

Putting Benefits To Work For PeopleSM

Voluntary benefits designed for you.

Our supplemental health offering is built for success.



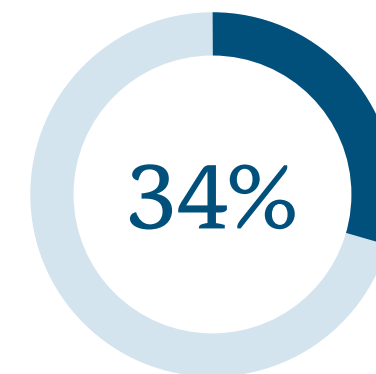


They may be voluntary, but they're essential.

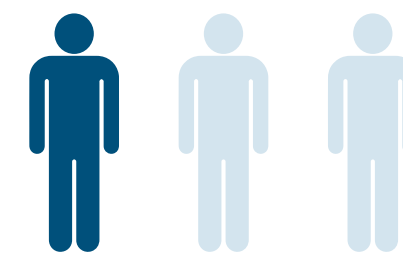
As organizations work to control costs, many have moved to health plans that require greater cost sharing with employees. Higher out-of-pocket medical costs may leave them financially vulnerable in the event of a significant health issue.

Our supplemental health products can help fill the gap in medical coverage and provide your employees with greater financial protection in times of need.

Are your employees prepared?



of employees whose income is below the median are not confident they can afford necessary healthcare.¹



1 in 3 Americans (100 million) struggle with unpaid medical bills.²

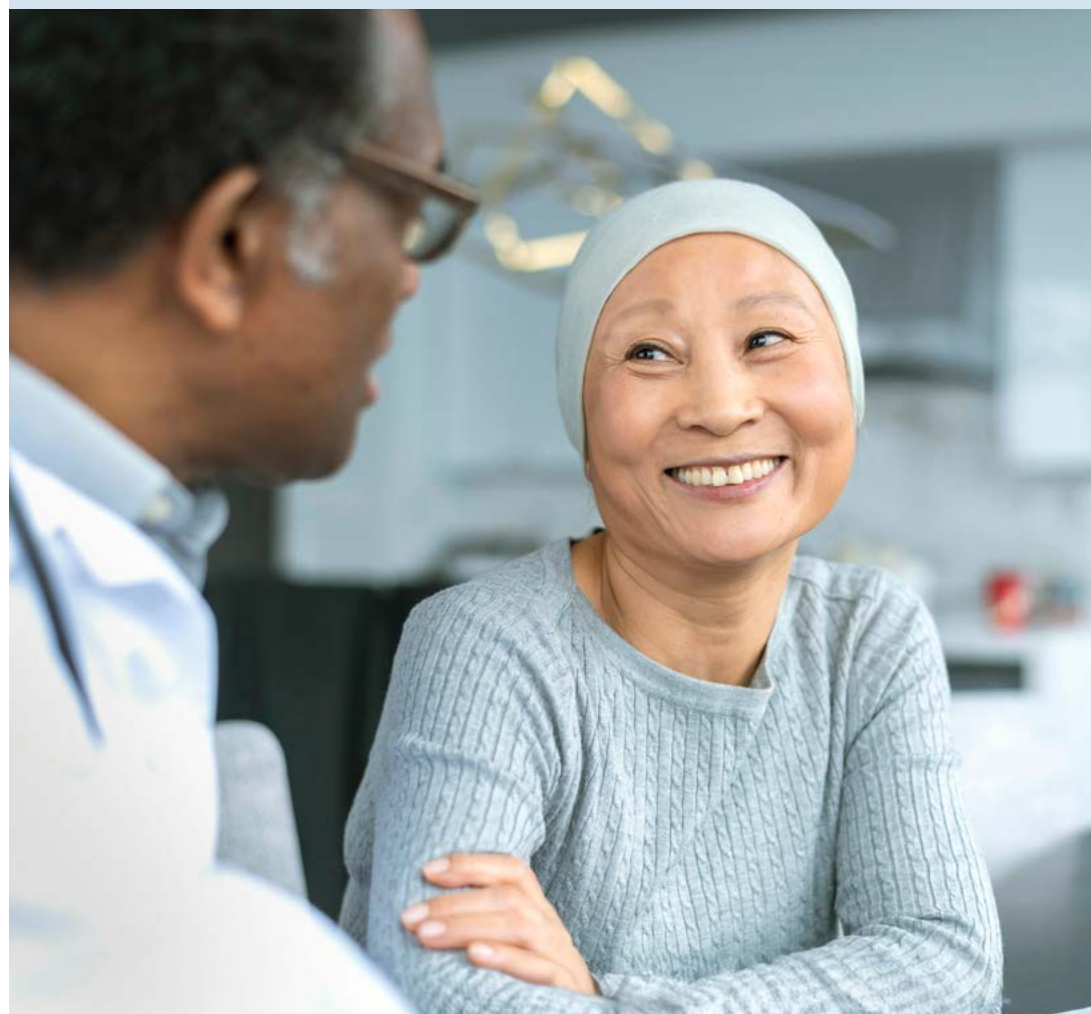


Accident insurance

Life is full of unexpected events. Our accident insurance is designed to help relieve the financial impact of injuries and events resulting from a variety of accidents and mishaps. It offers a lump-sum payment that can be used however your employees want.

Critical illness insurance

When faced with a significant illness or disease, the last thing your employees should be worried about is their finances. Our critical illness insurance offers a lump-sum benefit to provide financial help during health challenges. Employees have total control over how to use the funds.



Hospital indemnity insurance

The cost of care related to a hospital stay continues to rise. Our hospital indemnity insurance pays a daily benefit for a covered stay in a hospital, intensive care unit, or rehabilitation facility. This can be offered as a standalone plan, or as an HSA-compatible plan design.

All our voluntary plans can include a health screening benefit with more than 40 covered screenings.³

Why us for voluntary?

Our voluntary benefits deliver value with tailored coverage to meet the real-life needs of your workforce. Flexible features and benefit amounts align with your budget, while caring guidance and an easy claims process ensure meaningful support when it matters most.



Simplified access to benefits



One accident claim generates an upfront lump sum payment for all associated benefits.



A disability claim triggers an automated claim for voluntary benefits.



Quicker claim payments and fewer denials.

1 Designed to cover more.

We've built our voluntary offering with some extras to provide your employees with even more value for their benefits spend.

- › **For accident insurance:** Coverage for injuries related to organized sports, PTSD, and chiropractic treatment.
- › **For critical illness insurance:** Benefits for mental health, infectious diseases like COVID-19, progressive diseases, and childhood diseases (including autism).
- › **For hospital indemnity insurance:** Surgery benefits, coverage for newborns, and the option to add benefits like pet-boarding.

2 Designed to fit.

When designing your voluntary benefits plan with us, you have choices. You decide what features work best for you and your employees. This includes flexibility around:

- › Funding options
- › Benefit amounts and enhancements
- › Waiving pre-existing condition limitations

3 Designed for easy use.

We don't want your employees to forget about their voluntary benefits once they've enrolled. We work to ensure quick and easy claims payment through medical plan alignment, auto-file features, and easy online intake.

A few ways that we make claims easy:

- › To minimize denials and speed up claim payments, our plans align with medical coverage provisions and definitions.
- › For accident insurance, one claim generates an upfront lump sum payment for all benefits associated with a covered accident. Your employees won't even need additional proof of services to cover benefits associated with the initial accident event.
- › When an employee submits a disability claim, we'll automatically file a claim for associated voluntary benefits.



A benefits experience that enables outcomes.

We make enrollment a priority.

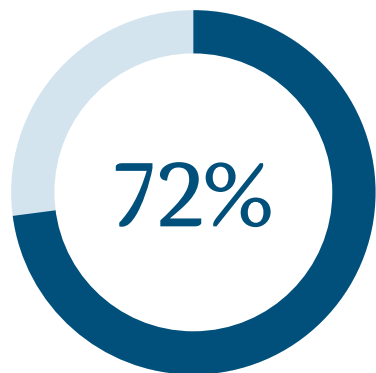
Voluntary benefits only achieve the outcomes you're looking for if employees enroll in them. Your dedicated enrollment consultant works with you to:

- › **Build an enrollment strategy** based on your specific employee demographics, culture, and unique workplace.
- › **Offer a variety of ways to engage** your employees—from virtual or onsite group meetings and benefits fairs to client-specific websites and online learning.
- › **Provide multilingual support** including Spanish and other languages through bilingual benefit counselors and translated benefit education resources.

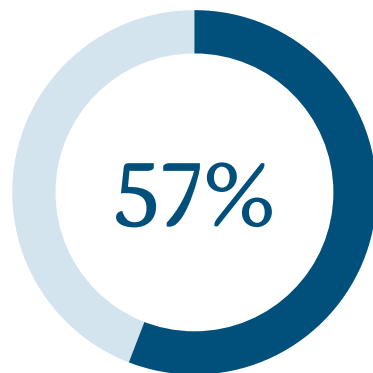
We empower smart connectivity and easy integration.

We understand the importance of connecting to your HR technology platform and offer a connected experience that removes complexity, streamlines administration, and reduces costs.

- › **Secure data exchange** through file feed and API, plus fewer file feeds for NYL GBS coverages.
- › **Established data connections** with over 100 enrollment and administrative platforms.
- › **Proven relationships with 20+ key HR technology partners**, including Workday, ADP, and Alight Solutions.



of adults wish their out-of-pocket health care expenses were lower.⁴



of adults say they have delayed medical treatment because of concerns about cost.⁴



At the heart of New York Life.



A long history of financial strength.

New York Life earns the highest financial strength ratings currently awarded to any life insurer by the major ratings agencies.⁵



Our people make the difference.

With an average of 25 years⁶ of industry experience, our team of benefits professionals and experts work to help employers and employees achieve their goals and are here to help – not just in times of need, but every day.



We're here for good.

We exist for good, the good of our policy owners, their families, and our communities. As one of the largest mutual life insurance companies in the United States and a Fortune 100 company, our mission is embedded in our responsibility to deliver peace of mind and financial security to our policy owners, above all else.

Voluntary benefit products are issued by New York Insurance and Annuity Corporation, a subsidiary of New York Life.

Experience the benefits of New York Life Group Benefit Solutions.

Absence | Life | Voluntary Benefits

Speak with your broker or contact your New York Life Group Benefit Solutions representative to see how we can put our voluntary benefits to work for you. Or [contact us](#) to learn more.



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¹ Source: Mercer Survey on Health & Benefit Strategies for 2024.

² The U.S. Consumer Financial Protection Bureau (CFPB), Advisory Opinion applicable as of January 2, 2025.

³ Health screening benefit availability may vary by state and amounts may vary. The benefit is only payable once per day even if multiple health screenings are provided in a single day.

⁴ NYL GBS Voluntary Benefits Survey conducted by Morning Consult, Oct 2023.

⁵ New York Life has received the highest financial strength ratings currently awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 10/04/2024.

⁶ NYL GBS internal analysis of average years of service with NYL, 2024.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, 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.

Voluntary benefit products are not available in all states. Accident insurance, critical illness insurance, and hospital indemnity insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions Accident insurance, Critical Illness insurance, and Hospital Indemnity insurance are underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy forms: Accident: GBS-AI-1000.00; Critical illness: GBS-CI-1000.00; Hospital indemnity: GBS-HI-1000.00.

New York Life Insurance Company

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