

GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The Economic Impact of Accidents

Members of the American Academy of Pediatrics are continually reminded of the trauma caused by the accidental death of patients, relatives, and friends. The Accidental Death and Dismemberment (AD&D) Insurance sponsored by the AAP and underwritten by New York Life Insurance Company (New York Life) will help protect you, your spouse, and eligible children, 24 hours per day, at work, at home, while traveling, or while engaged in business or pleasure anywhere in the world. (Subject to U.S. government regulation on restricted countries.) Additional benefits can be paid in the event of death caused solely by an automobile accident while properly wearing seat belts, or loss of life caused by injury while riding as a passenger on a common carrier. In addition, benefits for a surviving spouse, educational benefits for surviving children, rehabilitation and repatriation expense benefits may also be payable.

Eligibility

All members of the American Academy of Pediatrics under age 65 residing in the U.S. or Canada (excluding Quebec) may request coverage for themselves, their lawful spouse (under age 65) and their unmarried, dependent children to age 23 (25 if full time student). California law defines eligibility to include a Domestic Partner on the same basis as a spouse. California residents who wish to request coverage for a Domestic Partner should contact the Administrator for a Declaration of Domestic Partnership form.

AAP Executive Directors and their staff members are also eligible to apply for this coverage.

Benefit Amount

As a member you may be covered for an amount from \$100,000 to \$500,000 in \$25,000 multiples. Your eligible spouse may be covered for 50% of your benefit amount. Eligible dependents may be covered for \$10,000 per child ages 6 months to age 23 (25 if full time student). Children 14 days to 6 months may be covered for \$1,000.

Accident Benefits for Members and Dependents

If injuries result in Death or Dismemberment within 365 days after an accident all Plans will pay:

- For Loss of Life - The Full Amount of Insurance
- For Loss of Two or More Members (hands, feet or sight of both eyes) - The Full Amount of Insurance
- For Loss of Speech and Hearing - The Full Amount of Insurance
- For Loss of One Limb, Sight of One Eye or Hearing in Both Ears - One-half the Amount of Insurance
- For Loss of Thumb and Index Finger of Same Hand - One-quarter the Amount of Insurance

If you sustain more than one such loss as the result of any one accident, we will pay only the larger amount to which you are entitled. This amount will not exceed the principal sum. Loss of sight, speech or hearing means total and permanent loss; Loss of limb means severance through or above the wrist or ankle joint; Loss of thumb and index finger means severance through or above the metacarpophalangeal joints; Loss of movement of limbs means total and permanent paralysis of such limbs.

Seat Belt Benefit

Benefits are payable for injury resulting in a covered loss caused solely by an automobile accident while the Insured Person is properly wearing the unaltered seat belt or lap and shoulder restraint installed by the manufacturer of the automobile. Benefits for an insured shall be an additional 10% of the Insured Member's Principal Sum up to \$25,000.

Common Carrier Benefit

If loss of life occurs as the result of an accident while a fare paying passenger of a common carrier, an additional amount equal to the deceased person's Principal Sum but not exceeding \$250,000 will be paid to the deceased person's beneficiary.

Surviving Spouse Benefit

(Applicable if Member is Enrolled for Dependent Coverage)

If a Member or Spouse who is insured sustains an injury resulting in Loss of Life as covered by the policy, we will pay the Surviving Spouse, if any, an additional .05% of the Deceased Person's Principal Sum per month for a maximum of 12 consecutive months.

Education Benefit

(Applicable if Member is Enrolled for Dependent Coverage)

If a member sustains an injury resulting in Loss of Life within 365 days of the date of the accident, education benefits will be paid to the member's eligible dependent children, who are attending, as full-time Students, an accredited College or University or are seniors in high school about to enroll in an institute of higher learning. Educational benefits shall be equal to 2% of the Insured Member's Principal Sum to a maximum of \$5,000 each year for up to 4 consecutive years while a full time student.

Permanent Total Disability Benefit

If an insured Member is totally disabled from (a) an injury before attainment of age 65; (b) within the Disability Commencement Period (365 days) after the accident; (c) disability continued without interruption for at least 12 months (Qualification Period); and (d) is reasonably expected to continue without interruption until he or she dies; the carrier will pay a monthly benefit equal to 1%, up to a maximum of the insured's principal sum, less any amount paid under the AD&D benefit. Payment of the monthly benefit will not exceed the maximum payment period of 48 months.

Beneficiary Designation

The member may name anyone he or she chooses as the beneficiary for coverage on their life. The member may also change his or her beneficiary at any time by written request. The member is the automatic beneficiary for spouse and child coverage.

Exclusions

Benefits are not payable for a loss resulting from an accident which occurs before insurance begins and premium is paid, or for accidents due to:

- Suicide, attempted suicide or self inflicted injury while sane or insane;
- War or any act of war, declared or undeclared;
- Active full time military service in any country;
- Sickness or disease or medical or surgical treatment thereof, except pyogenic infection which occurs through an accidental cut or wound;
- Pregnancy, including resulting childbirth and complications;

- Operating, riding in or descending from an aircraft except when riding as a passenger on a regularly scheduled flight in a licensed commercial aircraft;
- Participation in speed or endurance contests;
- Participation in a riot or an illegal occupation; committing or attempting to commit a felony;
- Bodily injury sustained while intoxicated at time of accident;
- Bodily injury sustained while under the influence of any drug or controlled substance at time of accident unless prescribed by a physician.
- Dependent coverage will terminate:
 - On the date of termination of member insurance;
 - On the premium due date following the date the dependent ceases to be an eligible dependent;
 - If premium is not paid when due.
- A surviving spouse and eligible dependent children may continue coverage if it was in force at the time of the member's death.

Individual Termination

- If you are a Member, your Insurance Coverage shall terminate:
 - When you reach age 70;
 - When full time active duty service in the armed forces has begun;
 - If you fail to pay the premium when due;
 - When the Master Policy held by the trustees of the American Academy of Pediatrics Group Insurance Trust is terminated by either the Trust or by New York Life.

30 Day Free Look

We want you to get the coverage that's right for your insurance needs. That's why we give you a period of 30 days to review your Certificate. If you return your certificate within 30 days without claim, we will refund your full premium and the Certificate will be null and void.

Canadian Residents: Pediatrics Insurance Consultants, Inc. is acting solely as an administrator for Canadian residents.

IMPORTANT TAX INFORMATION FOR RESIDENTS OF ONTARIO, CANADA: Ontario has enacted a law requiring taxation of all group insurance purchased by individuals. An 8% tax will be added to the amount of any premium due (in U.S. dollars).

Current Semi-Annual Premiums as of 2011

You may apply for coverage in \$25,000 increments from \$100,000 to \$500,000

Amount	Member	Spouse	Child (ren)	Family
\$100,000	\$37.50	\$18.75	\$.45	\$56.70
200,000	75.00	37.50	.45	112.95
250,000	93.75	46.88	.45	141.08
300,000	112.50	56.25	.45	169.20
400,000	150.00	75.00	.45	225.45
500,000	187.50	93.75	.45	281.70

Rates shown are current and may be changed by New York Life on any premium due date and on any date on which benefits are changed. Benefits may be changed by agreement between New York Life and the Trustees of the American Academy of Pediatrics Group Insurance Trust. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy.

Brokers for the AAP Group Insurance Trust



Pediatrics Insurance Consultants, Inc.
 300 S. Wacker Drive, Suite 2800
 Chicago, IL 60606-6703
 800-257-3220
 312-419-9700

Call toll free
 ☎ 1-800-257-3220

Arkansas Insurance Producer License Number 235028
 California Insurance Producer License Number 0F52897

American Academy
 of Pediatrics



DEDICATED TO THE HEALTH OF ALL CHILDREN[®]



Underwritten by
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