

**INSURANCE
EXCLUSIVELY
for ABA Members**

ABE-Sponsored Accidental Death & Dismemberment Insurance (AD&D)

Underwritten by New York Life Insurance Company

YOU GET QUALITY COVERAGE IN KEEPING WITH YOUR PROFESSIONAL STANDING.

Nobody can be protected from accidents all the time. But what you can do is help safeguard yourself and your family from the financial trauma accidents can cause. That's where the ABE-sponsored AD&D Insurance comes in. It offers you the high-level, quality coverage appropriate to a person of your professional standing. Because after all, you've got more to protect than most!

YOU CHOOSE WHETHER TO COVER YOUR WHOLE FAMILY, OR JUST YOURSELF.

ABA lawyer members under age 65 residing in the U.S. (excluding VT and WA), Puerto Rico and the U.S. Virgin Islands are eligible to apply for this coverage. You also have the option of insuring your spouse/domestic partner and any unmarried dependent children through age 26. A domestic partner (DP) is defined as an eligible dependent. (The group policy provides the same benefits for parties to a Civil Union as are granted to a spouse/DP in marriage, for residents of any state that so mandates such similar benefits.) Simply select the coverage limits that best meet your needs. Please refer to the Schedule of Benefits for exact coverage amounts and rates. The premium will vary with the amount of benefits.



This material is not intended for use with residents of New Mexico.

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

THIS BROCHURE IS A SUMMARY of the principal provisions of the group insurance sponsored by the American Bar Endowment for its members. IT IS NOT TO BE CONSIDERED A CONTRACT OF INSURANCE. The complete terms of the program are set forth in the Group Policy G-11461-0 on policy form GMR-FACE/G-11461-0 issued by New York Life Insurance Company to the American Bar Endowment. Accidental Death & Dismemberment Insurance is group insurance, meaning coverage is issued to an ABE member under a Certificate of Insurance; it is not provided under an individual policy, nor is it employer/employee insurance.

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Bonnie Czarny is licensed in AR, Ins. Lic. #404091 and in CA Insurance License #0H99426.

IMPORTANT FEATURES...

- Up to \$500,000 Coverage
- Around the Clock, Around the Year Protection
- Protection for Members and Their Families
- Guaranteed Acceptance

YOU CHOOSE HOW MUCH COVERAGE YOU NEED FOR YOUR FAMILY.

Your spouse/DP is eligible for the same amount of coverage that you select for yourself...from \$250,000 up to \$500,000 (Principal Sum). You can also choose to cover your dependent children for either \$25,000 or \$50,000. The Principal Sum for member, spouse/DP, and child(ren) will reduce 50% at member age 65 and again at member age 75. Premiums do not reduce.

NOTE: *If both you and your spouse/DP are ABA lawyer members, you may both apply for member coverage, but if you do, neither of you may insure the other as a spouse/DP, and only one of you may insure all of your dependent children.*

YOU ARE COVERED AROUND THE CLOCK...AROUND THE YEAR...AROUND THE WORLD.

You're covered at home...on the job...on vacation...anywhere in the world. ABE-sponsored AD&D Insurance is there.

YOU ENJOY A COMMON CARRIER TRAVEL BENEFIT.

To make this insurance an even better value for members, the ABE-sponsored AD&D Insurance pays an additional 10% of the benefit payable if the loss is the result of an accident while a passenger on a common carrier (as a passenger on a plane, train, taxi or other qualified common carrier), properly operated and licensed for the transportation of passenger for hire.



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abendowment.org

YOUR BENEFITS ARE PAID IN ADDITION TO ANY OTHER INSURANCE.

No matter what other coverage you may own, benefits are payable in full. (You may be insured under only one ABE-sponsored AD&D Insurance coverage.)

YOUR PREMIUMS DON'T INCREASE BECAUSE OF YOUR AGE.

Unlike many other types of insurance, the cost of the ABE-sponsored AD&D insurance does not go up as you get older. The only way for your rates to be raised is if the rate structure for the entire policy is changed.

YOUR POLICY COMES WITH SURVIVOR BENEFITS.

If you should die, your spouse/DP can continue this insurance as long as premiums are paid when due and the group policy is not terminated by New York Life or ABE. The surviving spouse/DP is not eligible to increase the Principal Sum.

WHEN COVERAGE BEGINS.

You will be fully covered on the first of the month after we receive your Enrollment Form, provided you have paid your first premium. If you are hospitalized on that date, your insurance will begin on the first day of the month following your release.

Your family's insurance starts when yours does, unless your dependent is in the hospital. If this is the case, your dependent will be covered on the first day of the month following release.

WHEN COVERAGE ENDS.

You cannot be singled out for cancellation of your coverage, as long as you pay your premiums on time, remain an ABA lawyer member, and the group policy is not terminated by ABE or New York Life Insurance Company. And, though you must be under age 65 to enroll, coverage can continue until member age 85. Dependent coverage will end when yours does, or for your spouse/DP, when he/she becomes an insured member or ceases to be your lawful spouse/DP. Child coverage can continue as long as the child is unmarried, not an ABA member, dependent on you for support or until termination age 26.

YOU MAY NAME ANY BENEFICIARY YOU WISH.

You may name one or more beneficiaries on your coverage. Your beneficiary is the person last designated by you in writing and recorded as such by, or on behalf of, New York Life. You are the beneficiary for the Spouse/DP Coverage. If you wish to designate a different beneficiary on the Spouse/DP Coverage, contact ABE. You are irrevocably the beneficiary on the Child Coverage. You may assign ownership of your certificate to anyone you wish. Forms are available from ABE.

SCHEDULE OF BENEFITS:

Benefits will be payable for covered losses for as long as 365 days after the date of the accident. The total benefit payable for all losses due to a single accident will not be more than the Principal Sum unless the covered loss is the result of an accident on a common carrier such as an airline or public bus (in which case 10% more will be paid).

TYPE OF LOSS	PERCENT OF BENEFIT PAYABLE
Accidental Death *Loss of two hands or two feet *Loss of sight in both eyes *Loss of one hand and one foot *Loss of one hand and one eye, or loss of one foot and one eye *Loss of speech and hearing	100%
Loss of one foot, or one hand, or one eye Loss of speech or hearing	50%
*Loss of thumb and index finger on the same hand	25%

* Benefits for these losses will be payable only when such double loss occurs as a result of a single accident.

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint respectively. Loss of one eye or eyes means the total and irrecoverable loss of the entire sight thereof. Loss of speech or hearing means the total and irrecoverable loss thereof. Loss of hearing, which can be corrected by the use of any hearing aid or device shall not be considered an irrecoverable loss. Loss of thumb and index finger of the same hand means severance of two or more entire phalanges of both the thumb and index finger. To receive benefits, loss must be independent of sickness and all causes other than the covered accident.

IT'S EASY TO APPLY

1. As long as you are an ABA lawyer member under age 65 who resides in the U.S., Puerto Rico and the U.S. Virgin Islands, (excluding VT and WA) you are eligible to apply. You may also get coverage for your spouse/domestic partner and unmarried children up to age 26. Simply complete the entire application and send it to:
American Bar Endowment
321 N. Clark St., Ste. 1400, Chicago, IL 60654-7648
Or visit abendowment.org to apply online.
2. Mail today, along with a check for your first premium payment, in the postage-paid envelope provided.
3. Residents of Puerto Rico: Please send your application to:
Global Insurance Agency, Inc.,
P.O. Box 9023918, San Juan, Puerto Rico 00902-3918.

30 DAY FREE LOOK

Once your application is approved, you will receive your Certificate of Insurance. If for any reason after you receive it, you are not fully satisfied, simply write "cancel" and return it within 30 days without claim. Your premium will be returned promptly and you will be under no further obligation.

EXCLUSIONS

The exclusions are: 1. A loss that occurs during or results from travel in, on, or descent from an in-flight aircraft, unless traveling solely as a passenger on a licensed, commercial, nonmilitary aircraft; 2. A loss that occurs during or is due or related to participation in or incarceration resulting from — in a role other than as victim — the commission of a crime or illegal occupation or activity; 3. A loss due or related to sickness or disease or medical or surgical treatment thereof, except bacterial infection which occurs as result of accidental cut, wound, or ingestion of contaminated materials; 4. A loss that occurs during or is due or related to military service or war or any act of war, whether declared or undeclared; 5. A loss due or related to suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane; 6. A loss that occurs during or is due or related to any medical, dental or surgical treatment unrelated to the accident.

HOW YOUR ASSIGNMENT OF DIVIDENDS WORKS THE UNIQUE CHARITABLE GIVING FEATURE OF ABE-SPONSORED INSURANCE

Founded by the ABA in 1942, the American Bar Endowment (ABE) is a §501(c) (3) not-for-profit organization composed of members of the American Bar Association. **ABE fulfills its charitable purpose of improving the administration of justice, one of our profession's highest obligations, by making annual grants to support legal research, public service and educational projects in the field of law, including those conducted by ABA's Fund for Justice and Education (FJE) and the American Bar Foundation (ABF).** ABE also maintains the Legal Legacy Fund for the permanent support of its grantees. By participating in ABE's group insurance programs, designed for and available only to ABA members, members can contribute to these efforts. **Members who enroll in ABE-sponsored insurance programs agree that their share of any dividends payable on the group policies may be retained by ABE for its charitable purposes unless reclaimed as outlined below. Donations of dividends to ABE are tax-deductible to such members to the fullest extent permitted by law as contributions under Section 170(c) of the Internal Revenue Code.**

Members who donate dividends to ABE make a difference. These funds, after administrative expenses, are the primary source of ABE's charitable grants and additions to the Legal Legacy Fund. Insured members who donate their dividends help meet their professional and public responsibilities, as well as obtaining valuable coverage for their families. About 85% of members donate their dividends; these members are notified each year by late January of the amount, if any, of their dividend donation for the prior year. (Dividends are not guaranteed, and in any given year, a given policy may not pay a dividend; dividends will vary from year to year.)

Members who wish to request a refund of their dividends may do so. The approximate percentage of premium available for refund (if any) on each ABE-sponsored insurance policy will be published in each **December/January issue of the ABA Journal**. You do not need to wait for this information as refund requests are accepted beginning January 1. **To request that dividends be paid to you rather than donated to ABE:** After the first policy year of your participation, a written request for refund (by mail or email to dividends@abendowment.org) **must be made each year and must reach ABE by December 15.** When ABE receives your refund request, it will send a confirmation. Retain this for your records as proof your request was timely received. If you do not receive a confirmation within 3 weeks, contact the ABE promptly to obtain another copy. (**Special instructions for new applicants** are contained in the application and apply to dividends, if any, during the first policy year only.)

Dividend checks and/or contribution notices for your tax return are mailed by late January. If you receive a contribution notice and you did not intend to make a contribution, you may request a *one-time* waiver of the December 15 deadline by asking for a refund, if you have not previously requested such a waiver.

Please note: Members who do not want to contribute dividends to ABE must make a written request for refund each year, using the procedures above. When members sign the application, they are agreeing to make an **annual decision** whether to contribute. **Do not sign the application if you do not agree with these procedures.**

**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS***
Current as of 2021 • For a personalized rate quote, visit abendowment.org.

When comparing rates, please keep in mind that although not promised or guaranteed, this insurance is designed to generate dividends that an insured may donate to support ABE's charitable mission. If you do so, you are eligible for a charitable contribution deduction on your individual tax return. *Please see "How Your Assignment of Dividends Works" on previous page for further details.*

Member Benefit*	Member Premium
\$500,000	\$105.00
\$400,000	\$84.00
\$250,000	\$52.50

Spouse/DP Benefit*	Spouse/DP Premium
\$500,000	\$84.00
\$400,000	\$67.20
\$250,000	\$42.00

Child Benefit*	Child Premium
\$50,000	\$6.00
\$25,000	\$3.00

*Spouse/DP benefits cannot exceed 100% of member benefits. Benefits for member and all eligible dependants reduce 50% at member age 65 and again at member age 75. Premiums do not reduce. Benefit options are not guaranteed and are subject to change by agreement between ABE and New York Life.

New York Life reserves the right to change rates on any August 1, 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 under this group policy. For example, a class of insureds is a group of people with all the same issue age and gender. Premiums will vary depending on benefit chosen.

Premiums may vary when billed due to rounding.