

# Be prepared for the unexpected.

## 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 the financial protection and peace of mind at a time when you may need it most.

### Why is AD&D insurance important?

Serious accidents can occur during the most common activities like working around the house or taking a family vacation. AD&D insurance from Group Benefit Solutions can help pay for the unexpected costs that may arise from a covered accident. It can help pay for:



**Child care and education**



**Spouse job training**



**Rehabilitation or trauma counseling**



**Home alterations and vehicle modification**

### Who's eligible?

All active, full-time Employees of the Employer earning \$150,000 or more annually and regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

#### Employee

- › 1 times your salary
- › Maximum benefit amount of \$100,000



- › **Nearly 2/3** of Americans live paycheck-to-paycheck.<sup>1</sup>
- › **1 in 7** Americans are treated for accidents each year.<sup>2</sup>
- › Accidents are the **3rd leading** cause of death in the U.S.<sup>3</sup>

1) American Payroll Associations, "2020 Getting Paid in America Survey." 2020. 2) National Safety Council, "Injury Facts." 2020 Edition. 3) Centers of Disease Control, "Fastats – Leading Cause of Death." March 2021.

## What features are included with my coverage?

Your AD&D insurance from NYL GBS offers additional value to you and your family. The following programs\* are available beginning on your first day of coverage.

### NYL GBS Life Assistance Program

- › Telephonic clinical and work/life support.
- › Up to 3 face-to-face counseling visits.
- › Referrals for community services.
- › Free 30-minute financial and legal consultations.
- › Educational resources and webinars.

### NYL GBS Secure Travel

- › 24-hour multilingual assistance.
- › Assistance with lost or stolen items.
- › Emergency travel services.
- › Emergency medical evacuation and repatriation assistance.
- › Embassy/consular referrals.

### My Secure Advantage

- › Identity theft prevention and fraud resolution services.
- › 30-days of prepaid expert money-coaching for all types of financial planning and challenges.
- › Online tools for state-specific wills and other important legal documents.

### NYL GBS Survivor Assurance

- › Free interest-bearing account for claim payments of \$5,000 or more.
- › Access for beneficiaries to NYL GBS Life Assistance Program and My Secure Advantage.

## If I sign-up, how does it work?

- › Once enrolled, if you are seriously injured or pass away from a covered accident, 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.



Contact your Human Resources representative to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.



Or for more information: [myhr.a-dec.com](http://myhr.a-dec.com)

\* 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. 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.

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.

Accidental Death and Dismemberment insurance is issued by the Life Insurance Company of North America and New York Life Group Insurance Company of NY.

## New York Life Insurance Company

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