



GROUP BENEFIT
SOLUTIONS

Accident Insurance With Health Screening Educational Video

Onscreen Text:

Accident Insurance. An extra layer of support in times of need.

Scene Description:

Animated visuals representing scenarios related to common accidents, managing expenses, and recovery.

Voiceover:

Let's face it, life is unpredictable. And accidents, whether minor or major, are going to happen.

Onscreen Text:

Prepare yourself – and your wallet – for an accident.

Voiceover:

The costs related to an accident add up fast and can make an already stressful experience feel unmanageable.

Onscreen Text:

25.5 million emergency department visits for unintentional injuries.

Disclaimer:

“National Hospital Ambulatory Medical Care Survey: 2021 Emergency Department Summary Tables”, National Center for Health Statistics, Centers for Disease Control and Prevention., November 5, 2023

Voiceover:

While you can't plan for an accident, you can be better financially prepared for when one happens. Accident insurance from New York Life Group Benefits Solutions pays you directly if you or someone in your family is injured in an accident, and you decide how to use that money.

Even better there's no need to answer health questions or pass a medical exam to qualify for coverage. Plus, if you leave your job, you can take this insurance with you. You may be asking yourself, why do I need accident insurance if I already have health insurance? Well, accident insurance can help pay for things that may not be covered by your health insurance. Like co-pays or other out-of-pocket expenses that you need to meet before your insurance deductible is met.

Here's how it works. Let's say you break your arm playing softball. In addition to your health insurance coverage, accident insurance pays a lump sum benefit you can use however you want. It's that simple. You can use the money to pay for out-of-pocket expenses related to your injury, like ambulance services, E.R. visits and hospital stays, X-rays and follow up doctor appointments.

But you can also use the money to pay for non-medical related expenses, like your rent, mortgage, child care, and groceries. And we make it easy to get your payment. There's no need to submit multiple claims for treatments or expenses. As soon as your claim is submitted, we take care of the rest. Meaning you can focus on recovering and getting well.

Once enrolled in accident insurance, you'll have access to our health screening benefit, which pays you a flat amount for common routine health exams.

Onscreen Text:

For some plans, the Health Screening Benefit is called the Health Screening Incentive.

Voiceover:

There are numerous potential screenings, such as your annual physical, mammograms, dental exams, immunizations and more. The money can be used any way you like, but could help offset some of your out-of-pocket costs for medical care and other expenses.

Let's hope that life doesn't throw too many curveballs your way. But when it does, we've got you covered. Be on the lookout for additional information and plan details from your employer. Accident insurance designed for you and your family. Fast, easy and reliable. It's just one more way. We're putting benefits to work for people.

Disclaimer:

Accident Insurance is a limited benefit policy and pays benefits for accidents only. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Accident Insurance, is underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy forms: Accident: GBS-AI-1000.00

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