

# Financial protection 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:



Groceries



The mortgage



Utilities



Medical bills

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

All active, Full-time Employees classified as Staff & Coaches of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States, excluding Faculty. Coverage is available for Short-term disability (STD).

Short-term disability	Weekly benefit*	Maximum weekly benefit	Required minimum days of continuous disability	Maximum benefit period (includes benefit waiting period)
Plan 1	60% of your weekly covered earnings	\$1,500	For Accident - 14 days For Sickness - 14 days	For Accident - 17 weeks For Sickness - 17 weeks

## What features are included with my coverage?

Your NYL GBS Disability insurance includes access to a suite of programs<sup>1</sup> and services, available from day one.

### 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.

## If I sign-up, how does it work?

- › After you select your plan options and enroll in disability insurance from Group Benefit Solutions, 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 salary for a specified amount of time.

**Contact Human Resource 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.

<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.

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, 51 Madison Avenue, New York, NY 10010

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