

# Protection that puts your family first.

## New York Life Group Benefit Solutions Voluntary Short-Term 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 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?

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.

During this year's open enrollment period, you can enroll without answering medical questions.

#### Class 2

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| <ul style="list-style-type: none"><li>› All active, Full-time Employees of the City &amp; County of San Francisco regularly working a minimum of 20 hours per week</li></ul> | <ul style="list-style-type: none"><li>› Weekly benefit*: Increments of \$100</li><li>› Maximum weekly benefit: Lesser of 30% of your weekly covered earnings or \$700</li><li>› Elimination period:<ul style="list-style-type: none"><li>For accident - 7 days</li><li>For sickness - 7 days</li></ul></li><li>› Maximum benefit period (includes benefit waiting period):<ul style="list-style-type: none"><li>For accident – 26 weeks</li><li>For sickness – 26 weeks</li></ul></li></ul> |
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#### Class 1

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| <ul style="list-style-type: none"><li>› All active, Full-time Employees of the Employer who are classified as Municipal Executive Association (MEA) regularly working a minimum of 20 hours per week</li></ul> | <ul style="list-style-type: none"><li>› Weekly benefit*: Increments of \$100</li><li>› Maximum weekly benefit: Lesser of 30% of your weekly covered earnings or \$700</li><li>› Elimination period:<ul style="list-style-type: none"><li>For accident - 14 days</li><li>For sickness - 14 days</li></ul></li><li>› Maximum benefit period (includes benefit waiting period):<ul style="list-style-type: none"><li>For accident – 13 weeks</li><li>For sickness – 13 week</li></ul></li></ul> |
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## What programs may I be eligible for with my coverage?

Your voluntary disability insurance may include access to a suite of programs<sup>2</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.

### Estate Support<sup>1</sup>

Online tool to assist with writing wills and living wills. Helps eliminate the barriers to estate planning.

Call (800) 344-9752 or visit online at: [guidanceresources.com](http://guidanceresources.com); Web ID: NYLGBS

### Survivor Assurance<sup>4</sup>

A free, interest-bearing checking account for claim payments of \$5,000 or more.

Call (800) 570-3778 or visit: <http://www.nylgbssurvivorassurance.com>

### 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.

### Survivor Support Specialist

Immediate and ongoing support for those who have lost a loved one.

Please consider the resources your NYL GBS Survivor Support Specialist can provide. If you're ready, the Survivor Support Specialist is available 6:00 a.m. - 2:00 p.m. PT, Monday -Friday at (888) 842-4462, ext. 1013382

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

Provides comprehensive worldwide travel assistance.

Call (347) 708-1824 any day or time.

For more information on these valuable services, visit:

<https://www.newyorklife.com/group-benefit-solutions/san-francisco-health-service-system> and select the Valuable Programs tab.

## 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.

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

Or for more information, call (888) 604-3771 to speak with Workterra / visit <https://sfhss.org/voluntary-benefits>.

**Pre-existing condition limitation applies to short-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> For eligible participants. 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 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. Some of these programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych®. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

<sup>2</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Some of these programs are 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>3</sup> NYL GBS Secure Travel is provided under a contract with Garda World Security Corporation and their subsidiary, Crisis24, Inc. (collectively, "Crisis24"). Neither Crisis24 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 Crisis24 are solely responsible for their services. They are not employees or agents of Crisis24 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 Crisis24 and customers must call Crisis24 to access the benefits and services of the program. All other services are provided by Crisis24 and are subject to the terms of the service agreement. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

<sup>4</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, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, 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**

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