and be sure to indicate where provided whether you wish to pay your premiums annually or semi-annually. If you are insured under the Life Insurance Plan, please check the appropriate box. **Make your check payable to "ACS INSURANCE PLAN"** and return it in the self-addressed envelope along with your enrollment card.

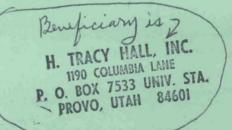
Your application **must be postmarked no later than January** 1, 1973. As soon as it has been processed, a certificate verifying your benefits will be mailed to you.

### LIMITATIONS

No benefits will be paid for loss resulting from intentionally selfinflicted injury or suicide while sane or insane, disease, infection (except infection which occurs through or with an accidental cut or wound). Accidents as a result of war or act of war are not covered.

All benefits will terminate on the premium due date which next follows the attainment of age 65 by the insured member.

This brochure is intended to describe only the principal features of the ACS High Limit Accidental Death and Dismemberment Plan. The Master Policy issued to the Trustees contains all of the provisions relating to your insurance and they will govern in all cases. wald 13 Dec 1972 # 17<sup>50</sup> pd chle<sup>#</sup> 129 NEW VOLUNTARY HIGH LIMIT ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN





## AMERICAN CHEMICAL SOCIETY

Effective January 1, 1973