

New York Life Group Benefits Solutions

Healthy Working Life® PreDisability Vocational Services

Schedule of Services

Overview

As part of New York Life Group Benefit Solutions (NYL GBS) offers Healthy Working Life® PreDisability vocational services to actively at work employees with a serious health condition who are at risk of a disability and are experiencing pain or discomfort in doing their job tasks. The intent of this voluntary service is to help them manage the physical and psychological limitations associated with their health condition(s) so they can remain at work, maintain productivity, and be more comfortable. This is achieved through individual assessment and interventions by NYL GBS's expert Vocational Coaches, and in some cases, the acquisition of specialized adaptive equipment or devices as recommended by the Coach.

Referrals may be made by a representative of the employer or by another NYL GBS program with which the employee is engaged. When making a referral, it must be confirmed that the employee is enrolled in a NYL GBS insured long-term disability (LTD) policy (or has these services available through a rider). This service is also provided to employees who are within the eligibility waiting period for insured LTD.

NYL GBS has developed a self-service website (www.newyorklife.com/predisability) for employers to self-orient and access information, forms and resources. This is available for employers like you who do not have the NYL GBS ADA Administrative Services program.

A Vocational Coach will work directly with:

- The employer's designated representative(s)
- The employee (with confirmation of their agreement to participate in the program and signed authorization for release of necessary information to NYL GBS for up to one year)

Services the Vocational Coach Will Provide

A Vocational Coach will provide services utilizing a hierarchical model.

The first step is always an independent assessment, including:

- Interviewing the employee to evaluate their request and determine appropriateness for services as outlined in this schedule of service.
- Learning more about: the job activities the employee performs, when and where they are experiencing pain or discomfort, and holistic health and wellness strategies.

Following the assessment, the Vocational Coach will educate the employee on how to use their current equipment properly, understand basic ergonomic placement, operation of equipment specific to their health condition, and behavioral modifications (stretching, positional changes, etc.).

If an employee continues to experience difficulties, the Vocational Coach may obtain input from the employee, employer, and treating provider in order to form a final recommendation about if, and what kind of, specialized equipment may help the employee.

The Vocational Coach will also consider referrals to other health management programs available to the employee, as appropriate (e.g., health clinic/coaching, Employee Assistant Program, lifestyle or disease management, etc.).

Expenses

As part of this service, we may recommend the purchase of specialized assistive devices or equipment. Specialized equipment we may recommend does not include equipment that can be provided to all employees to perform the regular duties of their occupation, such as, but not limited to: external keyboards, foot rests, standard desks and chairs, steel-toed shoes, and personal protective equipment, etc.). In rare and complicated situations, a Vocational Coach may recommend a qualified vendor partner to provide on-site vocational or ergonomic services.

NYL GBS may pay up to \$1,000 per eligible and participating employee, per health condition, per lifetime, toward Vocational Coach recommended and employer approved expenses. This dollar limit is cumulative across all NYL GBS programs under which this service is provided.

Where the cost of the recommended items or services exceeds \$1,000, the Vocational Coach will work with the employer's designated representative(s) to pay for the equipment and receive reimbursement from NYL GBS for the agreed upon amount.

Any such devices or equipment that are purchased under this program are expected to be made available to the employee even if their workstation location changes, and while NYL GBS determines the devices, equipment are useful for the purpose of allowing the employee to remain at work.

In cases where the employer wants an item that is more expensive than what the Vocational Coach recommended and the item recommended will address the employee's needs, the employer can purchase the more expensive option at their cost. The Vocational Coach will reimburse the employer only up to the amount of the least costly recommended option.

Employer Reimbursement

Where the cost of the recommended items or services exceeds the budget available, the employer will need to fund the entire cost for items that were recommended by the Vocational Coach. NYL GBS will reimburse the employer for the cost of these items up to the available budget amount.

Normally, the Vocational Coach will make purchases and pay approved expenses directly to the vendor. Sometimes due to internal policies or efficient equipment obtainment, an employer may secure the recommended equipment. In cases where the Vocational Coach has approved the employer to make the purchase, NYL GBS will only reimburse the employer for expenses submitted within sixty (60) days of the date of purchase with an itemized receipt. No reimbursement is possible after 60 days due to New York Life accounting requirements.

Employer Requirements

- Designate a representative to work with the Vocational Coach and coordinate provisions of the PreDisability vocational services to eligible employees. Most clients typically have a knowledgeable HR generalist or employee relations specialist be the contact so they understand the full implications of making a decision on accommodations.
- Collaborate with the Vocational Coach in reasonable efforts to support the employee's goal to continue working, such as:
 - Communicating program goals to encourage an employee's full participation.
 - Allow an employee the time necessary to communicate with the Vocational Coach while at their, or like, workstation.
 - Consider modifying job duties, schedule, or alternative work opportunities to prevent absence.
 - Instruction in the correct use of assistive equipment, devices.
- It is the employer's sole responsibility to decide whether or not to implement any intervention recommended by the Vocational Coach.
- The employer will communicate any decision to not provide accommodation to the employee.
- It is the employer's responsibility to accept shipments of any assistive equipment or devices to the employee's worksite and assemble any that may require assembly or installation.
- To engage in and maintain their own documentation of the interactive process for reasonable accommodation requests under the Americans with Disabilities Act (ADA).

Employer Referral Responsibilities

Use referral criteria identified on the PreDisability website and PreDisability Participant Guide to identify and refer employees who may benefit from PreDisability vocational services.

Provide information about the employee included on the referral form and obtain the employee's signed authorization. The Employer should:

- Reinforce the need for the employee to complete all required referral information, assessments and attend all scheduled meetings with the Vocational Coach.
- Designate a representative to work with the Vocational Coach and coordinate provisions of the PreDisability vocational services to eligible employees.
- Notify the Vocational Coach about any issues that would impact the employer's acceptance of, or installation of, equipment or assistive devices. The NYL GBS Vocational Coach will not process a return or issue a refund for any approved equipment that was installed incorrectly or was not appropriately assessed for proper fit.

Exclusions

Service exclusions include:

- Employees who are not insured under the NYL GBS LTD policy (other than eligible employees within the eligibility waiting period for LTD insurance) or applicable rider.
- Adaptions to workstations that do not fit the employee's physical proportions. An employee's height and weight alone are not considered health conditions.
- Employees who are not currently working at least part-time. Examples include but are not limited to: a continuous leave, an active disability claim, etc.
- Employees whose medical condition is subject to a pending, active, or in-appeal Workers' Compensation claim.
- Employees whose illness or injury requires confinement in a hospital or continuous care facility.
- Employees who do not agree to participate, including signing an authorization permitting release of necessary information.
- International referrals.
- Fitness for duty exams, functional capacity evaluations, independent medical evaluations, psychological exams.
- Replacement of equipment provided to employees as part of their job functions (e.g. but not limited to, standard telephone headsets versus a specialized headset that adapts to a hearing aid). See Expenses Section for more detail
- Funding of interventions that are part of a treating provider's treatment plan, such as, but not limited to: physical therapy, alternative transportation, animal/personal care attendants, or equipment the employee owns and uses outside of work such as wheelchairs/scooters, ambulatory devices, eyeglasses, service animals, interpreters or interpreting services, and hearing aids.
- Referrals made for reimbursement of equipment, devices, or services that had been purchased prior to the referral date and subsequent Vocational Coach's full assessment of the engaged employee and recommendation to the employer's designated representative.
- Replacement of equipment that the employee uses as part of job duties that is not in good working order.
- Building or architectural updates such as new floors, elevators, or lighting.
- Equipment installation costs, which includes moving equipment to a new work station or home office.
- Funding or replacement of Personal Protective Equipment (PPE) needed to perform job duties, such as but not limited to: gloves, footwear, protective clothing/gear, masks, etc.

Additional Conditions

NYL GBS does not assume any liability with respect to its recommendations, and results are not guaranteed.

Either NYL GBS or the employer may discontinue this service at any time after the first policy anniversary, with 31 days written notice. If the policy terminates this service will fully terminate on the policy termination date.