

Be prepared for the unexpected.

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

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

All active, eligible Employees working a minimum of 20 hours per week.

Employee

- › Benefit amounts available in units of \$10,000
- › Maximum benefit amount of the lesser of 10 times annual compensation or \$500,000

Spouse

- › Benefit amount(s) available: 50% of employee amount or 60% if no dependent children
- › Maximum benefit amount of \$300,000

Children

- › Benefit amount(s) available: 10% of employee amount or 15% if no spouse
- › Maximum benefit amount of \$25,000

Benefit reduction schedule: If you are still employed, your benefits and your spouse's benefits will reduce to 50% at age 70. Your premiums will also reduce to match your benefits. Spouse reductions are based on employee age.

What features are included with my coverage?

Your voluntary AD&D insurance may include access to a suite of programs¹ and services, available on your first day of coverage.

Employee Assistance & Wellness Support¹

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

How does it work?

- › After you select a coverage amount and enroll in AD&D insurance from New York Life 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 801-599-0186 to review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, email insurance@jordandistrict.org / visit <https://insurance.jordandistrict.org>.

¹ 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.

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.

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