

# Make the most of your New York Life Group Benefit Solutions plan.

Take advantage of programs for health and financial security – at no additional cost to you.

From health and wellness support, financial or legal needs, or help with life's everyday challenges, New York Life Group Benefit Solutions (NYL GBS) offers a variety of programs offering you resources, services and discounts to help you manage your unique concerns and save time, energy and money. Explore the services listed below which are available to you and members of your household to start taking advantage of any or all of these offerings today.

## NYL GBS Life Assistance Program

- Call us anytime for confidential assistance with many of life's challenges and to help you restore peace of mind. You can work with a consultant to obtain counseling or get support for balancing work and life issues or finding community resources.
- You have up to three face-to-face sessions per issue, per year with a behavioral counselor available – call us to request a referral.
- Free 30-minute legal consultation with a licensed practicing attorney and a 25% discount off standard fixed hourly attorney's fees.
- Free 30-minute financial consultation with a certified financial expert and a 25% discount on tax planning and preparation.
- Monthly educational webinars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar distributed to your employer.
- Online articles, resources and videos for work/life challenges including physical and mental health, family, aging, grief, working, balancing, living, thriving and more.

You can call **(800) 538-3543** for assistance 24/7, or visit [cignaLAP.com](http://cignaLAP.com).

## My Secure Advantage

- A full-service financial wellness program that offers solutions to all types of personal financial challenges.
- You and members of your household can work with a money coach for 30 days at no additional cost to you. Your money coach can help you handle any and every type of financial challenge, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your money coach, view educational webinars and access a library of financial tools, forms and tips.
- If you would like to continue working with your money coach after the first 30-day coaching period you may do so on a self-pay basis of \$39.95 per month.
- Identity theft protection includes a fraud resolution kit and free 30-minute consultation with a Fraud Resolution Specialist for victims of identity theft or to learn how to better protect yourself from identity theft.
- Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online, and use your legal consultation benefits to obtain a qualified attorney's review.

You can access MSA at **(888) 724-2262** Mon-Fri from 9:00 am-11:00 pm EST (6:00 am-8:00 pm PST) to speak to a representative or visit [nylgbs.MySecureAdvantage.com](http://nylgbs.MySecureAdvantage.com).

**For more detailed information on each of these programs  
please see the flyers available through your employer.**

**These programs are NOT insurance and do 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 third party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. These programs are not available under policies insured 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.

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

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