

Help protect what's important to you.

Long-Term Disability Buy-Up insurance from New York Life Group Benefit Solutions.



While you can't predict life's unexpected events, you can plan for them by choosing benefits that help protect your financial future. Your employer provides a Long-Term Disability (LTD) plan – where you'll receive a percentage of your monthly earnings if you become disabled due to a covered injury/illness and can't work.

But, your employer paid LTD coverage may not be enough. An LTD Buy-Up plan offers you a higher monthly benefit over your employer's LTD plan so you can be more financially secure while you're out on disability. The extra coverage can help pay your bills, such as:



Mortgage/rent, utilities, groceries



Childcare



Prescriptions



Health care provider and hospital visits

An LTD Buy-Up plan offers additional coverage above your employer paid LTD plan.



Employer paid LTD coverage

+



LTD Buy-Up coverage

Why sign up for New York Life Group Benefit Solutions (NYL GBS) LTD Buy-Up insurance?

- › **Additional financial protection.** Protection for you and your family when you need it most.
- › **Cost-effective.** You can sign up for this coverage at group rates, which means you may pay less for your coverage.
- › **Convenient.** We make it easy. Your insurance premiums can be deducted from your paycheck.



Enroll in a New York Life Group Benefit Solutions LTD Buy-Up plan today. If you have questions, contact your employer for more information.

Product availability may vary by location, plan type, and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and details of coverage, see your enrollment materials.

Group policy form Disability (TL-004700) et al.

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.

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

© 2023, 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. 930115 b 0423 SMRU 5636436.1 Exp. Date 04.27.2025