

PREPARED FOR EMPLOYEES OF GENESYS CLOUD SERVICES, INC.

# New York Life Group Benefit Solutions.

Delivering financial security and peace of mind to those we serve by Putting Benefits To Work For People.<sup>SM</sup>



GROUP BENEFIT  
SOLUTIONS

# A compassionate approach that's focused on simplifying the journey for you and your loved ones.



This brochure explains your New York Life Group Benefit Solutions (NYL GBS) coverage options. It outlines what you'll need to know about the benefit offering available to you. You may not need all this information right now, but keep this brochure in a safe place, as you may want to refer back to it later.

## The enclosed information will help explain:

- › Details about your benefits
- › How to submit a claim
- › How to contact dedicated resources for help
- › Additional resources that are included with your benefits

---

To learn more about your coverage under the available plans, please refer to the schedule of benefits and provision details contained in your enrollment materials.

# Financial security your family will count on.

Voluntary Term life insurance from New York Life Group Benefit Solutions.



At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life insurance can help offer you the peace of mind that your family will not suffer an undue financial burden during a time that's already difficult enough.

## Who's eligible and how much coverage can I buy?

All active, Full-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States or non-United States citizens working in the United States under an active and appropriate visa or work authorization and their Spouse and Dependent Children who are residing in the United States.

### Employee

- › Elect up to 1, 2, 3, 4 or 5 times your salary
- › Maximum benefit amount of the lesser of 5 times salary or \$2,000,000
- › Guaranteed issue amount of \$500,000

### Spouse

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$250,000\*
- › Guaranteed issue amount of \$50,000

\* Not to exceed 100% of the employee benefit.

### Children

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$10,000
- › Guaranteed issue for all amounts



› Even if you already have some life insurance, is it enough? Use our insurance needs calculator at [nyl.com/life](http://nyl.com/life) to help you find out how much you might need.

## What features are included with my coverage?

Your NYL GBS Voluntary Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs<sup>1</sup> which are available to you and your family from day one.

### Portability

If your employment is terminated and you are under age 99, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/ children. Premiums will increase at this time. Coverage can be continued to age 99, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

### Waiver of premium

Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are Disabled.

### Accelerated death benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for Terminal Illness provides up to: \$250,000.

### Employee Assistance & Wellness Support<sup>2</sup>

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.

### Survivor Assurance<sup>3</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more. Beneficiaries have access to Employee Assistance and Wellness Support and Financial, Legal & Estate Support programs.

## If I sign-up, how does it work?

- › After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

**To review the Term Life Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations, or for more information, go to Voluntary Life and AD&D under the Resources tab on MyGenesysbenefits.com**

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

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: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123460 c 0722 SMRU1904097 (Exp.09.09.2024) Genesys Cloud Services, Inc.

SR 64013177-

# Be prepared for the unexpected.

Voluntary Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental Death and Dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

## Who's eligible and how much coverage can I buy?

All active, Full-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States or non-United States citizens working in the United States under an active and appropriate visa or work authorization and their Spouse and Dependent Children who are residing in the United States.

### Employee

- › Benefit amount of up to 1, 2, 3, 4 or 5 times your salary
- › Maximum benefit amount of \$2,000,000

### Spouse

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$250,000

### Children

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$10,000



- › Nearly 2/3 of Americans live paycheck-to-paycheck.<sup>1</sup>
- › 1 in 7 Americans are treated for accidents each year.<sup>2</sup>
- › Accidents are the 3rd leading cause of death in the U.S.<sup>3</sup>

1) American Payroll Associations, "2020 Getting Paid in America Survey." 2020. 2) National Safety Council, "Injury Facts." 2020 Edition. 3) Centers of Disease Control, "Fastats – Leading Cause of Death." March 2021.

## What features are included with my coverage?

Your Voluntary AD&D insurance from NYL GBS offers additional value to you and your family. The following programs<sup>1</sup> are included with your plan, so you're automatically enrolled on your first day of coverage. It's our way of saying thanks for being a valued customer.

### Employee Assistance & Wellness Support<sup>1</sup>

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.

### Survivor Assurance<sup>2</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more. Beneficiaries have access to Employee Assistance & Wellness Support and Financial, Legal & Estate Support programs.

### Secure Travel<sup>2</sup>

Provides pre-trip planning, assistance when traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

## If I sign-up, how does it work?

- › After you select a coverage amount and enroll in AD&D insurance from Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- › However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- › Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

To review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations, or for more information, go to Voluntary Life and AD&D under the Resources tab on [MyGenesysbenefits.com](https://MyGenesysbenefits.com)

<sup>1</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 services are available at the option of the 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>2</sup> Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the Secure Travel program. See the plan documents for details.

<sup>3</sup> The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123466 c 0722 SMRU1902609 (Exp.03.31.2024) Genesys Cloud Services, Inc.

SR 64013177-

# Voluntary product costs.

Prepared for the employees of Genesys Cloud Services, Inc.

**How to use this cost sheet: review the table below; select your age and your desired coverage amount.**

## Voluntary Term Life Insurance.

### Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Employee guarantee issue amount is \$500,000. You may purchase up to this amount without having to provide proof of good health.

Semi-Monthly Non-Tobacco Rates per elected amount														
Coverage amounts	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.21	\$0.21	\$0.21	\$0.21	\$0.32	\$0.45	\$0.77	\$1.29	\$1.94	\$3.27	\$5.40	\$10.04	\$14.03	\$21.89
\$20,000	\$0.41	\$0.41	\$0.41	\$0.41	\$0.64	\$0.89	\$1.54	\$2.58	\$3.87	\$6.53	\$10.80	\$20.08	\$28.06	\$43.78
\$30,000	\$0.62	\$0.62	\$0.62	\$0.62	\$0.96	\$1.34	\$2.31	\$3.87	\$5.81	\$9.80	\$16.20	\$30.12	\$42.09	\$65.67
\$40,000	\$0.82	\$0.82	\$0.82	\$0.82	\$1.28	\$1.78	\$3.08	\$5.16	\$7.74	\$13.06	\$21.60	\$40.16	\$56.12	\$87.56
\$50,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.60	\$2.23	\$3.85	\$6.45	\$9.68	\$16.33	\$27.00	\$50.20	\$70.15	\$109.45
\$60,000	\$1.23	\$1.23	\$1.23	\$1.23	\$1.92	\$2.67	\$4.62	\$7.74	\$11.61	\$19.59	\$32.40	\$60.24	\$84.18	\$131.34
\$70,000	\$1.44	\$1.44	\$1.44	\$1.44	\$2.24	\$3.12	\$5.39	\$9.03	\$13.55	\$22.86	\$37.80	\$70.28	\$98.21	\$153.23
\$80,000	\$1.64	\$1.64	\$1.64	\$1.64	\$2.56	\$3.56	\$6.16	\$10.32	\$15.48	\$26.12	\$43.20	\$80.32	\$112.24	\$175.12
\$90,000	\$1.85	\$1.85	\$1.85	\$1.85	\$2.88	\$4.01	\$6.93	\$11.61	\$17.42	\$29.39	\$48.60	\$90.36	\$126.27	\$197.01
\$100,000	\$2.05	\$2.05	\$2.05	\$2.05	\$3.20	\$4.45	\$7.70	\$12.90	\$19.35	\$32.65	\$54.00	\$100.40	\$140.30	\$218.90
\$110,000	\$2.26	\$2.26	\$2.26	\$2.26	\$3.52	\$4.90	\$8.47	\$14.19	\$21.29	\$35.92	\$59.40	\$110.44	\$154.33	\$240.79
\$120,000	\$2.46	\$2.46	\$2.46	\$2.46	\$3.84	\$5.34	\$9.24	\$15.48	\$23.22	\$39.18	\$64.80	\$120.48	\$168.36	\$262.68
\$130,000	\$2.67	\$2.67	\$2.67	\$2.67	\$4.16	\$5.79	\$10.01	\$16.77	\$25.16	\$42.45	\$70.20	\$130.52	\$182.39	\$284.57
\$140,000	\$2.87	\$2.87	\$2.87	\$2.87	\$4.48	\$6.23	\$10.78	\$18.06	\$27.09	\$45.71	\$75.60	\$140.56	\$196.42	\$306.46
\$150,000	\$3.08	\$3.08	\$3.08	\$3.08	\$4.80	\$6.68	\$11.55	\$19.35	\$29.03	\$48.98	\$81.00	\$150.60	\$210.45	\$328.35
\$160,000	\$3.28	\$3.28	\$3.28	\$3.28	\$5.12	\$7.12	\$12.32	\$20.64	\$30.96	\$52.24	\$86.40	\$160.64	\$224.48	\$350.24
\$170,000	\$3.49	\$3.49	\$3.49	\$3.49	\$5.44	\$7.57	\$13.09	\$21.93	\$32.90	\$55.51	\$91.80	\$170.68	\$238.51	\$372.13
\$390,000	\$8.00	\$8.00	\$8.00	\$8.00	\$12.48	\$17.36	\$30.03	\$50.31	\$75.47	\$127.34	\$210.60	\$391.56	\$547.17	\$853.71
\$500,000	\$10.25	\$10.25	\$10.25	\$10.25	\$16.00	\$22.25	\$38.50	\$64.50	\$96.75	\$163.25	\$270.00	\$502.00	\$701.50	\$1,094.50
\$830,000	\$17.02	\$17.02	\$17.02	\$17.02	\$26.56	\$36.94	\$63.91	\$107.07	\$160.61	\$271.00	\$448.20	\$833.32	\$1,164.49	\$1,816.87
\$1,050,000	\$21.53	\$21.53	\$21.53	\$21.53	\$33.60	\$46.73	\$80.85	\$135.45	\$203.18	\$342.83	\$567.00	\$1,054.20	\$1,473.15	\$2,298.45
\$1,270,000	\$26.04	\$26.04	\$26.04	\$26.04	\$40.64	\$56.52	\$97.79	\$163.83	\$245.75	\$414.66	\$685.80	\$1,275.08	\$1,781.81	\$2,780.03
\$1,490,000	\$30.55	\$30.55	\$30.55	\$30.55	\$47.68	\$66.31	\$114.73	\$192.21	\$288.32	\$486.49	\$804.60	\$1,495.96	\$2,090.47	\$3,261.61
\$1,710,000	\$35.06	\$35.06	\$35.06	\$35.06	\$54.72	\$76.10	\$131.67	\$220.59	\$330.89	\$558.32	\$923.40	\$1,716.84	\$2,399.13	\$3,743.19
\$2,000,000	\$41.00	\$41.00	\$41.00	\$41.00	\$64.00	\$89.00	\$154.00	\$258.00	\$387.00	\$653.00	\$1,080.00	\$2,008.00	\$2,806.00	\$4,378.00

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.

**Semi-Monthly Tobacco Rates per elected amount**

Coverage amounts	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.29	\$0.29	\$0.29	\$0.32	\$0.41	\$0.65	\$1.13	\$1.94	\$2.79	\$4.36	\$7.10	\$11.65	\$17.13	\$27.61
\$20,000	\$0.57	\$0.57	\$0.57	\$0.64	\$0.81	\$1.29	\$2.26	\$3.87	\$5.57	\$8.71	\$14.19	\$23.30	\$34.26	\$55.22
\$30,000	\$0.86	\$0.86	\$0.86	\$0.96	\$1.22	\$1.94	\$3.39	\$5.81	\$8.36	\$13.07	\$21.29	\$34.95	\$51.39	\$82.83
\$40,000	\$1.14	\$1.14	\$1.14	\$1.28	\$1.62	\$2.58	\$4.52	\$7.74	\$11.14	\$17.42	\$28.38	\$46.60	\$68.52	\$110.44
\$50,000	\$1.43	\$1.43	\$1.43	\$1.60	\$2.03	\$3.23	\$5.65	\$9.68	\$13.93	\$21.78	\$35.48	\$58.25	\$85.65	\$138.05
\$60,000	\$1.71	\$1.71	\$1.71	\$1.92	\$2.43	\$3.87	\$6.78	\$11.61	\$16.71	\$26.13	\$42.57	\$69.90	\$102.78	\$165.66
\$70,000	\$2.00	\$2.00	\$2.00	\$2.24	\$2.84	\$4.52	\$7.91	\$13.55	\$19.50	\$30.49	\$49.67	\$81.55	\$119.91	\$193.27
\$80,000	\$2.28	\$2.28	\$2.28	\$2.56	\$3.24	\$5.16	\$9.04	\$15.48	\$22.28	\$34.84	\$56.76	\$93.20	\$137.04	\$220.88
\$90,000	\$2.57	\$2.57	\$2.57	\$2.88	\$3.65	\$5.81	\$10.17	\$17.42	\$25.07	\$39.20	\$63.86	\$104.85	\$154.17	\$248.49
\$100,000	\$2.85	\$2.85	\$2.85	\$3.20	\$4.05	\$6.45	\$11.30	\$19.35	\$27.85	\$43.55	\$70.95	\$116.50	\$171.30	\$276.10
\$110,000	\$3.14	\$3.14	\$3.14	\$3.52	\$4.46	\$7.10	\$12.43	\$21.29	\$30.64	\$47.91	\$78.05	\$128.15	\$188.43	\$303.71
\$120,000	\$3.42	\$3.42	\$3.42	\$3.84	\$4.86	\$7.74	\$13.56	\$23.22	\$33.42	\$52.26	\$85.14	\$139.80	\$205.56	\$331.32
\$130,000	\$3.71	\$3.71	\$3.71	\$4.16	\$5.27	\$8.39	\$14.69	\$25.16	\$36.21	\$56.62	\$92.24	\$151.45	\$222.69	\$358.93
\$140,000	\$3.99	\$3.99	\$3.99	\$4.48	\$5.67	\$9.03	\$15.82	\$27.09	\$38.99	\$60.97	\$99.33	\$163.10	\$239.82	\$386.54
\$150,000	\$4.28	\$4.28	\$4.28	\$4.80	\$6.08	\$9.68	\$16.95	\$29.03	\$41.78	\$65.33	\$106.43	\$174.75	\$256.95	\$414.15
\$160,000	\$4.56	\$4.56	\$4.56	\$5.12	\$6.48	\$10.32	\$18.08	\$30.96	\$44.56	\$69.68	\$113.52	\$186.40	\$274.08	\$441.76
\$170,000	\$4.85	\$4.85	\$4.85	\$5.44	\$6.89	\$10.97	\$19.21	\$32.90	\$47.35	\$74.04	\$120.62	\$198.05	\$291.21	\$469.37
\$390,000	\$11.12	\$11.12	\$11.12	\$12.48	\$15.80	\$25.16	\$44.07	\$75.47	\$108.62	\$169.85	\$276.71	\$454.35	\$668.07	\$1,076.79
\$500,000	\$14.25	\$14.25	\$14.25	\$16.00	\$20.25	\$32.25	\$56.50	\$96.75	\$139.25	\$217.75	\$354.75	\$582.50	\$856.50	\$1,380.50
\$830,000	\$23.66	\$23.66	\$23.66	\$26.56	\$33.62	\$53.54	\$93.79	\$160.61	\$231.16	\$361.47	\$588.89	\$966.95	\$1,421.79	\$2,291.63
\$1,050,000	\$29.93	\$29.93	\$29.93	\$33.60	\$42.53	\$67.73	\$118.65	\$203.18	\$292.43	\$457.28	\$744.98	\$1,223.25	\$1,798.65	\$2,899.05
\$1,270,000	\$36.20	\$36.20	\$36.20	\$40.64	\$51.44	\$81.92	\$143.51	\$245.75	\$353.70	\$553.09	\$901.07	\$1,479.55	\$2,175.51	\$3,506.47
\$1,490,000	\$42.47	\$42.47	\$42.47	\$47.68	\$60.35	\$96.11	\$168.37	\$288.32	\$414.97	\$648.90	\$1,057.16	\$1,735.85	\$2,552.37	\$4,113.89
\$1,710,000	\$48.74	\$48.74	\$48.74	\$54.72	\$69.26	\$110.30	\$193.23	\$330.89	\$476.24	\$744.71	\$1,213.25	\$1,992.15	\$2,929.23	\$4,721.31
\$2,000,000	\$57.00	\$57.00	\$57.00	\$64.00	\$81.00	\$129.00	\$226.00	\$387.00	\$557.00	\$871.00	\$1,419.00	\$2,330.00	\$3,426.00	\$5,522.00

*Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.*



## Spouse Coverage Amounts

Spouse guarantee issue amount is \$50,000. You may purchase up to this amount without having to provide proof of good health.

Semi-Monthly Non-Tobacco Rates per elected amount														
Coverage amounts	Rates are calculated using the Spouse Age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.10	\$0.10	\$0.10	\$0.10	\$0.16	\$0.22	\$0.39	\$0.65	\$0.97	\$1.63	\$2.70	\$5.02	\$7.02	\$10.95
\$10,000	\$0.21	\$0.21	\$0.21	\$0.21	\$0.32	\$0.45	\$0.77	\$1.29	\$1.94	\$3.27	\$5.40	\$10.04	\$14.03	\$21.89
\$15,000	\$0.31	\$0.31	\$0.31	\$0.31	\$0.48	\$0.67	\$1.16	\$1.94	\$2.90	\$4.90	\$8.10	\$15.06	\$21.05	\$32.84
\$20,000	\$0.41	\$0.41	\$0.41	\$0.41	\$0.64	\$0.89	\$1.54	\$2.58	\$3.87	\$6.53	\$10.80	\$20.08	\$28.06	\$43.78
\$25,000	\$0.51	\$0.51	\$0.51	\$0.51	\$0.80	\$1.11	\$1.93	\$3.23	\$4.84	\$8.16	\$13.50	\$25.10	\$35.08	\$54.73
\$30,000	\$0.62	\$0.62	\$0.62	\$0.62	\$0.96	\$1.34	\$2.31	\$3.87	\$5.81	\$9.80	\$16.20	\$30.12	\$42.09	\$65.67
\$35,000	\$0.72	\$0.72	\$0.72	\$0.72	\$1.12	\$1.56	\$2.70	\$4.52	\$6.77	\$11.43	\$18.90	\$35.14	\$49.11	\$76.62
\$40,000	\$0.82	\$0.82	\$0.82	\$0.82	\$1.28	\$1.78	\$3.08	\$5.16	\$7.74	\$13.06	\$21.60	\$40.16	\$56.12	\$87.56
\$45,000	\$0.92	\$0.92	\$0.92	\$0.92	\$1.44	\$2.00	\$3.47	\$5.81	\$8.71	\$14.69	\$24.30	\$45.18	\$63.14	\$98.51
\$50,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.60	\$2.23	\$3.85	\$6.45	\$9.68	\$16.33	\$27.00	\$50.20	\$70.15	\$109.45
\$55,000	\$1.13	\$1.13	\$1.13	\$1.13	\$1.76	\$2.45	\$4.24	\$7.10	\$10.64	\$17.96	\$29.70	\$55.22	\$77.17	\$120.40
\$60,000	\$1.23	\$1.23	\$1.23	\$1.23	\$1.92	\$2.67	\$4.62	\$7.74	\$11.61	\$19.59	\$32.40	\$60.24	\$84.18	\$131.34
\$65,000	\$1.33	\$1.33	\$1.33	\$1.33	\$2.08	\$2.89	\$5.01	\$8.39	\$12.58	\$21.22	\$35.10	\$65.26	\$91.20	\$142.29
\$70,000	\$1.44	\$1.44	\$1.44	\$1.44	\$2.24	\$3.12	\$5.39	\$9.03	\$13.55	\$22.86	\$37.80	\$70.28	\$98.21	\$153.23
\$75,000	\$1.54	\$1.54	\$1.54	\$1.54	\$2.40	\$3.34	\$5.78	\$9.68	\$14.51	\$24.49	\$40.50	\$75.30	\$105.23	\$164.18
\$80,000	\$1.64	\$1.64	\$1.64	\$1.64	\$2.56	\$3.56	\$6.16	\$10.32	\$15.48	\$26.12	\$43.20	\$80.32	\$112.24	\$175.12
\$85,000	\$1.74	\$1.74	\$1.74	\$1.74	\$2.72	\$3.78	\$6.55	\$10.97	\$16.45	\$27.75	\$45.90	\$85.34	\$119.26	\$186.07
\$105,000	\$2.15	\$2.15	\$2.15	\$2.15	\$3.36	\$4.67	\$8.09	\$13.55	\$20.32	\$34.28	\$56.70	\$105.42	\$147.32	\$229.85
\$125,000	\$2.56	\$2.56	\$2.56	\$2.56	\$4.00	\$5.56	\$9.63	\$16.13	\$24.19	\$40.81	\$67.50	\$125.50	\$175.38	\$273.63
\$145,000	\$2.97	\$2.97	\$2.97	\$2.97	\$4.64	\$6.45	\$11.17	\$18.71	\$28.06	\$47.34	\$78.30	\$145.58	\$203.44	\$317.41
\$165,000	\$3.38	\$3.38	\$3.38	\$3.38	\$5.28	\$7.34	\$12.71	\$21.29	\$31.93	\$53.87	\$89.10	\$165.66	\$231.50	\$361.19
\$185,000	\$3.79	\$3.79	\$3.79	\$3.79	\$5.92	\$8.23	\$14.25	\$23.87	\$35.80	\$60.40	\$99.90	\$185.74	\$259.56	\$404.97
\$205,000	\$4.20	\$4.20	\$4.20	\$4.20	\$6.56	\$9.12	\$15.79	\$26.45	\$39.67	\$66.93	\$110.70	\$205.82	\$287.62	\$448.75
\$225,000	\$4.61	\$4.61	\$4.61	\$4.61	\$7.20	\$10.01	\$17.33	\$29.03	\$43.54	\$73.46	\$121.50	\$225.90	\$315.68	\$492.53
\$250,000	\$5.13	\$5.13	\$5.13	\$5.13	\$8.00	\$11.13	\$19.25	\$32.25	\$48.38	\$81.63	\$135.00	\$251.00	\$350.75	\$547.25

Semi-Monthly Tobacco Rates per elected amount														
Coverage amounts	Rates are calculated using the Spouse Age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.14	\$0.14	\$0.14	\$0.16	\$0.20	\$0.32	\$0.57	\$0.97	\$1.44	\$2.18	\$3.55	\$5.83	\$8.57	\$13.81
\$10,000	\$0.29	\$0.29	\$0.29	\$0.32	\$0.41	\$0.65	\$1.13	\$1.94	\$2.89	\$4.36	\$7.10	\$11.65	\$17.13	\$27.61
\$15,000	\$0.43	\$0.43	\$0.43	\$0.48	\$0.61	\$0.97	\$1.70	\$2.90	\$4.33	\$6.53	\$10.64	\$17.48	\$25.70	\$41.42
\$20,000	\$0.57	\$0.57	\$0.57	\$0.64	\$0.81	\$1.29	\$2.26	\$3.87	\$5.77	\$8.71	\$14.19	\$23.30	\$34.26	\$55.22
\$25,000	\$0.71	\$0.71	\$0.71	\$0.80	\$1.01	\$1.61	\$2.83	\$4.84	\$7.21	\$10.89	\$17.74	\$29.13	\$42.83	\$69.03
\$30,000	\$0.86	\$0.86	\$0.86	\$0.96	\$1.22	\$1.94	\$3.39	\$5.81	\$8.66	\$13.07	\$21.29	\$34.95	\$51.39	\$82.83
\$35,000	\$1.00	\$1.00	\$1.00	\$1.12	\$1.42	\$2.26	\$3.96	\$6.77	\$10.10	\$15.24	\$24.83	\$40.78	\$59.96	\$96.64
\$40,000	\$1.14	\$1.14	\$1.14	\$1.28	\$1.62	\$2.58	\$4.52	\$7.74	\$11.54	\$17.42	\$28.38	\$46.60	\$68.52	\$110.44
\$45,000	\$1.28	\$1.28	\$1.28	\$1.44	\$1.82	\$2.90	\$5.09	\$8.71	\$12.98	\$19.60	\$31.93	\$52.43	\$77.09	\$124.25
\$50,000	\$1.43	\$1.43	\$1.43	\$1.60	\$2.03	\$3.23	\$5.65	\$9.68	\$14.43	\$21.78	\$35.48	\$58.25	\$85.65	\$138.05
\$55,000	\$1.57	\$1.57	\$1.57	\$1.76	\$2.23	\$3.55	\$6.22	\$10.64	\$15.87	\$23.95	\$39.02	\$64.08	\$94.22	\$151.86
\$60,000	\$1.71	\$1.71	\$1.71	\$1.92	\$2.43	\$3.87	\$6.78	\$11.61	\$17.31	\$26.13	\$42.57	\$69.90	\$102.78	\$165.66
\$65,000	\$1.85	\$1.85	\$1.85	\$2.08	\$2.63	\$4.19	\$7.35	\$12.58	\$18.75	\$28.31	\$46.12	\$75.73	\$111.35	\$179.47
\$70,000	\$2.00	\$2.00	\$2.00	\$2.24	\$2.84	\$4.52	\$7.91	\$13.55	\$20.20	\$30.49	\$49.67	\$81.55	\$119.91	\$193.27
\$75,000	\$2.14	\$2.14	\$2.14	\$2.40	\$3.04	\$4.84	\$8.48	\$14.51	\$21.64	\$32.66	\$53.21	\$87.38	\$128.48	\$207.08
\$80,000	\$2.28	\$2.28	\$2.28	\$2.56	\$3.24	\$5.16	\$9.04	\$15.48	\$23.08	\$34.84	\$56.76	\$93.20	\$137.04	\$220.88
\$85,000	\$2.42	\$2.42	\$2.42	\$2.72	\$3.44	\$5.48	\$9.61	\$16.45	\$24.52	\$37.02	\$60.31	\$99.03	\$145.61	\$234.69
\$105,000	\$2.99	\$2.99	\$2.99	\$3.36	\$4.25	\$6.77	\$11.87	\$20.32	\$30.29	\$45.73	\$74.50	\$122.33	\$179.87	\$289.91
\$125,000	\$3.56	\$3.56	\$3.56	\$4.00	\$5.06	\$8.06	\$14.13	\$24.19	\$36.06	\$54.44	\$88.69	\$145.63	\$214.13	\$345.13
\$145,000	\$4.13	\$4.13	\$4.13	\$4.64	\$5.87	\$9.35	\$16.39	\$28.06	\$41.83	\$63.15	\$102.88	\$168.93	\$248.39	\$400.35
\$165,000	\$4.70	\$4.70	\$4.70	\$5.28	\$6.68	\$10.64	\$18.65	\$31.93	\$47.60	\$71.86	\$117.07	\$192.23	\$282.65	\$455.57
\$185,000	\$5.27	\$5.27	\$5.27	\$5.92	\$7.49	\$11.93	\$20.91	\$35.80	\$53.37	\$80.57	\$131.26	\$215.53	\$316.91	\$510.79
\$205,000	\$5.84	\$5.84	\$5.84	\$6.56	\$8.30	\$13.22	\$23.17	\$39.67	\$59.14	\$89.28	\$145.45	\$238.83	\$351.17	\$566.01
\$225,000	\$6.41	\$6.41	\$6.41	\$7.20	\$9.11	\$14.51	\$25.43	\$43.54	\$64.91	\$97.99	\$159.64	\$262.13	\$385.43	\$621.23
\$250,000	\$7.13	\$7.13	\$7.13	\$8.00	\$10.13	\$16.13	\$28.25	\$48.38	\$72.13	\$108.88	\$177.38	\$291.25	\$428.25	\$690.25

## Child Coverage Amounts

All amounts of child coverage are guarantee issue without providing proof of good health.

Semi-Monthly rates per elected amount for Dependent Child Benefit	
\$5,000	\$10,000
\$0.50	\$1.00

## Voluntary Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident.

Semi-Monthly Rates per elected amount					
Employee		Spouse		Child	
\$10,000	\$0.07	\$5,000	\$0.03	\$5,000	\$0.03
\$20,000	\$0.13	\$10,000	\$0.07	\$10,000	\$0.06
\$30,000	\$0.20	\$15,000	\$0.10		
\$40,000	\$0.26	\$20,000	\$0.13		
\$50,000	\$0.33	\$25,000	\$0.16		
\$60,000	\$0.39	\$30,000	\$0.20		
\$70,000	\$0.46	\$35,000	\$0.23		
\$80,000	\$0.52	\$40,000	\$0.26		
\$90,000	\$0.59	\$45,000	\$0.29		
\$100,000	\$0.65	\$50,000	\$0.33		
\$110,000	\$0.72	\$55,000	\$0.36		
\$120,000	\$0.78	\$60,000	\$0.39		
\$130,000	\$0.85	\$65,000	\$0.42		

Semi-Monthly Rates per elected amount					
Employee		Spouse		Child	
\$140,000	\$0.91	\$70,000	\$0.46		
\$150,000	\$0.98	\$75,000	\$0.49		
\$160,000	\$1.04	\$80,000	\$0.52		
\$170,000	\$1.11	\$85,000	\$0.55		
\$390,000	\$2.54	\$105,000	\$0.68		
\$610,000	\$3.97	\$125,000	\$0.81		
\$830,000	\$5.40	\$145,000	\$0.94		
\$1,050,000	\$6.83	\$165,000	\$1.07		
\$1,270,000	\$8.26	\$185,000	\$1.20		
\$1,490,000	\$9.69	\$205,000	\$1.33		
\$1,710,000	\$11.12	\$225,000	\$1.46		
\$2,000,000	\$13.00	\$250,000	\$1.63		

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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. Policy forms: Disability -TL-004700 et al., Term Life -TL-004700 et al. and Accident -GA-00-1000.00 et al. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY. This material is not intended for use with residents of New Mexico.

### New York Life Insurance Company

51 Madison Avenue  
New York, NY 10010

© 2021, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

91126 b 0721 SMRU 1909819 Exp. Date 09.17.2023

# Term Life and Accidental Death and Dismemberment Insurance.

Term Life insurance gives your family financial resources if you pass away while covered under the policy. Accidental Death and Dismemberment (AD&D) insurance offers additional financial protection if you suffer a serious or catastrophic covered injury. A payment will be sent to you or your beneficiaries to help pay for rehabilitation, home alterations, final expenses, the mortgage, daily living expenses, or your children's education.

## How to file a Life and AD&D claim.

Claims should be reported as early as possible, within a month of the date of loss or injury. Claims can be filed in one of the following ways:



### Submit your claim online:

Visit [nyl.com/life-and-add-claim](http://nyl.com/life-and-add-claim) to begin a Life or AD&D claim:

- › Read and agree to the state fraud warnings.
- › Follow the steps to complete the claim form.



### File your claim by fax, email, or mail:

Visit [nyl.com/customer-forms](http://nyl.com/customer-forms) to find blank/fillable claim forms:

- › Select and complete the "Life and Accidental Death Proof of Loss Form".
- › Print the completed form and submit by fax, email, or mail:
  - **Email** is the preferred method. Scanned document can be submitted to [claims.pghlif2@newyorklife.com](mailto:claims.pghlif2@newyorklife.com).
  - **Fax** documents to (877) 300-6770.
  - **Mail** documents to:  
New York Life Group Benefit Solutions  
Life & Accident Claim Services  
P.O. Box 22328  
Pittsburgh, PA 15222-0328

### File your claim by phone:

Call tollfree **(800) 362-4462** between 7:00 a.m. – 7:00 p.m. CT.



## Information you'll need:

- › All beneficiary designations on file
- › Assignments, court orders, or any other documents that may affect payment
- › Copy of the death certificate
- › Information you saved when you enrolled
- › Police or medical examiner report, if available/applicable

## Questions?

Call **(800) 238-2125** or **(866) 562-8421** (Español) to speak with a customer service representative.

## Short Term Disability Insurance

### Summary of Benefits

Prepared for: Genesys Cloud Services, Inc.  
Class 1

#### Eligibility:

All regular full-time and regular part-time employees of Genesys Cloud Service, Inc Regular full-time employees are defined as employees who are regularly scheduled to work at least 40 hours or more per week. Regular part-time employees are defined as employees who are regularly scheduled to work at least 20hours per week but less than 40 hours per week.

**Employee:** You will be eligible for coverage immediately.

#### Available Coverage:

	Gross Weekly Disability Benefit	Maximum Gross Weekly Benefit	Benefit Waiting Period	Maximum Benefit Period <i>(includes benefit waiting period)</i>
<b>Weeks 1-8</b>	100% of your weekly covered earnings	None	5 days for Accident or Sickness	26 weeks for Accident or Sickness
<b>Weeks 9-26</b>	70% of your weekly covered earnings	None	5 days for Accident or Sickness	26 weeks for Accident or Sickness

#### Important Definitions and Policy Provisions:

**Disability** - "Disability" or "Disabled" means if solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your covered earnings from working in your regular job. We will require proof of earnings and continued disability.

**Covered Earnings** - "Covered Earnings" means your wages or salary, not including bonuses, commissions, overtime pay and other extra compensation.

**When Benefits Begin** - You must be continuously Disabled for 5 days for an Accident and 5 days for a Sickness before benefits will be paid for a covered Disability.

**How Long Benefits Last** - Once you qualify for benefits under this plan, the maximum number of weekly Disability benefits is 26 weeks for an Accident and 26 weeks for a Sickness. Disability benefits will end sooner if you no longer qualify for benefits.

**When Coverage Takes Effect** - Your coverage takes effect on the later of the policy's effective date, the date you become eligible, the date we receive your completed enrollment form if required, or the date you authorize any necessary payroll deductions if applicable. If you're not actively at work on the date your coverage would otherwise take effect, your coverage will take effect on the date you return to work. If you have to submit proof of good health, your coverage takes effect on the date we agree, in writing, to cover you.

#### Benefit Reductions, Conditions, Limitations and Exclusions:

**Effects of Other Income Benefits** - This plan is structured to prevent your total benefits and post-disability earnings from equaling or exceeding pre-disability earnings. Therefore, we reduce this plan's benefits by an amount received through other government programs. For details, see your Certificate of Insurance.

**Termination of Disability Benefits** - Your benefits will terminate when your Disability ceases, when your benefit duration period is exceeded, you earn more than your allowable Covered Earnings, or the date benefits end because you did not comply with the terms and conditions of the policy.

**Exclusions** - This plan does not pay benefits for a Disability which results, directly or indirectly, from any of the following: Suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane; War or any act of war, whether or not declared; Active participation in a riot; Commission of a felony; The revocation, restriction or non-renewal of an Employee's license, permit or certification necessary to perform the duties of his or her occupation unless due solely to Injury or Sickness otherwise covered by the Policy; Any cosmetic surgery or surgical procedure that is not Medically Necessary; An Injury or Sickness for which the Employee is entitled to benefits from Workers' Compensation or occupational disease law; An Injury or Sickness that is work related.

In addition, the plan does not pay disability benefits any period of Disability during which you are incarcerated in a penal or corrections institution.

1. 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.

Terms and conditions of coverage for Short Term Disability insurance are set forth in Group Policy No. SHD0961215. This is not intended as a complete description of the insurance coverage offered. This is not a contract. Complete coverage details, including premiums, are contained in the Policy Certificate. If there are any differences between this summary and the group policy, the information in the group policy takes precedence. Product availability and/or features may vary by state. Please keep this material as a reference.

Created on 08/2023

# Financial security that's with you all the way.

Basic 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 and assurance 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:



## Who's eligible for disability insurance?

All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
<b>Plan 1</b>	66.67% of your monthly covered earnings	\$15,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

## What features are included with my coverage?

Your NYL GBS Disability insurance includes access to a suite of programs<sup>1</sup> 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.

### Employee Assistance & Wellness Support<sup>2</sup>

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 Support<sup>2</sup>

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.

## How does it work?

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.

To review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations, or for more information, Go to Long Term Disability under the Resources tab on [MyGenesysbenefits.com](https://MyGenesysbenefits.com)

<sup>1</sup> 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.

<sup>2</sup> 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

51 Madison Avenue  
New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company



# Short-term and/or Long-term Disability Insurance.

For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work? With disability insurance, you'll receive a portion of your paycheck if you become disabled and can't work for a period of time due to a covered illness or injury. It provides you and your family additional financial security to help pay for daily living expenses, the mortgage, or unplanned medical costs. It's like having insurance for some of your paycheck.

## How to file STD and/or LTD claim.

For an STD claim, contact your employer on, or before your first day out of work to report your absence. If you know you'll be out for more than seven days in a row, make sure you call **(800) 842-4462** between 7:00 a.m. – 7:00 p.m. CT and initiate your claim before your seventh day out of work. If your plan allows for coverage before seven days, report your claim as soon as possible.

For an LTD claim, contact New York Life Group Benefit Solutions at least 30 days before the start of your LTD. If you have STD insurance, the claim will automatically be started for you.



### Submit your claim online:

Visit **myNYLGBS.com** to create a new leave request online:

- › From the Home screen, select Submit an Absence Request
- › Complete the information and submit (print your confirmation page).



### File your claim by phone:

Call tollfree **(800) 842-4462** between 7:00 a.m. – 7:00 p.m. CT.



## Information you'll need:

- › Personal information, such as your name, address, phone number, birth date, Social Security number, and email address
- › Employment information, such as employer's name, email address, date of hire, and job title
- › The reason for your claim – illness, injury, or pregnancy
- › Workers' compensation claims you've filed or plan to file
- › Details about doctor, hospital, or clinic visits, including dates and contact information
- › Bank information if you'd like your benefit payments deposited directly into your checking or savings account

## Questions?

Call **(888) 842-4462** or **(866) 562-8421** (Español) to speak with a customer service representative.

# Family Medical Leave/Americans with Disabilities Act.<sup>1</sup>

Our commitment is to provide compassionate service to help ease your burden during times of stress and change. If you need time away from work for your own illness/injury or to care for a family member, you may qualify for a job-protected leave under the Family and Medical Leave Act (FMLA) or your company's leave plan.

## How to file a leave claim.

Contact your employer on or before your first day of absence to report the length of your planned absence.



### Submit your claim online:

Visit [myNYLGBS.com](https://myNYLGBS.com) to create a new leave request online:

- › From the Home screen, select Submit an Absence Request
- › Complete the information and submit (print your confirmation page).



### File your claim by phone:

Call tollfree **(888) 842-4462** between 7:00 a.m. – 7:00 p.m. CT.

## How do I request an accommodation under the Americans with Disabilities Act (ADA)?

If you are experiencing difficulty in performing your job due to a disability, you may qualify for an accommodation under the ADA.

- › Call toll free **(888) 842-4462** between 7:00 a.m. – 7:00 p.m. CT and a representative will walk you through the process

## How do I request a leave under the Uniformed Services Employment and Reemployment Rights Act (USERRA)?

Our administration of military leave under the USERRA requires that the employee provide their military orders to their employer.

- › Call toll free **(888) 842-4462** between 7:00 a.m. – 7:00 p.m. CT and a representative will walk you through the process



## Information you'll need:

- › Personal information, such as your name, address, phone number, birth date, Social Security number, and email address
- › Employment information, such as employer's name, email address, date of hire, and job title
- › The reason for your leave

## Questions?

Call **(888) 842-4462** or **(866) 562-8421** (Español) to speak with a customer service representative.

# Support to ease the grieving process.

Navigating the grief process can be difficult, and that's why New York Life Group Benefit Solutions is committed to helping families when they need us most. If you are coping with the loss of a loved one, please visit our Survivor Support Services on [nyl.com/life](https://nyl.com/life), which may help ease the burden.



## Empathy<sup>2</sup>

From time-saving tools to personalized care, the Empathy app gives beneficiaries the resources to handle the practical and emotional challenges that follow the loss of a loved one.



**Navigate complex details** with checklists tailored to your specific needs that give you step-by-step guidance, from helping you understand the will or navigating the probate process.



**Find comfort**, no matter what you are going through. Empathy offers emotional support resources to get you through your hardest days.



**Receive hands on assistance** from a dedicated member of Empathy's Care Team who'll help you every step of the way. They can take tasks off your hands, handle complicated paperwork, and give you tailored care and guidance.

## Additional Survivor Resources<sup>3</sup>

Grief support is a priority of the New York Life Foundation, which helps raise public awareness about the impact of grief on families. Resources from the foundation include:

**Kai's Journey** is a free film and book series dedicated to children and families who have experienced the death of a loved one. It includes a discussion guide that offers tangible insights and tools to help promote productive conversations about grief.

**How we grieve** is a helpful resource explaining the grief process in adults and children and the emotional impacts that take place after a loved one dies.

---

Visit [nyl.com/life](https://nyl.com/life) to access our full suite of survivor support resources.

# Benefits that deliver more value.

In addition to your insurance plan(s), you and members of your household can access additional programs and services that offer help and support.<sup>4</sup> They're included with your plan(s) – so you're automatically enrolled. It's our way of saying thanks for being a valued customer and one more way we're Putting Benefits To Work For People.<sup>SM</sup>



## Financial, Legal & Estate Support<sup>5</sup>

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

## Employee Assistance & Wellness Support<sup>5</sup>

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

## Secure Travel<sup>6</sup>

Provides pre-trip planning, assistance while traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

## Survivor Assurance<sup>8</sup>

Provides an interest-bearing account for beneficiary payments of \$5,000 or more. Beneficiaries have access to New York Life Employee Assistance Wellness Support and Financial, Legal & Estate Support programs.

---

Thanks for choosing New York Life Group Benefit Solutions. Remember to save this brochure for future reference.

## Putting Benefits To Work For People.<sup>SM</sup>

1 The information contained herein does not constitute legal advice or a legal opinion on any specific facts or circumstances. The contents are intended for general information purposes only, and you are urged to consult a lawyer concerning your own situation and any specific legal questions you may have. New York Life Group Benefit Solutions assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this publication. For FMLA information, see [www.dol.gov/agencies/whd/fmla](http://www.dol.gov/agencies/whd/fmla).

2 Empathy is not affiliated with New York Life Insurance Company or any subsidiaries and provides this service 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 Oregon and Washington that are issued by Life Insurance Company of North America (LINA).

3 Available to anyone for use and not subject to having a policy or being a current client.

4 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.

5 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. The partnership is between New York Life Insurance Company and ComPsych® Corporation. ComPsych® is not affiliated with New York Life Insurance Company or any of its affiliates.

6 NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

8 The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

### **New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.  
893809 b 0722 SMRU1948432 (Exp.08.18.2024)

Genesys Cloud Services, Inc. 64940257-145859712