

# Be prepared for the unexpected.

Basic 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 the financial protection and peace of mind at a time when you may need it most.

## Why is AD&D insurance important?

Serious accidents can occur during the most common activities like working around the house or taking a family vacation. AD&D insurance from NYL GBS can help pay for the unexpected costs that may arise from a covered accident. It can help pay for:



Child care and education



Spouse job training



Rehabilitation or trauma counseling



Home alterations and vehicle modification

## Who's eligible?

All active full-time employees regularly working a minimum of 30 per week are eligible for coverage.

### Employee

- › Benefit amount of 2 times your annual compensation
- › Maximum benefit amount of \$125,000



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

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 AD&D insurance from NYL GBS offers additional value to you and your family. The following programs<sup>1</sup> may be available beginning on your first day of coverage.

### NYL GBS Life Assistance Program<sup>2</sup>

- › Telephonic clinical and work/life support.
- › Up to 3 face-to-face counseling visits.
- › Referrals for community services.
- › Free 30-minute financial and legal consultations.
- › Educational resources and webinars.

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## How does it work?

- › If you are seriously injured or pass away from a covered accident, 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 Human Resource Department to review the Accident Death and Dismemberment Summary of Benefits policy documents to learn more about plan details, exclusions and limitations.**

<sup>1</sup> 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.

<sup>2</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. The Life Assistance Program products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Behavioral Health, Inc. and Evernorth Care Solutions, Inc. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. 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. Cigna Corporation and its subsidiaries are not affiliated with New York Life Insurance Company and its subsidiaries.

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Accidental Death and Dismemberment insurance is issued by the Life Insurance Company of North America and New York Life Group Insurance Company of NY.

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