

Financial protection that's with you all the way.

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 and assurance 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?

Employees budgeted to work a minimum of 20 hours per week. Coverage is available for Short-term disability (STD) and Long-term disability (LTD). If you sign-up for both, STD coverage is applied first, followed by your LTD benefits, depending on the length of time you're out of work.

Short-term disability	Weekly benefit ¹	Maximum weekly benefit	Required minimum days of continuous disability	Maximum benefit period (includes benefit waiting period)
Employer Paid (No cost to you)	50% of your weekly covered earnings	None	14 days	26 weeks
Employee Paid (Plan 1) (If you elect additional coverage)	60% of your weekly covered earnings	None	14 days	26 weeks

Long-term disability	Monthly benefit	Maximum monthly benefit	Required minimum days of continuous disability	Maximum benefit period
Employer Paid (No cost to you)	50% of your monthly covered earnings	\$6,000	180 days	The latter of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.
Employee Paid (Plan 1) (If you elect additional coverage)	60% of your monthly covered earnings	\$10,000	180 days	

What features are included with my coverage?

Your NYL GBS Disability insurance includes access to a suite of programs* and services, available from day one.

NYL GBS 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.

NYL GBS Life Assistance Program

- › 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.

My Secure Advantage

- › Identity theft prevention and fraud resolution services.
- › 30-days of prepaid expert money-coaching for all types of financial planning and challenges.
- › 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 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 your Human Resources representative to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Disability insurance is issued by Life Insurance Company of North America and New York Life Group Insurance Company of NY.

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.

This material and page is not intended for use with residents of New Mexico.

¹ 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.

* These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. 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.

New York Life Insurance Company

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