

Accident & Health Insurance:

Why Choose New York Life Business Travel Accident Insurance?

Employers of all sizes, from a local pizza restaurant to a large technology company, have employees who travel to further the business of the company. With Business Travel Accident (BTA) insurance from New York Life, you can help your clients fulfill one of their critical responsibilities; their obligation to protect their employees' safety when traveling on company business, whether it's down the street, across the state, or out of the country. BTA is specifically designed to help employers of all sizes fulfill their duty of care needs. BTA can be tailored to protect any client's greatest asset, their employees.

Additional Programs

Our suite of programs are designed to offer everyday help and support:

Travel Assistance[1]

When traveling for business having the right support can make all the difference. Get connected to trusted resources worldwide, anytime you need help, including medical assistance travel support and security response.

Survivor Assurance[2]

Help ease the burden on beneficiaries by managing their insurance benefits in free, interest-bearing accounts for claim payments of $5,000 or more and beneficiary access to our Employee Assistance & Wellness and Financial, Legal & Estate support programs.

Flexible Coverages

- Business Travel Only
- Full Occupational (Job Site or Travel Protections)
- 24 Hour Business and Pleasure
- War Risk Coverage

Key Benefits

- Accidental Death and Dismemberment Benefit
- Bereavement and Trauma Counseling Benefit
- Coma Benefit
- Felonious Assault and Violent Crime Benefit
- Home Alteration and Vehicle Modification Benefit
- Hospital Stay Benefit
- Rehabilitation Benefit
- Seatbelt and Airbag Benefit
- Commuting Benefit
- Special Education Benefit
- Child Care Center Benefit

Underwriting Company: Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

Targeted Market Segments

Employers with frequent business travel

Large Corporations seeking added employee benefits

Small Businesses looking to protect employees

Value for Employers

- A broad range of coverage choices available to help meet employee needs
- Multi-year prepaid options available for employers
- Additional assurance for employers whose employees are traveling on behalf of the business.

Value for Employees

- Additional protection when employees travel
- No medical questions or exam required to obtain coverage
- Travel assistance and other value add programs and services are included

The New York Life Difference

New York Life offers best-in-class service to brokers and policyholders. With Underwriters who have over 20 years of experience in the Accident and Health market segment, we understand the needs and wants of your organization and your participants.

Other Markets We Serve

New York Life Insurance Company maintains a separate, dedicated division managing every aspect of Group Membership and affinity operations with more than 300 groups under contract insuring nearly 1 million people. This division specializes in life, disability and supplemental health insurance for its groups.

Learn More

Find more details about Accident & Health Insurance from New York Life on our website or contact one of our knowledgeable specialists today.

www.newyorklife.com/accident-health

[1] The provision of this document is for informational purposes only and is not an insurance contract. Travel Assistance Services are provided by third-party providers who are not affiliated with New York Life Insurance Company. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. AXA Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers. In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by AXA Assistance are not employees or agents of AXA Assistance and the choice of provider is yours alone. AXA Assistance assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect. Coverage may not be available in all states or certain terms may be different where required by law. Insurance claim administrator and third-party administrators are subject to the underwritten policy and may differ by policy. Coverage and service is subject to local regulations and laws and may not be available. The Travel Assistance Provider (AXA) is not affiliated with New York Life Insurance Company or its third-party administrators to administer underwritten policy and handle claims. Travel Assistance Provider provides emergency assistance and coordinate medical expenses. Underwritten by Life Insurance Company of North America and New York Life Group Insurance Company of NY, a subsidiary of New York Life Insurance Company. New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

[2] Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal, or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY. These programs are NOT insurance and do not provide reimbursement for financial losses. 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.

THIS POLICY PROVIDES LIMITED ACCIDENT ONLY COVERAGE. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY SICKNESS. Product availability and plan features may vary by location and plan type and is subject to change. For costs and complete information, including exclusions, limitations, and provisions regarding termination of coverage, contact a New York Life representative. New York Life products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, 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 Form: BA-01-1000.00 et al.

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