

Be prepared for the unexpected.

New York Life Group Benefit Solutions Voluntary Accidental Death and Dismemberment insurance.



Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental death and dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

Who's eligible, and how much coverage can I buy?

All active, 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.

Employee	Spouse/Domestic Partner†	Children
› Benefit amounts available in units of \$10,000 › Minimum benefit amount of \$10,000 › Maximum benefit amount of the lesser of 7 Times Annual Compensation or \$500,000	› Benefit amounts available in units of \$5,000 › Maximum benefit amount of \$500,000	› Benefit amounts available: \$10,000 › Maximum benefit amount of \$10,000

Benefit reduction schedule: If you are still employed, your benefits will reduce to 50% at age 70. Your premiums will also reduce to match your benefits.



- › **Nearly 2/3** of Americans live paycheck to paycheck.¹
- › Accidents are the **4th leading** cause of death in the U.S.²

¹ Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report." January 2023

² Centers of Disease Control, "Fastats - Leading Cause of Death." December 2022

What features are included with my coverage?

Your voluntary AD&D insurance may include access to a suite of programs¹ and services, available on your first day of coverage.

Financial, Legal & Estate Support¹

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

How does it work?

- › After you select a coverage amount and enroll in AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- › However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- › Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

Review the AD&D benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

[†] Domestic Partner is defined in the Group Policy. For purposes of this brochure, wherever the term Spouse appears, it shall also include Domestic Partner registered under any state which legally recognizes Domestic Partnerships or Civil Unions. Additional information is available from your Benefit Services Representative.

¹ 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. Some service available at the option of employer for an additional cost. 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. Services are provided exclusively by ComPsych® effective 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.

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: Accident -GA-00-1000.00 et al.

New York Life Insurance Company

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