



GROUP BENEFIT  
SOLUTIONS

## **Accidental Death and Dismemberment Educational Video**

### **Onscreen Text:**

Accidental Death and Dismemberment (AD&D) Insurance. Protect against the unexpected.

### **Scene Description:**

Animated visuals representing scenarios related to serious accidents, managing expenses, recovery, and support resources.

### **Voiceover:**

How would you afford your expenses if something unexpected happened that prevented you from working? Accidental death and dismemberment insurance, also known as AD&D, can provide you and your loved ones with financial security at a time when you may really need it. New York Life Group Benefits Solutions AD&D insurance provides financial protection for covered injuries that are the result of a serious accident. Whether that accident happens at work, on a business trip or vacation, or as you go about your daily activity, AD&D insurance can help you maintain your budget and pay your bills if a serious accident happens.

### **Disclaimer:**

Exclusions and limitations may apply. Refer to your policy document for more information about the coverage under your specific AD&D insurance plan.

**Voiceover:**

AD&D insurance also covers the accidental loss of life. But this coverage should not be a replacement for life insurance or major medical insurance, because it provides coverage only in case of an accident. Think of it as a cost-effective way to add to the coverage you may already have through other insurance plans.

You can sign up for AD&D coverage without answering any medical questions. Following a serious injury or death caused by a covered accident, you or a beneficiary you designate will receive a set amount of money. You can use this money as you see fit, such as helping to pay for expenses like childcare and education, job training, rehabilitation or trauma counseling, home alterations and vehicle modification.

No one wants to think about the impact of an unexpected accident. But if it happens, AD&D insurance pays benefits for a covered accident, so you have one less thing to worry about during a difficult time. Be on the lookout for additional information about this coverage from your employer.

At New York Life Group Benefits Solutions, we want to help provide you with financial security and peace of mind today, so you can be

better prepared for tomorrow. It's one of many ways that we're putting benefits to work for people.

**Disclaimer:**

Details of coverage, including premiums, eligible injuries, their respective payments, and policy exclusions and limitations are contained in your policy document. THIS POLICY PROVIDES LIMITED ACCIDENT-ONLY BENEFITS. It does not provide coverage for losses caused by sickness.

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