# Financial security that's with you all the way.

Basic 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 security 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?**

All active, regular full-time and part-time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States. Coverage is available for Long-term disability (LTD).

| Long-term disability | Monthly benefit | Maximum monthly benefit | Benefit waiting period | Maximum benefit period |
|---|---|---|---|---|
| **Plan 1** | 66.67% of your monthly covered earnings | $12,500 | 90 days | The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits. |

**What features are included with my coverage?**
Your NYL GBS Disability insurance includes access to a suite of programs[1] and services, available from day one. They're included with your plan so you're automatically enrolled, and it's our way of saying thanks for being a valued customer.

### Employee Assistance & Wellness Support[2]

Emotional support for you and/or family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources and videos for work/life issues.

### Financial, Legal & Estate Support[2]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more. Assistance also includes identity theft and fraud resolution services and online tools for state-specific wills and other important legal documents.

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**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.

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

[1] 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.

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Policy forms: Disability -TL-004700 et al.

**New York Life Insurance Company**

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