

Coverage Summary

Guaranteed Issue Group Long Term Disability Insurance For New Members

No exams. No tests. Your acceptance is guaranteed. If you act within 60 days of receiving this offer.

It’s never been easier. As a new member that has joined your association¹ within the last 6 months, you have access to Guaranteed Issue Disability Insurance from New York Life.

Q. What is this Member Guaranteed Issue Disability Insurance offer?

A. As a member of your association you can enroll, for a limited time, in Group Long Term Disability Insurance coverage with no underwriting. Your acceptance is guaranteed!

Q. Who is eligible for coverage?

A. New members under age 45 can enroll within 60 days. You have to be actively at work at your own profession for coverage to take effect. Coverage is not available in all States.

Q. Does this plan include own occupation protection?

A. Yes, this plan pays full benefits if you are totally disabled due to a sickness, or as a direct result of accidental injury, and is unable to earn more than 80% of pre-disability earnings at your Own Occupation.

Q. What is the maximum monthly benefit I can apply for?

A. Members can elect a \$2,000 benefit. Amount that can be issued is capped at 70% of earned income.

Q. Is there a waiting period before benefits begin?

A. Yes, there is a 90-day waiting period.

Q. How long will benefits last?

A. Benefits are paid for up to 2 years (for accidental injury or sickness).

Q. How much does this coverage cost?

A. Monthly rate for a \$2,000 monthly benefit.
Look at the chart below to find your rate.²

Age	Waiting Period
	90 Days
Under 30	\$5.33
30-34	\$6.39
35-39	\$6.75
40-44	\$9.94
45-49	\$13.14
50-54	\$17.75
55-59	\$29.11
60-64*	\$44.02
65-69*	\$60.35

*Renewal rate only - No Benefit Reduction.

Rates increase at five year intervals until age 70 when coverage ends. The premium contributions shown reflect the current rate 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 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 a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the Group Policyholder.

Q. What additional plan benefits are included?

A. **Survivor benefit:** Your beneficiary will receive a survivor benefit of up to six months of payments if you die while totally disabled and had been disabled and receiving monthly benefits or if you were entitled to receive monthly benefits for the month you die.

Waiver of premium: If you become totally disabled while receiving monthly benefits, the company will waive your premium payments for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Q. Are there limited disability benefits for alcohol, drug or substance abuse, addition or mental or nervous disorder or diseases?

A. Yes, if you are disabled due to alcohol, drug, substance abuse or addiction, we will limit disability benefits to a lifetime maximum of 24 months.

If you are disabled due to a mental or nervous disorder or disease or other specified conditions, we will limit your disability benefits to a lifetime maximum of 24 months.

Please contact Insurance Specialists, Inc. at 1-888-474-1959 for additional details.

Q. When does the coverage become effective?

A. Your coverage will begin on the 1st or the 15th day of the following month the date your application is approved and you pay the premium when due. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work.

Coverage is renewable to age 70, as long as you are a member, pay your premium when due, you remain actively engaged full time in the duties of your occupation, group plan remains in force and your association continues to participate in insurance trust.

Q. What conditions are excluded from coverage?

A. This plan will not pay benefits for a disability due to, attempted suicide; an intentionally self-inflicted injury; a war or act of war whether declared or undeclared, rebellion or insurrection; active participation in a riot; the commission of, or attempt to, commit a felony.

We will not pay benefits for a disability that results from a pre-existing condition unless you have been actively at work for at least 12 consecutive months since the date your disability insurance took effect.

A pre-existing condition is defined as a sickness or accidental injury for which you received medical treatment, consultation, care, or services; took prescription medication or had medications prescribed; in the 6 months before your insurance took effect.

Q. What are the renewal terms of this coverage?

A. Coverage is renewable to age 70, as long as you are a member, pay your premium when due, you remain actively engaged full time in the duties of your occupation, group plan remains in force and your association continues to participate in insurance trust.

Don't miss out on this important benefit offer.

If you have any questions or would like a premium for an age or amount not shown here, please call Insurance Specialists, Inc. at 1-888-474-1959.

30-Day Free Look Period

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 be sent a full refund — no questions asked.

¹Participating Associations are: Akron Bar Association, Alabama State Bar, American Mountain Guides Association, American Osteopathic Association, American Society of Acupuncturists, Association of Texas Professional Educators, Atlanta Bar Association, Dekalb County Bar Association, Georgia Trial Lawyers Association, Indianapolis Bar Association, Kansas Bar Association, Los Angeles County Bar Association, Louisiana Dental Association, Maricopa County Bar Association, Massachusetts Nurses Association, Mississippi Association for Justice, Mississippi Dental Association, Mississippi Society of Certified Public Accountants, Missouri Society of Certified Public Accountants, New Haven County Bar Association, Orange County Bar Association, Student Osteopathic Medical Association, and The National Press Club.

²Rates are current as of 2025. Other payment modes are available. Please call Insurance Specialists, Inc. at 1-888-474-1959.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy issued by New York Life to the ISI Insurance Trust. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy. Please contact Insurance Specialists, Inc. at 1-888-474-1959 for complete details.

Administered by Insurance Specialists, Inc., 2964 Peachtree Road NW, Suite 105, Atlanta, Georgia 30305.

Arkansas Insurance License #100109417 California Insurance License #0C88526.

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR-FACE/G-31135-0. Under Group Policy Number G-31135-0.

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