



GROUP BENEFIT  
SOLUTIONS

## **Disability Combo Educational Video**

### **Onscreen Text:**

Disability Insurance. Financial protection for today and tomorrow

### **Scene Description:**

Animated visuals representing scenarios related to disability insurance, managing expenses, and recovery.

### **Voiceover:**

For many Americans, every paycheck counts. If you should face an extended work leave due to illness or injury, would you be able to keep your bills paid and cover your daily living expenses? Disability insurance provides an easy and convenient financial resource when it matters most.

New York Life Group Benefit Solutions Disability coverage pays a portion of your covered earnings when you become disabled and can't work due to a covered illness or injury. This can help you keep up with your bills, maintain savings and cover everyday expenses while you're out of work, so you'll still have a source of income while you're away from work. Think of it as a form of financial protection. A disability is considered an illness or injury that prevents you from earning your salary.

### **Voiceover:**

With disability coverage, you'll receive a percentage of your salary for a specified period of time, and subject to a specified maximum, after you meet any applicable elimination or waiting period.

**Onscreen Text:**

Benefits for certain illnesses may be limited. Some injuries may not be covered. For example, self-inflicted injuries are not covered. Refer to policy documents for the definition of disability/disabled.

**Voiceover:**

Payments come directly to you or anyone you designate and can be spent any way you like, just like you would use your paycheck. For example, it can help you pay for planned expenses like groceries, mortgage, or utilities, as well as unplanned expenses like medical bills.

Depending on your policy, some or all of your disability benefits may be subject to income taxes. You should speak to your tax advisor for tax advice. Be on the lookout for additional information about this coverage from your employer. Your employer may offer short term disability, long term disability, or both.

**Onscreen Text:**

Short-term disability + Long-term disability

**Voiceover:**

With these types of coverages from New York Life Group Benefit Solutions, we make it easy to file a claim, collect your benefits and access helpful resources and support along the way. Our goal is to help you be prepared financially and focus more on getting healthy and back to work. It's one of many ways that we're putting benefits to work for people.

**Disclaimer:**

Benefits may not be paid for a condition that existed prior to your effective date of coverage. Details about coverage, including costs, eligibility, and policy elimination periods, exclusions and limitations are contained in your policy document.

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