

PREPARED FOR EMPLOYEES OF JELD-WEN.

New York Life Group Benefit Solutions.

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



GROUP BENEFIT
SOLUTIONS

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



Annual enrollment is coming soon. 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.



Provide the financial protection your family will count on.

Voluntary Term life insurance from
New York Life Group Benefit Solutions.



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 the peace of mind that your family will not suffer an undue financial burden during a time that's already difficult enough.

Why is life insurance important?

NYL GBS Term Life insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:



Daily living
expenses



The mortgage and
other debts



Your children's
education



Your spouse's
retirement

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 in or outside of 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.

- › Certain amounts of term life insurance may be available with no medical questions or health exams required.
- › All eligible employees that are currently insured under this Voluntary Life Policy, may increase your Voluntary Life Insurance Benefit up to 1 units of \$10,000 as long as the total benefit does not exceed the Guaranteed Issue Amount without completing Evidence of Insurability.
- › You may also increase the Spouse Voluntary Life Benefit by 1 units of \$10,000 if your spouse is currently insured, as long as the total benefit does not exceed the Guaranteed Issue Amount without completing Evidence of Insurability.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$300,000
- › Guaranteed issue amount of \$200,000

Spouse

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$150,000
- › Guaranteed issue amount of \$30,000

Children

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



GROUP BENEFIT
SOLUTIONS



› Even if you already have some life insurance, is it enough? Use our insurance needs calculator at nyl.com/life to help you find out how much you might need.

What features are included with my coverage?

Your NYL GBS Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs¹ which are available to you and your family from day one.

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

- › Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 6 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: \$225,000.

NYL GBS Survivor Assurance³

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

If I sign-up, 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.
- › Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact Jeld-Wen Holding, Inc. to review the Term Life 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 7 pm CT, Monday – Friday

¹ 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.

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³ 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.

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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.

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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.¹
- › 1 in 7 Americans are treated for accidents each year.²
- › Accidents are the 3rd leading cause of death in the U.S.³

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.



GROUP BENEFIT SOLUTIONS

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 programs¹ are available beginning on your first day of coverage.

NYL GBS Survivor Assurance⁵

- › Free interest-bearing account for claim payments of \$5,000 or more.
- › Access for beneficiaries to NYL GBS Life Assistance Program² and My Secure Advantage⁴.

NYL GBS Secure Travel³

- › 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.

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³ 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.

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Financial protection that's with you all the way.

Voluntary Disability insurance from New York Life Group Benefit Solutions.



A disability doesn't always mean a serious handicap. It can be any illness or injury that prevents you from earning your salary. 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 protection you'll need if you experience a covered illness or injury that keeps you out of work.

Why is disability insurance important?

Disability insurance can pay you benefits if you suffer a covered disability. Think of it as insurance for a portion of your paycheck. Payments may come directly to you or someone you designate and can help pay for things like:



Groceries



The mortgage



Utilities



Medical bills

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

All active, Full-time Associates of the Employer classified as exempt Associates (management) regularly working a minimum of 30 hours per week in or outside the United States and who are citizens or permanent resident aliens of the United States, or Employees who are lawfully working and residing in the United States under an active and appropriate visa or active work authorization. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Required minimum days of continuous disability	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$7,500	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

If I sign-up, how does it work?

- › After you select your plan options and enroll in disability insurance from Group Benefit Solutions, you'll pay for your chosen plan amount through convenient payroll deductions.
- › Once enrolled, If you experience a covered injury or illness that prevents you from working, you'll receive a percentage of your salary for a specified amount of time.

Contact Jeld-Wen Holding, Inc. to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

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Policy forms: Disability - TL-004700 et al.

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The mortgage



Utilities



Medical bills

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Long-term disability	Monthly benefit	Maximum monthly benefit	Required minimum days of continuous disability	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$7,500	90 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

If I sign-up, how does it work?

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Policy forms: Disability -TL-004700 et al.

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Congratulations!

Your family dynamic has recently changed so now is the perfect time to consider updating some important details to keep your loved ones protected.



Be sure to:

- › Review and update your beneficiaries.
- › Update your Will (Will Prep).
- › Review your life insurance coverage.
- › Contact your Human Resources representative and your supervisor at least 30 days in advance of your leave, or as soon as possible if the need is unforeseen.

How to access your Paid Parental Leave:

Simply do one of the following:



Call toll-free **(888) 842-4462** or for Español (866) 562-8421 between 7:00 am – 7:00 pm CST. A representative will walk you through the process.



Complete and submit a [claim form online](#) using the following steps:

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

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Paid Parental Leave (PPL)

How to file a claim and request time off.



1 BEFORE YOU REQUEST LEAVE

1. Inform JELD-WEN:
Contact your Human Resources representative, and your supervisor at least 30 days in advance, or as soon as possible if the need is unforeseen.
2. Prepare to contact New York Life Group Benefit Solutions (NYL GBS). Have the following on hand:
 - Your Social Security number, birth date, home address, phone number, and email address.
 - Dates and information related to the leave request for birth, adoption, or foster care.

2 REQUEST PAID PARENTAL LEAVE

File a Paid Parental Leave claim or request PPL time off:

Online at myNYLGBS.com (print your confirmation page).

By phone at **(888) 842-4462** or **(866) 562-8421** (español), 7:00 am – 7:00 pm CST and a representative will help you.

3 GIVE PERMISSION

Give NYL GBS permission to contact your health care provider or employer for claim-related information by answering “yes”.

- During your claim call.
- Online after your claim has been submitted (you'll receive a notification).

4 CHECK LEAVE STATUS

- Online at myNYLGBS.com Claims
- Contact us at (888) 842-4462 or (866) 562-8421 (español), 7:00 am–7:00 pm CST.
- NYL GBS will send you FML, state, and/or company leave information, and your Family and Medical Leave Act (FMLA) rights.

5 ADDITIONAL RESOURCES

- Chat live with a NYL GBS representative.
- [Click here](#) for answers to frequently asked disability claim questions.
- [Click here](#) for answers to frequently asked leave questions.



If you haven't visited myNYLGBS.com, register today to easily file and manage all your claims in one place. While you're out on leave, keep your employer informed of your return-to-work plans.



Scan or click for more information.

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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, which may help ease the burden.



Additional Survivor Resources³

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 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.⁴ 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.SM



Secure Travel⁶

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

Survivor Assurance⁸

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.SM

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.

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

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

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