

PREPARED FOR EMPLOYEES OF A-DEC, INC.

# New York Life Group Benefit Solutions.

Delivering financial security and peace of mind to those we serve by Putting Benefits To Work For People.<sup>SM</sup>



GROUP BENEFIT  
SOLUTIONS

# A compassionate approach that's focused on simplifying the journey for you and your loved ones.



This brochure explains your New York Life Group Benefit Solutions (NYL GBS) coverage options. It outlines what you'll need to know about the benefit offering available to you. You may not need all this information right now, but keep this brochure in a safe place, as you may want to refer back to it later.

## The enclosed information will help explain:

- › Details about your benefits
- › How to submit a claim
- › How to contact dedicated resources for help
- › Additional resources that are included with your benefits

---

To learn more about your coverage under the available plans, please refer to the schedule of benefits and provision details contained in your enrollment materials.

# Financial security your family can count on.

## New York Life Group Benefit Solutions Basic Term Life insurance.



At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial security they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind that your family will not face a financial burden.

### Who's eligible?

All active, Full-time Employees of the Employer 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 annual compensation
- › Maximum benefit amount of the lesser of 1 times annual compensation or \$50,000
- › Guaranteed issue amount of the lesser of 1 times annual compensation or \$50,000

## What benefits are offered as part of my coverage?

Your basic term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

### Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

### Waiver of Premium

If you become disabled prior to age 60, and you remain disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are disabled.

### Accelerated Death Benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for terminal illness provides up to:  
Employee: 80% of your term life insurance coverage amount or \$40,000, whichever is less.

## What features are included with my coverage?

Your basic term life insurance may include access to a suite of programs<sup>2</sup> and services, available on your first day of coverage.

### Employee Assistance & Wellness Support<sup>2</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Survivor Assurance<sup>3</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more.

### Financial, Legal & Estate Support<sup>2</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

## How does it work?

If you pass away, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.

Review the term life benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/adec/login.html>

<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. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. 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. Services are provided exclusively by ComPsych<sup>®</sup> effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

<sup>3</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.

Policy forms: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123670 b 0423 SMRU5924967.1 (Exp.09.05.2025) A-dec, Inc.

SR 65592111-

# Financial security your family can count on.

**New York Life Group Benefit Solutions  
Voluntary Term Life insurance.**



At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind knowing that your family's financial security can be more protected, so they can worry less about unexpected financial burdens at a difficult time. Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

## Who's eligible and how much coverage can I buy?

All active, Full-time Employees of the Employer 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

- › Benefit amounts available in units of \$10,000
- › Maximum benefit amount of the lesser of 5 times annual compensation or \$1,000,000
- › Guaranteed issue amount of the lesser of 3 times annual compensation or \$300,000

### Spouse

- › Benefit amounts available in units of \$10,000
- › Maximum benefit amount of \$100,000\*
- › Guaranteed issue amount of \$30,000

\* Not to exceed 100% of the employee benefit.

### Children

- › Benefit amounts available in units of \$1,000
- › Maximum benefit amount of \$10,000
- › Guaranteed issue for all amounts

## What benefits are offered as part of my coverage?

Your voluntary term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

### Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

### Waiver of Premium

If you become disabled prior to age 60, and you remain disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are disabled.

### Accelerated Death Benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for terminal illness provides up to:  
Employee: 80% of your term life insurance coverage amount or \$500,000, whichever is less.  
Spouse: 80% of your term life insurance coverage amount or \$80,000, whichever is less.

## What features are included with my coverage?

Your voluntary term life insurance may include access to a suite of programs<sup>2</sup> and services, available on your first day of coverage.

### Employee Assistance & Wellness Support<sup>2</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Survivor Assurance<sup>3</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more.

### Financial, Legal & Estate Support<sup>2</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

## How does it work?

After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.

Review the term life benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/dec/login.html>

<sup>1</sup> If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

<sup>2</sup> 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. Some service available at the option of employer for an additional cost. 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. Services are provided exclusively by ComPsych<sup>®</sup> effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

<sup>3</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. Policy forms: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123460 d 0423 SMRU5924976.1 (Exp.09.08.2025) A-dec, Inc.

SR 65592111-

# Be prepared for the unexpected.

New York Life Group Benefit Solutions Basic 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 with financial security and peace of mind at a time when you may need it most.

## Who's eligible?

Class 1: All active, full-time Employees of the Employer earning less than \$150,000 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 annual compensation
- › Maximum benefit amount of \$50,000



- › **Nearly 2/3** of Americans live paycheck to paycheck.<sup>1</sup>
- › Accidents are the **4th leading** cause of death in the U.S.<sup>2</sup>

<sup>1</sup> Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report." January 2023.  
<sup>2</sup> Centers of Disease Control, "Fastats – Leading Cause of Death." December 2022.

## What features are included with my coverage?

Your basic AD&D insurance may include access to a suite of programs<sup>1</sup> and services, available on your first day of coverage.

### Employee Assistance & Wellness Support<sup>1</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Secure Travel<sup>2</sup>

Provides pre-trip planning, assistance when traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

### Financial, Legal & Estate Support<sup>1</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

### Survivor Assurance<sup>3</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more.

## How does it work?

- › If you are seriously injured or pass away from a covered accident, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.
- › 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.

Review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/dec/login.html>

<sup>1</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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.

<sup>2</sup> 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 Secure Travel program. See the plan documents for details.

<sup>3</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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123671 a 0423 SMRU5924948.1 (Exp.09.06.2025) A-dec, Inc.

SR 65592111-



# Be prepared for the unexpected.

New York Life Group Benefit Solutions Basic 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 with financial security and peace of mind at a time when you may need it most.

## Who's eligible?

Class 2: 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 annual compensation
- › Maximum benefit amount of \$100,000



- › **Nearly 2/3** of Americans live paycheck to paycheck.<sup>1</sup>
- › Accidents are the **4th leading** cause of death in the U.S.<sup>2</sup>

<sup>1</sup> Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report." January 2023.  
<sup>2</sup> Centers of Disease Control, "Fastats – Leading Cause of Death." December 2022.

## What features are included with my coverage?

Your basic AD&D insurance may include access to a suite of programs<sup>1</sup> and services, available on your first day of coverage.

### Employee Assistance & Wellness Support<sup>1</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Secure Travel<sup>2</sup>

Provides pre-trip planning, assistance when traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

### Financial, Legal & Estate Support<sup>1</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

### Survivor Assurance<sup>3</sup>

An interest-bearing account for beneficiary payments of \$5,000 or more.

## How does it work?

- › If you are seriously injured or pass away from a covered accident, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.
- › 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.

Review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/adecl/login.html>

<sup>1</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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.

<sup>2</sup> 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 Secure Travel program. See the plan documents for details.

<sup>3</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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123671 a 0423 SMRU5924948.1 (Exp.09.06.2025) A-dec, Inc.

SR 65592111-

# Term Life and Accidental Death and Dismemberment Insurance.

Term Life insurance gives your family financial resources if you pass away while covered under the policy. Accidental Death and Dismemberment (AD&D) insurance offers additional financial protection if you suffer a serious or catastrophic covered injury. A payment will be sent to you or your beneficiaries to help pay for rehabilitation, home alterations, final expenses, the mortgage, daily living expenses, or your children's education.

## How to file a Life and AD&D claim.

Claims should be reported as early as possible, within a month of the date of loss or injury. Claims can be filed in one of the following ways:



### Submit your claim online:

Visit [nyl.com/life-and-add-claim](https://nyl.com/life-and-add-claim) to begin a Life or AD&D claim:

- › Read and agree to the state fraud warnings.
- › Follow the steps to complete the claim form.



### File your claim by fax, email, or mail:

Visit [nyl.com/customer-forms](https://nyl.com/customer-forms) to find blank/fillable claim forms:

- › Select and complete the "Life and Accidental Death Proof of Loss Form".
- › Print the completed form and submit by fax, email, or mail:
  - **Email** is the preferred method. Scanned document can be submitted to [claims.pghlif2@newyorklife.com](mailto:claims.pghlif2@newyorklife.com).
  - **Fax** documents to (877) 300-6770.
  - **Mail** documents to:  
New York Life Group Benefit Solutions  
Life & Accident Claim Services  
P.O. Box 22328  
Pittsburgh, PA 15222-0328

### File your claim by phone:

Call tollfree **(800) 362-4462** between 7:00 a.m. – 7:00 p.m. CT.



## Information you'll need:

- › All beneficiary designations on file
- › Assignments, court orders, or any other documents that may affect payment
- › Copy of the death certificate
- › Information you saved when you enrolled
- › Police or medical examiner report, if available/applicable

## Questions?

Call **(800) 238-2125** or **(866) 562-8421** (Español) to speak with a customer service representative.

# Financial security that's with you all the way.

## New York Life Group Benefit Solutions Voluntary Disability Insurance.



Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the financial security and assurance you'll need if you experience a covered injury or illness that prevents you from working. You'll receive a percentage of your covered earnings for a specified amount of time.

### Who's eligible for disability insurance and what are the plan options?

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

Coverage is available for short-term disability (STD). STD benefits are paid for up to the maximum benefit period shown, after the benefit waiting period.

Short-term disability	Weekly benefit*	Maximum weekly benefit	Benefit waiting period	Maximum benefit period (includes benefit waiting period)
<b>Employer Paid</b> (No cost to you)	66.67% of your weekly covered earnings	\$650	For accident - 14 days For sickness - 14 days	For accident - 26 weeks For sickness - 26 weeks
<b>Employee Paid (Optional)</b> (If you elect additional coverage)	66.67% of your weekly covered earnings	\$1,923	For accident - 14 days For sickness - 14 days	For accident - 26 weeks For sickness - 26 weeks

## What features are included with my coverage?

Your voluntary disability insurance may include access to a suite of programs<sup>1</sup> and services, available on your first day of coverage.

### Healthy Working Life<sup>®</sup>

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

### Work Wellness

Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

### Employee Assistance & Wellness Support<sup>2</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Financial, Legal & Estate Support<sup>2</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

## How does it work?

After you select your plan options and enroll in disability insurance from NYL GBS, you'll pay for your chosen plan amount through convenient payroll deductions.

Review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/dec/login.html>

\*Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section of the policy.

<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. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. 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. Services are provided exclusively by ComPsych<sup>®</sup> effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

Policy forms: Disability -TL-004700 et al.

## New York Life Insurance Company

51 Madison Avenue  
New York, NY 10010

# Financial security that's with you all the way.

## New York Life Group Benefit Solutions Voluntary Disability Insurance.



Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the financial security and assurance you'll need if you experience a covered injury or illness that prevents you from working. You'll receive a percentage of your covered earnings for a specified amount of time.

### Who's eligible for disability insurance and what are the plan options?

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

Coverage is available for long-term disability (LTD).

Long-term disability	Monthly benefit*	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
<b>Employer Paid</b> (No cost to you)	66.67% of your monthly covered earnings	\$2,800	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.
<b>Employee Paid (Optional)</b> (If you elect additional coverage)	66.67% of your monthly covered earnings	\$8,333	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

## What features are included with my coverage?

Your voluntary disability insurance may include access to a suite of programs<sup>1</sup> and services, available on your first day of coverage.

### Healthy Working Life<sup>®</sup>

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

### Work Wellness

Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

### Employee Assistance & Wellness Support<sup>2</sup>

Access to 24/7 emotional support for you and/or family members at no additional cost.

### Financial, Legal & Estate Support<sup>2</sup>

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

## How does it work?

After you select your plan options and enroll in disability insurance from NYL GBS, you'll pay for your chosen plan amount through convenient payroll deductions.

Review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, visit email [benefits@a-dec.com](mailto:benefits@a-dec.com) or visit <https://wd5.myworkday.com/adec/login.html>

**Pre-existing condition limitation applies to long-term disability – Coverage will not be payable to a condition or injury previously incurred within the last 3 months prior to obtaining coverage and will not be covered for the first 12 months of disability coverage.**

\*Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section of the policy.

<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. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. 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. Services are provided exclusively by ComPsych<sup>®</sup> effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

Policy forms: Disability -TL-004700 et al.

## New York Life Insurance Company

51 Madison Avenue  
New York, NY 10010

# Short-term and/or Long-term Disability Insurance.

For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work? With disability insurance, you'll receive a portion of your paycheck if you become disabled and can't work for a period of time due to a covered illness or injury. It provides you and your family additional financial security to help pay for daily living expenses, the mortgage, or unplanned medical costs. It's like having insurance for some of your paycheck.

## How to file STD and/or LTD claim.

For an STD claim, contact your employer on, or before your first day out of work to report your absence. If you know you'll be out for more than seven days in a row, make sure you call **(888) 842-4462** between 7:00 a.m. – 7:00 p.m. CT and initiate your claim before your seventh day out of work. If your plan allows for coverage before seven days, report your claim as soon as possible.

For an LTD claim, contact New York Life Group Benefit Solutions at least 30 days before the start of your LTD. If you have STD insurance, the claim will automatically be started for you.



### Submit your claim online:

Visit [myNYLGBS.com](https://myNYLGBS.com) to create a new leave request online:

- › From the Home screen, select Submit an Absence Request
- › Complete the information and submit (print your confirmation page).



### File your claim by phone:

Call tollfree **(888) 842-4462** between 7:00 a.m. – 7:00 p.m. CT.

## Resources to help you get back to life and work.<sup>3</sup>

**Healthy Working Life® Vocational Coaching** provides coaching and technical assistance to LTD policyholders experiencing challenges at work due to an illness or injury.

- › Visit [nyl.com/healthy-working-life](https://nyl.com/healthy-working-life) to learn more.

**Work Wellness** is an online resource to help you stay healthy at work and provides step-by-step instruction if you need to go out on leave

- › Visit [nyl.com/workwellness](https://nyl.com/workwellness) to learn more.



## Information you'll need:

- › Personal information, such as your name, address, phone number, birth date, Social Security number, and email address
- › Employment information, such as employer's name, email address, date of hire, and job title
- › The reason for your claim – illness, injury, or pregnancy
- › Workers' compensation claims you've filed or plan to file
- › Details about doctor, hospital, or clinic visits, including dates and contact information
- › Bank information if you'd like your benefit payments deposited directly into your checking or savings account

## Questions?

Call **(888) 842-4462** or **(866) 562-8421** (Español) to speak with a customer service representative.



# Support to ease the grieving process.

Navigating the grief process can be difficult, and that's why New York Life Group Benefit Solutions is committed to helping families when they need us most. If you are coping with the loss of a loved one, please visit our Survivor Support Services on [nyl.com/life](https://nyl.com/life), which may help ease the burden.



## Additional Survivor Resources<sup>3</sup>

Grief support is a priority of the New York Life Foundation, which helps raise public awareness about the impact of grief on families. Resources from the foundation include:

**Kai's Journey** is a free film and book series dedicated to children and families who have experienced the death of a loved one. It includes a discussion guide that offers tangible insights and tools to help promote productive conversations about grief.

**How we grieve** is a helpful resource explaining the grief process in adults and children and the emotional impacts that take place after a loved one dies.

---

Visit [nyl.com/life](https://nyl.com/life) to access our full suite of survivor support resources.

# Benefits that deliver more value.

In addition to your insurance plan(s), you and members of your household can access additional programs and services that offer help and support.<sup>4</sup> They're included with your plan(s) – so you're automatically enrolled. It's our way of saying thanks for being a valued customer and one more way we're Putting Benefits To Work For People.<sup>SM</sup>



## Financial, Legal & Estate Support<sup>5</sup>

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions and much more. Assistance includes identity theft, and fraud resolution services, and online tools for state-specific wills and other important legal documents.

## Employee Assistance & Wellness Support<sup>5</sup>

Emotional support for you and/or family members at no additional cost. Access is available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources and videos for work/life issues.

## Secure Travel<sup>6</sup>

Provides pre-trip planning, assistance while traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

## Health Advocacy Services<sup>7</sup>

Provides claimants access to expert assistance with a wide range of health care and health insurance challenges.

## Survivor Assurance<sup>8</sup>

Provides an interest-bearing account for beneficiary payments of \$5,000 or more. Beneficiaries have access to New York Life Employee Assistance Wellness Support and Financial, Legal & Estate Support programs.

---

Thanks for choosing New York Life Group Benefit Solutions. Remember to save this brochure for future reference.

## Putting Benefits To Work For People.<sup>SM</sup>

1 The information contained herein does not constitute legal advice or a legal opinion on any specific facts or circumstances. The contents are intended for general information purposes only, and you are urged to consult a lawyer concerning your own situation and any specific legal questions you may have. New York Life Group Benefit Solutions assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this publication. For FMLA information, see [www.dol.gov/agencies/whd/fmla](http://www.dol.gov/agencies/whd/fmla).

3 Available to anyone for use and not subject to having a policy or being a current client.

4 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.

5 These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych<sup>®</sup> Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. 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. The partnership is between New York Life Insurance Company and ComPsych<sup>®</sup> Corporation. ComPsych<sup>®</sup> is not affiliated with New York Life Insurance Company or any of its affiliates.

6 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.

7 Health Advocacy Services are NOT insurance and this program does not provide reimbursement for financial losses. Health advocacy services are provided under a contract with Health Advocate, Inc. which is solely responsible for its products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Services available at the option of employer for an additional cost and not available to Health Advocate Inc. existing clients. 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.

8 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.

Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

### **New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

893809 b 0722 SMRU1948432 (Exp.08.18.2024)

A-dec, Inc. 65592111-147631864