



## **Disability Buy-Up Educational Video**

### **Onscreen Text:**

Disability Buy-Up Insurance. Additional financial protection for today and tomorrow.

### **Scene Description:**

Animated visuals representing scenarios related to disability insurance, managing expenses, and recovery.

### **Voiceover:**

If an illness or injury prevented you from working, how would you cover your bills in day to day expenses? Many people turn to disability insurance as a way to help because it replaces a portion of your income in the unfortunate event that you can't work. But not all financial needs are alike.

Your employer provides a level of disability insurance to you, at no cost. But will it be enough to cover all your needs? You can increase your amount of coverage by enrolling in disability buy-up insurance. This additional coverage pays a higher benefit amount than what your employer provides, which can help make ends meet while you are unable to work.

Like any disability insurance plan, payments may come directly to you or anyone you designate and can be spent any way you like.

Just like you would use your paycheck. Payments can help pay for planned expenses like child care, groceries, prescriptions, mortgage, or utilities. They can also cover unplanned expenses like medical bills.

**Onscreen Text:**

Benefits for certain illnesses may be limited. Some injuries may not be covered. For example, self-inflicted injuries are not covered. Refer to your policy document for the definition of disability/disabled.

**Voiceover:**

Our disability buy-up insurance is budget friendly. You can sign up for this coverage at group rates, which means you may pay less. It's also convenient. We automatically deduct your insurance premiums from your paycheck, saving you the time and effort of writing checks and record keeping.

Depending on your plan, some are all over your disability buy-up benefits may be subject to income taxes. You should speak to your employer or personal tax advisor for more information about your specific plan. Be on the lookout for additional information about this coverage from your employer.

New York Life Group Benefits Solutions is committed to delivering financial protection and peace of mind. Our disability buy-up insurance provides you with the opportunity to increase your disability coverage, providing a source of income while you are

unable to work, so you can focus on a speedy recovery. It's one of many ways that we're putting benefits to work for people.

**Disclaimer:**

Benefits may not be paid for a condition that existed prior to your effective date of coverage. Details about coverage, including costs, eligibility, and policy elimination periods, exclusions and limitations are contained in your policy document.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

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