



GROUP BENEFIT  
SOLUTIONS

## **Short-Term Disability Educational Video**

### **Onscreen Text:**

Short-Term Disability (STD) Insurance. Financial coverage if you're out of work.

### **Scene Description:**

Animated visuals representing scenarios related to short-term disability, managing expenses and recovery.

### **Voiceover:**

Do you have a financial backup plan if you unfortunately find yourself unable to work due to an illness or injury? Short-term disability coverage can provide a financial safety net, helping you pay bills and cover daily living expenses while you're out of work. With a New York Life Group Benefit Solutions Short-Term Disability Plan, we'll pay a portion of your covered earnings if you become disabled and can't work for a short period due to a covered illness or injury. It's a convenient way to gain financial security while you focus on recovery. Disability doesn't always mean a long-term health condition. A disability is considered an illness or injury that prevents you from earning your salary. With short-term disability coverage. You'll receive a percentage of your salary for a specified period of time, and subject to a specified maximum after you meet any applicable elimination or waiting period.

**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 policy documents for the definition of disability/disabled.

**Voiceover:**

Payments come directly to you or anyone you designate, and can be spent any way you like. Short-term disability coverage can help you pay for a range of items, such as planned expenses like groceries, mortgage, or utilities. As well as unplanned expenses like medical bills.

**Voiceover:**

Depending on your policy, some or all of your short-term disability 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. At New York Life Group Benefit Solutions, we're committed to helping you protect your finances in the event of an illness or injury. Our short-term disability plan can provide you with an income source should you suffer a covered disability, that means you have one less thing to worry about and can focus on getting healthy and back to work. 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 the policy document.

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