

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 security you'll need if you experience a covered illness or injury that keeps you out of work.

Who's eligible for disability insurance, and what are the plan options?

Class 2 - All active, Full-Time 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, excluding Executives and Faculty. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Employer Paid (No cost to you)	60% of your monthly covered earnings	\$6,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.
Employee Paid (If you elect additional coverage)	66.67% of your monthly covered earnings	\$6,670	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.

Healthy Working Life[®]

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

Work Wellness

Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

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

*Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section.

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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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: Disability -TL-004700 et al.

New York Life Insurance Company

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