

Putting Benefits To Work For PeopleSM

Group Insights

The New York Life Group Benefit Solutions Newsletter

We begin 2023 with a focus on holistic wellness which includes new EAP resources, upcoming webinars on self-care, stress relief through vocational coaching, and survivor support to cope with loss. Our January issue also includes changes in statutory leave legislation and portal enhancements now available on myNYLGBS.



Explore New EAP Resources

Workplace benefits for addressing life's responsibilities.

Today's employees are often stretched between their work obligations and balancing life's responsibilities, such as taking care of their families and loved ones. That's why New York Life Group Benefit Solutions (NYL GBS) provides an Employee Assistance Program (EAP) designed to help support your employees' financial strategies, well-being, and protection.

These easy to access, value-add programs come with many of our disability, life, and AD&D products, however, they're not available in New York state at this time. Where available, they'll provide your employees and their families with the convenience of anytime access without ever having to file a claim.

[Guidanceresources.com](https://www.guidanceresources.com) (register with web ID: NYLGBS) is the go-to destination for resources to assist with the issues that matter most to you and your employees: relationships, work, school, parenting, wellness, finances, and much more.

Explore the upcoming webinars listed below which are available to you, your employees, and members of your household. These sessions are also available for [replay](#) at any time after the date listed.¹

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Continued on next page...

In this edition:

Explore New EAP Resources	1
Free Webinars	2
The Ever-Changing Landscape of Statutory Leaves	3
The Claimant's Journey	4
Compassion and Expertise to Help Navigate Loss	5
Enhancing Benefit Insights for Employers and Employees	6
Opportunities to Forge More Meaningful Employee Connections	7

... Continued from page 1

See how an hour of self-care can improve peace of mind.



Click on the webinar titles below to register.

[Balancing Work and Life](#)

Help to explore and define home responsibilities, identify career requirements, and prioritize leisure time. The resulting better balance will help achieve more in one's career and at home.



February 15, 1 p.m. EST

[Being Adaptive in An Ever-Changing World](#)

Recognize the importance of being adaptive in work and life and learn how to accommodate and maximize the benefits of change.



March 15, 1 p.m. EST

[The Psychology Behind Saving Money and Other Good Financial Habits](#)

We will examine recent research related to why people save and spend, and how to identify strategies to help you develop new habits.



April 12, 1 p.m. EST

[Mental Health Awareness](#)

Designed to reduce the stigma associated with mental illness and to promote ways of supporting one another in the workplace, this program will address signs and symptoms of distress.



May 17, 1 p.m. EST

[Mindfulness: Being Present in Your Work and Life](#)

Being mindful is complete engagement in the present moment. Some benefits include better concentration, improved relationships, and greater emotional control. This training discusses how to incorporate a mindfulness practice into your life.



June 14, 1 p.m. EST



EAP resources for you, your employees, and your families.

From emotional and wellness support to financial or legal needs, New York Life Group Benefit Solutions offers programs that address a variety of concerns.

Contact:

Employee Assistance and
Wellness Support 24/7
Phone: (800) 344-9752
guidanceresources.com
Registration web ID: NYLGBS

State Updates: Available on Demand

New York Life Absence AssistSM is committed to providing timely insight into state and federal laws that could affect your organization's absence program. If you want to stay informed about enacted leave, disability, and statutory laws, please bookmark our new [Absence Regulatory Guide](#) or watch our recent webinar:

► [2023 PFML Updates: Your Questions Answered](#)



The Ever-changing Landscape of Statutory Leaves

Your update on critical state leaves.

2023 California State Disability and Paid Family Leave Benefit and Rate Changes. California has announced their rate and benefit changes for state disability and paid family leave (SDI/PFL) as well as changes which will impact voluntary disability insurance plans.

- › Beginning January 1, 2023, employee contributions decrease to 0.9% of the taxable wage base (from 1.1% in 2022). Employee contributions fully fund both disability and paid family leave.
- › The 2023 taxable wage base increased to \$153,164 per employee. The maximum each employee may contribute to this program in 2023 is \$1,378.48.
- › [California 2023 Contribution Rates, Withholding Schedules, and Meals and Lodging Values](#)

The weekly maximum benefit amount increased to \$1,620.00 for leaves beginning after January 1, 2023, and the state average weekly wage increased from \$1,570.00 to \$1,651.00. The Voluntary Plan assessment rate of taxable wages decreased from 0.00154% to 0.00126%.

NYL GBS can provide self-insured California Voluntary Disability and Paid Family Leave administration for groups that have opted to provide voluntary plan coverage. For more information regarding this offering, please contact your group sales representative.

2023 Changes to New Jersey Temporary Disability and Family Leave Insurance. Beginning on January 1, 2023, employees are no longer permitted to contribute to the cost of temporary disability insurance (TDI) and employers must pay the full premium amount for disability insurance. Employees may continue to contribute and fully fund the cost of family leave insurance (FLI), and the contribution amount for FLI has dropped to 0.06% of the first \$156,800 in wages earned. In addition, the maximum weekly benefit amount for both TDI and FLI has

increased to \$1,025 for leaves beginning after January 1, 2023. Also, after January 1, 2023, to become eligible for NJ TDI and FLI, an employee must work for at least 20 weeks and earn \$260 or more or have earned \$13,000 or more in the base year prior to leave or disability in NJ covered employment.

If NYL GBS provides your New Jersey Temporary Disability coverage, you have been provided direct communication regarding these changes from your account team. If you are not a current client and you are interested in private plan administration for New Jersey Temporary Disability insurance, please contact your group sales representative.

- › [New Jersey Division of Temporary Disability and Family Leave Insurance](#)

Washington Paid Family Medical Leave Changes for 2023.

As of January 1, 2023, the contribution rate for Washington Paid Family Medical Leave (WA PFML) increased to 0.8% of employee wages up to the SSA wage base (\$160,200 for 2023). Employees may contribute 72.76% of this 0.8% and employers contribute the remaining 27.24%. The state average weekly wage increased to \$1,586.00 and the maximum weekly benefit for leaves beginning after January 1, 2023 is \$1,427.00.

- › [Washington State Paid Family & Medical Leave premiums to increase in 2023](#)

NYL GBS can provide self-insured voluntary plan administration for WA PFML. For more information regarding this offering, please contact your group sales representative.

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THE CLAIMANT'S JOURNEY

Lowering Occupational Stressors with Vocational Coaching



Our claimant, Jennifer, was out of work due to breast cancer. During this time away, she developed depression and anxiety, and worried about going back to her job. Autumn, a vocational coach, was able to reach out to Jennifer to discuss the potential for returning to work. Autumn worked with Jennifer to identify her barriers. Jennifer voiced to Autumn that she wanted to get back to her job but was unsure of how and where to start. She reached out to her employer but had not heard back. Luckily, Autumn was able to connect with her employer's local and corporate HR departments and worked with them to provide Jennifer's release to return to work information.

While the vocational coach communicated and coordinated the return to work with Jennifer's employer, she also coached Jennifer who expressed some fear and anxiety about being out of work for an extended time. They had several conversations on strategies to help Jennifer manage anxiety when she returned work.

Autumn also referred Jennifer to resources to help her with overall health goals such as a walking program and at-home exercises. Jennifer understood the benefits of exercise to help with her anxiety and committed to implementing these strategies. Jennifer expressed thanks many times to her vocational coach as she felt she would not be back to work without Autumn's help.

Thanks to Autumn's coordination and communication with the employer and her coaching on anxiety strategies with Jennifer she was able to return to work full time.

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Compassion and Expertise to Help Navigate Loss

Survivor Support Services from NYL GBS.

There is no right or wrong way to grieve the death of a loved one. Navigating the grief process can be difficult, and that's why we're committed to helping families when they need us most.



NYL GBS can help during difficult times. Compassionate assistance is available from our survivor support specialist who can provide grief and bereavement resources and help employees understand Life and Accidental Death and Dismemberment (AD&D) coverage. Through their assistance, the Survivor Support Specialist role provides availability to an array of resources through the New York Life Foundation, including but not limited to, Kai's Journey book series and information about Camp Erin. The inclusion of this role in our claims process allows New York Life to deliver service excellence with our Life and AD&D products during the moments that matter most to our clients and customers.

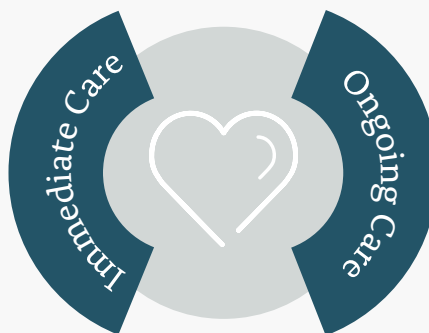
NYL GBS expanded this service to all group term life insurance clients last August. In addition, to increase visibility of this program, we have included some additional information in both our acknowledgement and approval communication letters, advising beneficiaries that this enhanced service offering is available. Lastly, we are looking for additional ways to broaden this program and will soon be launching a customer satisfaction survey with suggestions for future enhancements. Stay tuned!

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Here's how your NYL Survivor Support Specialist can help:

- Insight into the Life and AD&D claims process.
- Guidance in obtaining death certificates or locating forms.
- Support finding funeral homes and assistance in making assignments with them.



- Support before, during, or after the loss of a loved one.
- Identifying grief and bereavement.
- Referrals to appropriate programs and local community support.

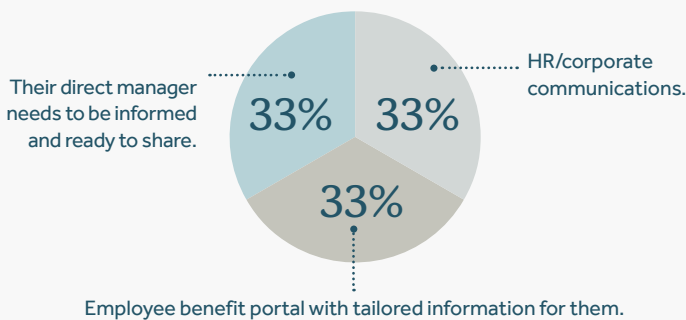


Enhancing Benefit Insights for Employers and Employees

myNYLGBS.com expands detailed views into leave and disability status.

Many employees don't fully understand what their benefits provide, how to access them at a time of need, or who to call for support. So naturally, they turn to their managers or their HR/corporate communications teams when they need benefit services.

Employees express different preferences for where to seek benefit support.



While it's not realistic to expect front-line managers to have all the answers, employers should strive to make resources available throughout the organization. That is why benefit carriers and third-party vendors are enabling easy benefit access for both managers and their employees.

New York Life Absence AssistSM provides enhanced access to benefits information through our portal, myNYLGBS.com, including:

Claim Timeline - At any point during or after the claim journey, users can see when the claim started, when it will end, and if currently in progress, its status. Plus, the timeline view is interactive, so users can see how their benefits apply in the present and future.

Medical Request Activity Tracker - Provides a view into all requests for medical records on short-term and long-term disability claims. The tracker updates in real time, allowing users to see when medical records are sent, followed up on, and received.

We encourage you to reach out to your NYL GBS Account Representative to demo these new capabilities and to learn more about all our portal enhancements.

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Source: New York Life Group Benefit Solutions, Addressing the Employer-Employee Divide in a Post-Pandemic Workplace, September 2022.
 *NYL GBS will work with current clients and their advisors to establish an appropriate transition plan to the NYL Absence Assist suite of services.

Opportunities to Forge More Meaningful Employee Connections

NYL GBS research suggests workplace benefits can bridge the gap.

As employers emerge from pandemic disruption, they can renew relationships with their workforce by realigning benefits to support what matters most to employees.

To better understand how employers can forge more meaningful connections, NYL GBS polled 1,000 full-time employees who receive insurance benefits through their employer and 500 insurance benefits decision makers to help organizations navigate this new landscape effectively.

“Our research shows that companies are beginning to reevaluate pandemic-era policies, which had created a growing disconnect between employers and employees. Fortunately, employers have an opportunity to strengthen relationships with their workforce through programs and benefits that support what matters most to employees,” said Meg Shea, Vice President and Head of Strategy and Solutions, NYL GBS.

“This research illuminates a path forward and is the first in a forthcoming series of strategic insights that help employers support their people and plan for the future.”

- MEG SHEA, VP and Head of Strategy & Solutions, New York Life Group Benefit Solutions



Among the findings revealed in a recent white paper, [Addressing the Employer-Employee Divide in a Post-Pandemic Workplace:](#)

- › **75%** of employees believe the pandemic helped bring changes to the surface and **66%** believe these changes were necessary even before the pandemic.
- › Organizations are prioritizing mental health, with **72%** of employees reporting that their company talks more openly about mental health than before the pandemic, **70%** of employees are more likely to take a mental health day now, and **64%** of employees say they have taken a mental health day in the last year.
- › Employers are beginning to suspend pandemic-era benefits, and many underestimate the importance and value of these policies to their employees. For example, **62%** of employees said flexible and generous paid-time-off-policies were important in being productive at work, while just **47%** of employers believe this is the case.
- › This disconnect is leading to a declining sentiment around appreciation at work. In fact, nearly half of employers say their employees feel appreciated, while just **30%** of employees agree, regardless of age or gender.

[Read more](#) about what organizations can do to rebuild relationships with employees.

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¹ These webinars are for informational and educational purposes only and are not intended to be a substitute for professional medical, financial, tax, legal, or any other type of advice. The material, vendors, speakers, etc. conducting the webinars are solely responsible for the content of their webinars or presentations which may not necessarily represent the views and opinions of New York Life Insurance Company or its subsidiaries.

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123605 a 0821 SMRU 5320074.1 (Exp. 12.7.2024)