Be prepared for the unexpected.

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

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?

Class 1 - All active Associates who are United States citizens or residents classified as full-time salaried Associates regularly working an Employer approved work week.

Associates

› Benefit amounts available in units of $10,000
› Maximum benefit amount of $1,000,000

What features are included with my coverage?

Your voluntary AD&D insurance may include access to a suite of programs[1] and services, available on your first day of coverage.

Survivor Assurance[2]

An interest-bearing account for beneficiary payments of $5,000 or more.

How does it work?

› After you select a coverage amount and enroll in AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.

› Once enrolled, if you are seriously injured or pass away from a covered accident, 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.

> Contact 888-481-0101 to review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.