

Financial security that's with you all the way.

Voluntary Disability insurance from New York Life Group Benefit Solutions.



A disability doesn't always mean a serious handicap. It can be any illness or injury that prevents you from earning your salary. Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the financial security you'll need if you experience a covered illness or injury that keeps you out of work.

Why is disability insurance important?

Disability insurance can pay you benefits if you suffer a covered disability. Think of it as insurance for a portion of your paycheck. Payments may come directly to you or someone you designate and can help pay for things like:



Groceries



The mortgage



Utilities



Medical bills

Who's eligible for disability insurance, and what are the plan options?

<All active <full-time employees> regularly working a minimum of <30> hours per week are eligible for coverage.> Coverage is available for <Short-term disability (STD)> <and> <Long-term disability (LTD)>. <STD benefits are paid for up to the number of weeks shown, after the benefit waiting period. LTD benefits are paid if you are still disabled at the end of the STD benefit period.>

<Variable STD chart>

Short-term disability	Weekly benefit*	Maximum weekly benefit	Benefit waiting period	Maximum benefit period (includes benefit waiting period)
<Plan 1>	<<60>% of your weekly covered <earnings< in units of \$xxx>>>	\$<5,000>	For Accident - <#> days For Sickness - <#> days For Hospitalization - <#> days	For Accident - <#> weeks For Sickness - <#> weeks
<Plan 2>	<<66.66>% of your weekly covered <earnings< in units of \$xxx>>>	\$<5,000>	For Accident - <#> days For Sickness - <#> days For Hospitalization - <#> days	For Accident - <#> weeks For Sickness - <#> weeks

<Variable LTD chart>

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
<Plan 1>	<<50>% of your monthly covered <payroll>< earnings< in units of \$xxx>>>	\$<10,000>	<180> days	<Please refer to the Summary of Benefits document to calculate how long your benefits will last.> <The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.>
<Plan 2>	<<60>% of your monthly covered <payroll>< earnings< in units of \$xxx>>>	\$<10,000>	<180> days	



What features are included with my coverage?

Your NYL GBS Voluntary Disability insurance includes access to a suite of programs¹ and services, available from day one. They're included with your plan so you're automatically enrolled, and it's our way of saying thanks for being a valued customer.

<Healthy Working Life®>

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

<Work Wellness>

Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

<Employee Assistance & Wellness Support²>

Emotional support for you and/or family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources and videos for work/life issues.

<Financial, Legal & Estate Support²>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more. Assistance also includes identity theft and fraud resolution services and online tools for state-specific wills and other important legal documents.

If I sign-up, how does it work?

- › After you select your plan options and enroll in disability insurance from NYL GBS, you'll pay for your chosen plan amount through convenient payroll deductions.
- › Once enrolled, if you experience a covered injury or illness that prevents you from working, you'll receive a percentage of your covered earnings for a specified amount of time.

Contact <contact name/department> to review the Disability Summary of Benefits and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, <call <Phone Number> to speak with <contact name/department>/<email <abc@abc.com> / visit<www.companyintranetsite.com>>.

<* Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section.>

¹ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

² These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. 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. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

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