

Today's rapidly changing workplace calls for absence and disability capabilities aligned to your organization's needs. New York Life Absence Assist<sup>™</sup> provides you with flexible and streamlined administration and a simpler, more convenient, approach towards disability for your employees.



## Comprehensive and flexible plan design

- > **Standalone** administrative options or **integrated** with leave programs, term life, and medical plans<sup>1</sup>
- > Flexible funding choices with enrollment solutions support to boost participation and financial protection
- > Work-life services<sup>2</sup>: that offer employees help for whatever life brings, from financial protection strategies to health and well-being



#### Expert resources along the way

- **Designated account teams** serve as an extension of your HR department, providing program trends and consultative quidance.
- Claim managers provide holistic support, from intake through return to work, and offer proactive referrals to valuable resources and programs.<sup>2</sup>
- In-house clinicians and pre-disability services help reduce absence and related costs.
- Masters-level vocational coaches develop personalized plans to support return-to-work goals.



# Pregnancy and routine surgery claims made easy.

When your employees file a claim for pregnancy or a routine surgery, we require no medical paperwork and we have the ability to issue your employees' benefits in a **lump-sum payment.**<sup>3</sup>



#### Easy benefits management with myNYLGBS.com



#### For employers

- > Easy, end-to-end benefits management and group billing administration
- Self-service reporting with real-time status, key dates, and detailed claim activity
- **Disability analytics** dashboard that displays claim drivers and program trends
- > **Data integration** options and API capabilities to reduce administrative effort



### For employees

- > 24/7 simple online claim intake with pre-populated forms4
- View claim status and check payments, upload documents, and confirm return-to-work dates
- Flexible communication preferences with text options and click-to-chat support
- Enhanced tracking view with real-time status of medical record requests



#### Learn more about New York Life Absence Assist.™

Delivering a simplified absence management experience, focused on driving the best outcomes, is one more way we're Putting Benefits To Work For People™.

Reach out to your representative to see these new capabilities in action. You can also contact us online.

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.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy or plan may be continued in force or discontinued. For costs and details of coverage, review your plan documents or contact a New York Life Group Benefit Solutions representative. Policy forms: Disability -TL-004700 et al.

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<sup>&</sup>lt;sup>1</sup>Disability HealthCare Connect plans are available for clients with Cigna medical plans

<sup>&</sup>lt;sup>2</sup>These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

<sup>&</sup>lt;sup>3</sup>This is New York Life Group Benefit Solutions' standard process for Fully-Insured Short Term Disability (STD) policies. Lump-sum payments for low-complexity claims is an optional offering for clients with Administrative Services Only (ASO) STD policies and they must opt-in for this service. This would not apply to statutory disability plans. Lump sum payments are made based on optimal medical duration guidelines and eligibility requirements must be met. If an employee is unable to return to work as expected, medical records will be requested for continued benefit payments.

 $<sup>^4</sup>$ Employer must have a file feed for online intake submission via our portal.