

# 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 protection 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, and what are the plan options?

Class 03 - All active Employees who are United States citizens or residents classified as Full-time hourly Associates excluding Hourly Paid Managers, Salon Managers and Hourly Store Support Group Associates regularly working an Employer approved work 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>	60% of your monthly covered earnings	\$10,500	13 weeks	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

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### **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 1-888-481-0101 to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

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Policy forms: Disability -TL-004700 et al.

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

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