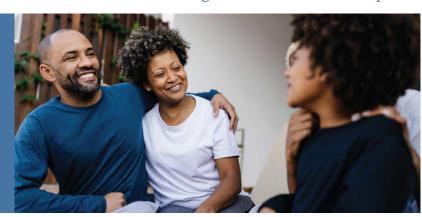
Financial security your family will count on.

Basic Term Life and Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



- A t New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult
- e nough. And while it's hard to think about, would your family have the financial security they'll need if you pass away? NYL GBS Term
- L ife and Accidental Death and Dismemberment insurance can help offer you the peace of mind that your family will not suffer an u ndue financial burden during a time that's already difficult enough.

Who's eligible?

Class 1 - All active, Full-time Employees of the Employer regularly working a minimum of 40 hours per week, excluding City Council Members, Mayor and City Manager.

Employee

- > Elect up to 2 times your salary
- M aximum benefit amount of the lesser of 2 times salary or \$200,000
- G uaranteed issue amount of the lesser of 2 times salary or \$200,000

Spouse

-) B enefit amount(s) available: \$5,000
-) Maximum benefit amount of \$5,000*
-) G uaranteed issue amount of \$5,000
- * Not to exceed 50% of the employee benefit.

Children

- B enefit amounts available in increments of \$2,000
-) M aximum benefit amount of \$2,000
-) G uaranteed issue for all amounts

What features are included with my coverage?

Your NYL GBS Basic Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs¹ which are included with your plan, so you're automatically enrolled on your first day of coverage. It's our way of saying thanks for being a valued customer.

Waiver of premium

W aiver of Premium – If you become D isabled prior to age 60, and you remain D isabled continuously for a 9 month p eriod and thereafter, you won't need t o pay premiums for your life insurance c overage, provided we/the Insurance C ompany determine(s) you are Disabled.

A ccelerated death benefit

I f you're diagnosed with a terminal i llness while the coverage is active, with a life expectancy of 12 months or less, t he benefit for Terminal Illness provides up to: \$100,000.

Employee Assistance & Wellness Support²

E motional support for you and/or family m embers at no additional cost. Access a vailable 24 hours a day, seven days a w eek. Includes work/life assistance, c oaching, online articles, resources and v ideos for work/life issues.

How does it work?

If you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact Human Resources to review the Term Life Summary of Benefits and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (303) 289-3624 to speak with Human Resources / email Resourcehr2@c3gov.com.

P olicy forms: Term Life -TL-004700 et al.

N ew York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

¹T hese programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New

Y ork Life Group Insurance Company of NY. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, onditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location

a nd are not available where prohibited by law.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire

d iscounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost.

 $P \quad \text{rograms are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in$

t he 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

¹ aw. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych®

e ffective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

N ew York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company

o fNY, 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.

^{© 2022,} New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.