

PREPARED FOR EMPLOYEES OF THE INDEPENDENT SCHOOL DISTRICT OF BOISE CITY.

Welcome to New York Life Group Benefit Solutions.

Delivering financial security and peace of mind to those we serve by
Putting Benefits To Work For People.™



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 using your new plan(s) or 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.

Basic Term Life and Accidental Death and Dismemberment
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 security they'll need if you pass away? NYL GBS Term Life and Accidental Death and Dismemberment 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?

All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week.

Employee

- › Benefit amount(s) available: \$50,000
- › Maximum benefit amount of \$50,000
- › Guaranteed issue amount of \$50,000

Spouse

- › Benefit amount(s) available: \$5,000
- › Maximum benefit amount of \$5,000
- › Guaranteed issue amount of \$5,000

Children

- › Benefit amount(s) available: \$3,000
- › Maximum benefit amount of \$3,000
- › Guaranteed issue for all amounts

What features are included with my coverage?

Your NYL GBS Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs¹ which 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.

Waiver of premium

Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 6 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: \$50,000.

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.

Survivor Assurance³

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.

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.

How does it work?

- › If you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact benefits to review the Term Life Summary of Benefits and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (208) 854-4074, option 3 to speak with benefits / email benefits@boiseschools.org.

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.

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³ 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

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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, 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.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of the lesser of 7 times salary or \$500,000
- › Guaranteed issue amount of the lesser of 7 times salary or \$400,000

Spouse

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$300,000
- › Guaranteed issue amount of \$20,000

Children

- › Benefit amounts available in increments of \$2,000
- › Maximum benefit amount of \$20,000
- › 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 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 programs¹ which are available to you and your family from day one.

Portability

If your employment is terminated and you are under age 70, 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 70, 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 6 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 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.

Survivor Assurance³

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.

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 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.

Contact benefits 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, call (208) 854-4074, option 3 to speak with benefits / email benefits@boiseschools.org.

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.

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³ 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.

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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, 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.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of the lesser of 7 times salary or \$500,000

Spouse

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$300,000

Children

- › Benefit amounts available in increments of \$2,000
- › Maximum benefit amount of \$20,000



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

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 programs¹ 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 Support¹

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.

Secure Travel²

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

Financial, Legal & Estate Support¹

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.

Survivor Assurance³

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.

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.

Contact benefits 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, call (208) 854-4074, option 3 to speak with benefits / email benefits@boiseschools.org.

¹ 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.

² 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.

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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/or 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 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 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 documents can be submitted to 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 toll free <(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.

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?

All active, Full-time Certified Employees of the Employer who are citizens or permanent resident aliens of the United States, regularly working a minimum of 20 hours per week in the United States. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$7,500	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 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.

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 benefits to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Or for more information, call (208) 854-4074, option 3 to speak with benefits / email benefits@boiseschools.org.

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.

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Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

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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?

All active, Full-time Classified Employees of the Employer who are citizens or permanent resident aliens of the United States, regularly working a minimum of 20 hours per week in the United States. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$7,500	90 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 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.

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 benefits to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Or for more information, call (208) 854-4074, option 3 to speak with benefits / email benefits@boiseschools.org.

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Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

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 a LTD claim.

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).>
- › Need help registering? Contact us: **(800) 644-5567**.
 - You can also file your claim at: nyl.com/disability-claim.>



File your claim by phone:

Call toll free <**(888) 842-4462**> between 7:00 a.m. – 7:00 p.m. CT.



Resources to help you get back to life and work.³

Healthy Working Life® Vocational Coaching provides coaching and technical assistance to LTD policyholders experiencing challenges at work due to an illness or injury.

- › Visit nyl.com/healthy-working-life to learn more.

Work Wellness is an online resource to help you stay healthy at work and provides step-by-step instruction if you need to go out on leave.

- › Visit nyl.com/workwellness to learn more.

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.

Benefits that deliver more value.

In addition to your insurance plans, you and members of your household can access additional programs and services that offer help and support.⁴ 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 PeopleSM.



Financial, Legal & Estate Support⁵

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. To learn more, call **(800) 344-9752** or visit online at **guidanceresources.com**, Web ID: NYLGBS.

Employee Assistance & Wellness Support⁵

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. To learn more, call **(800) 344-9752** 24/7 or visit online at **guidanceresources.com**, Web ID: NYLGBS.

Secure Travel⁶

[Provides pre-trip planning, assistance while traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home. To learn more, call **(888) 226-4567** from the U.S. and Canada. From other locations, call collect **(202) 331-7635**.

Survivor Assurance⁸

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 PeopleSM

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.

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