

# Simplifying the benefits experience for grieving beneficiaries

New York Life Group Benefit Solutions  
introduces new digital claim intake



GROUP BENEFIT  
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## Executive Summary:

As part of New York Life Group Benefit Solutions' (NYL GBS') focus on delivering innovative and flexible solutions to make benefits easier, we built a new claim intake system from the ground up enabling one seamless experience for beneficiaries and employers.



## The opportunity:

**Historically**, one of the most significant pain points for clients and beneficiaries has been the cumbersome process of finding and collecting the documents required to process a claim. Delays in these processes can result in frustration for both employers and beneficiaries – and for beneficiaries it is an added burden as they navigate the death of a loved one.

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## How we did it:

**To bring this solution to market quickly,** NYL GBS partnered with New York Life Ventures (NYL Ventures), New York Life's corporate venture capital business, and Empathy, a longstanding New York Life partner. Together, we assembled a nimble working team of designers, product managers and claim subject matter experts who worked closely to iterate on the tool and bring this new digital claim intake solution to life.

"Our vision for a more modern and streamlined experience where a claim can be submitted

digitally has come to life," noted Kristina Welke, Vice President and Head of Product for NYL GBS. "We successfully evolved our process to further support beneficiaries dealing with the loss of a loved one. This initiative took less than six months and allowed for us to test and learn to ensure the capabilities met our customer, client, and beneficiaries' needs. Working with NYL Ventures and Empathy on this new capability gave us another unique opportunity to partner to help bereaved families."



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Our vision for a more modern and streamlined experience where a beneficiary can submit a claim digitally and follow along in the process has come to life.

Kristina Welke, NYL GBS Vice President and Head of Product



## Why Empathy?

**Empathy previously partnered with New York Life** to enhance the beneficiary experience of individual life insurance policy owners. Combining technology and human connection Empathy's app simplifies end-of-life bureaucracy, minimizes tedious tasks, and automates processes involved in the administration of an estate.

A loss can be a difficult and overwhelming experience that's compounded by the many tasks

that fall to a family to complete. As Empathy Co-Founder and CEO Ron Gura explains, "There's no doubt that logistics are made hard by grief and grief is made harder by logistics. Technology can ease the burden."

Empathy also offers human assistance to provide users both emotional and practical support, creating a humane experience to help families navigate arrangements and grief.

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Ron Gura, Empathy Co-Founder and CEO



**Benefits to employers:** Our new digital claims intake enables:

- A fully digital benefits experience for both the employer and the beneficiary, with a dual claim initiation process. This means that the tool automatically sends a notification to the employer if a beneficiary submits a claim, or a notification to the beneficiary if the employer initiates the claim process.
- A streamlined collection of claim information and documentation, eliminating the typical back and forth between the employer and the beneficiary.
- Immediate email confirmation of the claim submission to the beneficiary, with an option to download the information they've submitted.
- Automated follow-up if critical information is not completed within a specific timeframe, speeding up claim decisions.



## About New York Life Group Benefit Solutions

As a leader in the group insurance market, NYL GBS provides the expertise to help businesses and their employees be more financially protected and productive.

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.

Empathy is not affiliated with New York Life Insurance Company or any subsidiaries and provides services at no cost to you. The use of this service is optional. This program is not available under policies issued by New York Life Group Insurance Company of NY and policies delivered in Washington that are issued by Life Insurance Company of North America (LINA).

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