

Financial security that's with you all the way.

New York Life Group Benefit Solutions Basic Disability insurance.



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 and assurance you'll need 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.

Who's eligible for disability insurance?

Active Full-Time Employees 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. Active Employees not classified as Full Time Employees, who are citizens or permanent resident aliens of the United States and who work an average of 30 hours per week or more (i) during the 12 month period beginning with date of hire, or (ii) during any 12 month period ending October 31st. Any such Employee who fails to work an average of 30 hours per week or more during any 12 month period ending October 31st will cease to be eligible as of the next following January 1st. An Employee who is eligible under that provision will be considered to be in Active Service unless on an employer-approved leave of absence (including family or medical leave) and is not Disabled. An Employee who works at least 30 hours per week during the 12 months from date of hire, but does not work at least 30 hours per week during a 12-month period ending October 31st, will cease to be eligible at the end of the 26th calendar month from and including date of hire. Coverage is available for long-term disability (LTD).

Long-term disability	Monthly benefit*	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
	60% of your monthly covered earnings	\$5,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

What features are included with my coverage?

Your basic disability insurance may include access to a suite of programs¹ and services, available on your first day of coverage.

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

Access to 24/7 emotional support for you and/or family members at no additional cost.

Financial, Legal & Estate Support²

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

How does it work?

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. Your coverage is paid for by the employer.

Contact Human Resources to review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Pre-existing condition limitation applies to long-term disability – Coverage will not be payable to a condition or injury previously incurred within the last 3 months prior to obtaining coverage and will not be covered for the first 12 months of disability coverage.

*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 of the policy.

¹ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Some of these programs are 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 Insurance Company

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