

# Be prepared for the unexpected.

Voluntary Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



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 financial protection 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 and how much coverage can I buy?

All active, full-time Associates of the Employer regularly working a minimum of 30 hours per week inside or outside the United States and who are citizens or permanent resident aliens of the United States, or who are lawfully working and residing in the United States under an active and appropriate visa or active work authorization and their Spouse and Dependent Children.

### Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$800,000

### Spouse

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$400,000

### Children

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$10,000



- › 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 Voluntary AD&D insurance from NYL GBS offers additional value to you and your family. The following programs<sup>1</sup> are available beginning on your first day of coverage.

### NYL GBS Survivor Assurance<sup>5</sup>

- › Free interest-bearing account for claim payments of \$5,000 or more.
- › Access for beneficiaries to NYL GBS Life Assistance Program<sup>2</sup> and My Secure Advantage<sup>4</sup>.

### NYL GBS Secure Travel<sup>3</sup>

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

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

- › After you select a coverage amount and enroll in AD&D insurance from Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or 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 Jeld-Wen Holding, Inc. to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

For questions, contact Benefit Advocate Center at 1-844-866-3007 from 7 am to 6 pm CT, Monday – Friday or by email [jeldwenadvocate@ajg.com](mailto:jeldwenadvocate@ajg.com)

<sup>1</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

<sup>2</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. The Life Assistance Program products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Behavioral Health, Inc. and Evernorth Care Solutions, Inc. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Cigna Corporation and its subsidiaries are not affiliated with New York Life Insurance Company and its subsidiaries.

<sup>3</sup> NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

<sup>4</sup> My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through a third party vendor who is 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 is not available where prohibited by law. This program is not available under policies insured by New York Life Group Insurance Company of NY.

<sup>5</sup> The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. 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.

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 authorized in NY and does not conduct business in NY. Accidental Death and Dismemberment insurance is issued by the Life Insurance Company of North America and New York Life Group Insurance Company of NY.

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