

PREPARED FOR <EMPLOYEES> OF <COMPANY NAME>.

<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.



<<<Annual> or <Open> enrollment is coming soon.> or <Your enrollment event has ended and your coverage is now in effect.> 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 <your plans> or <the available plans>, please refer to the schedule of benefits and provision details contained in your <<enrollment materials> or <benefit summary and certificate>>.

<<Term Life> and or < 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.

Family Medical Leave/Americans with Disabilities Act¹

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 to create a new leave request online:

<<Clients with file feed:>

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

<<Clients without file feed:>

- › 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.



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.

<<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 a <<STD> and/or <LTD>> claim<s>.

<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 <(888) 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:

<<Clients with file feed:>

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

<<Clients without file feed:>

- › 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.

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, which may help ease the burden.



[Empathy²

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 Resources³

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 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.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](https://www.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](https://www.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**.>]

[Health Advocacy Services⁷]

[Provides claimants access to expert assistance with a wide range of health care and health insurance challenges. <To learn more, call **(866) 799-2725** 24/7.>]

[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.

Benefit summaries, rate grids or benefit highlight sheets could appear in this section.

Putting Benefits To Work For PeopleSM

[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.]

[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.]

[⁷ Health Advocacy Services are NOT insurance and this program does not provide reimbursement for financial losses. Health advocacy services are provided under a contract with Health Advocate, Inc. which is solely responsible for its products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Services available at the option of employer for an additional cost and not available to Health Advocate Inc. existing clients. Program availability may vary by plan type and location, and is not available where prohibited by law. This program is not available under policies insured by New York Life Group Insurance Company of NY.]

[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

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<ABC Company>

[Health Care Support⁵]

[Trained health care advocates and registered nurses who will partner with you to effectively navigate your health care plan and provide support for your health care questions and concerns. <To learn more, call **(800) 336-2150** or visit online at **www.guidanceresources.com**, Web ID: HCSUPPORT.>]