Group Billing and Administration.

Your questions answered.

System access

Q: Can anyone see my personal/company information?

A: No. We're completely committed to safeguarding your personal/company information and protecting your privacy. We do not disclose personal information to other individuals or companies. myNYLGBS.com uses standard encryption security technology to encrypt personal information to help safeguard your personal information. You can determine if encryption is used on any webpage by looking for a closed padlock icon and https:// (https://) in the status bar of your browser window. If you see an open padlock icon and "http://" – then your session is not secure. Bank account information is only used to process payments. We will only disclose your account information to third-parties:

- When it's necessary to complete transactions with New York Life Group Benefit Solutions (NYL GBS).
- To comply with a government agency or court order.
- If you give us your written permission.

Q: What is NYL GBS' privacy policy?

A: A link to NYL GBS' privacy policy is available at the bottom section of every page on the myNYLGBS.com site. You can also find our privacy policy at this link: https://www.newyorklife.com/about/privacy-policy.

Q: How can I get access to the Group Billing & Administration site?

A: If you are identified as your company's site administrator, you will receive an email from NYL GBS with your registration instructions.

For all others, your company's site administrator must first set you up as a user in myNYLGBS.com, and then you will receive an email from NYL GBS with your registration instructions.

Note that registration emails expire after 7 days. You can request a new registration email by calling the myNYLGBS.com Support Line at 1.800.644.5567.

Q: How can I get someone else access to the Group Billing and Administration site?

A: If you are a site administrator in myNYLGBS, you have the ability to add billing users by following the below instructions. **Note** that you can give access to another employee of your company, as well as to your licensed Broker or Agent.

- **Log In** to myNYLGBS.com.
- Click the **Site Administration** link.
- Click the **Add User** button and complete all required information. At the end of the process, the person will be sent an email with the new user's registration instructions.
- **Note:** Once the user has been added to myNYLGBS, you'll need to go into the **Manage Users** link in the Group Billing and Administration application to grant that person specific billing account access, and to add other user permissions, if needed.

Q: Can I change a user's access level in the system?

A: Yes. You can change a user's access level in the Group Billing and Administration site by clicking the **Manage Users** link, where you can:

- Link or unlink a user to one or more billing accounts and identify if the user is to receive email notifications. A user will only be able to access the bills associated with the billing accounts they're linked to.
- Indicate if the user is able to perform certain system functions, such as making payments, setting up bank accounts and managing other users.

Billing

Q: What types of group billing does NYL Group Benefit Solutions offer?

A: We offer two types of group billing and administration:

- **Summary self-billing** – employers self-report the lives (number of employees) and volumes (total benefit amounts) so that premiums can be calculated for each insurance and tier.
- **Census management** – employers enter and maintain employees' personal, employment and coverage details in a census so that premiums can be calculated for each employee.

Q: Can my billing type be changed?

A: Yes. You can switch from summary self-billing to census management and vice versa. Please contact your NYL GBS account manager for more information.

Q: Will I be notified when my bill is available?

A: Yes. You will be notified by email when your bill is published online, as long as your user permission is set up to receive these notification emails. User permissions are located under the **Manage Users** link – if you don't have access to this link, please contact your company's site administrator for help.

Q: How do I make updates to my bill?

A: When a bill is published, it contains the same information as the prior coverage period. You can make updates to the bill by following these steps:

- **For summary self-billing:** Click the **Open Bill** button on the **Home Page** and enter the new lives and volumes in the designated row(s) – the premium with automatically recalculate when you tab off the row.
- **For census management:** Click the **Edit Census** button on the **Manage Census Page** and enter the new employee information in the designated row(s) – the premium will automatically recalculate when you **Process Census**.

(continued next page)

- You may also enter premium adjustments:

– To enter an adjustment for the current coverage period, scroll to the bottom of the bill – enter your adjustments as positive or negative (-) numbers and provide a reason for the adjustment.

– To enter an adjustment for a prior coverage period, click **Add Adjustment** – enter your adjustments as positive or negative (-) numbers (repeat the process for any other period(s)).

- When complete, click **Confirm** if all updates are final.
- **Note:** Once you mark a bill **Ready to Pay**, it prevents any further changes to the bill. If further changes are needed, click the **Undo Ready to Pay** button to make additional changes.

Q: How do I look at old bills?

A: To look at older bills, click the **All Bills** link to get to the All Bill page – locate the bill you'd like to view and click on the coverage period to see the bill details.

Payments

Q: How do I know if my bill has been paid?

A: When NYL GBS receives your payment, it will appear in the **Applied Amount** field on the **All Bills** page.

Q: Can I make my payment before the due date?

A: Yes, you can make a payment before the scheduled due date. Online payments entered after 8:00 pm EST and non-business days are updated on the next business day.

Q: How do I obtain proof of payment?

A: Your electronic payment will be reflected in your bank account balance, bank statement and payment history.

Q: How do I set up my bank account to pay online?

A: You can set up one or more bank accounts by following these steps:

- Click the **Manage Bank Accounts** link.
- Click on the **Add Account** button.
- Enter your bank account information. If you have access to more than one billing account, select the billing accounts for which this bank account can be used to pay bills.
- Click **OK** to save your information.
- **Note:** The **Account Name** is the "nickname" for your account and is only used to identify the account in the system.

Q: Can I schedule a future payment online?

A: Yes. You can select a future online payment date up to 45 days from the current date. After you submit the payment, you will have the option to cancel it if you want to schedule another date or pay by other means. You must cancel before 8pm EST of the scheduled date.

Q: Will I be notified if my online payment fails?

A: Yes. You will be notified by email if your payment fails as long as your user permission is set up to receive these notification emails. User permissions are located under the **Manage Users** link – if you don't have access to this link, please contact your company's site administrator for help. The payment failure status is also shown on the **Bill Details** in the system.

Q: Can I pay by check?

A: Yes, you can pay your bill by check. To make a payment by check, follow these steps:

If **Online**:

- Click the **Make Offline Payment** link – a premium remittance support page will appear.
- Print this remittance page and send it with your check to the mailing address located on the premium remittance support page in order for NYL GBS to apply the payment to your account.

If **Offline**:

- A payment reminder will be emailed to you. Print the email and use the template at the bottom of the email to capture your premium. Include this with your check to the mailing address located in the email in order for NYL GBS to apply the payment to your account.

Q: What happens if payment is not received by the due date?

A: NYL GBS will mail you a past due reminder. There is a grace period following the due date (please reference your group policy for the specific number of days). If payment isn't received by the end of the grace period, your policies may lapse. Reinstatement of your policies is then subject to full payment and may require approval by a NYL GBS underwriter.

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 licensed in New York and does not conduct insurance business in New York.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

882157 e 1222