

# 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 20 hours per week in the United States, who are employees of the following classes:

Class 1		
<ul style="list-style-type: none"> <li>› Municipal Executives Association (MEA)</li> <li>› Elected Officials</li> <li>› Law Librarian or Assistant Law Librarian</li> <li>› San Francisco Board of Supervisors</li> <li>› Individual Employment Contract for the Municipal Transit Agency</li> <li>› Unrepresented Contract Rte FBP (union code 990)</li> </ul>	<ul style="list-style-type: none"> <li>› Benefit amount: \$150,000</li> </ul>	<p><b>Accelerated Death Benefit</b></p> <p>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:</p> <p>Employee: 80% of your term life insurance coverage amount or \$120,000, whichever is less.</p>
Class 2		
<ul style="list-style-type: none"> <li>› Municipal Attorneys Association (MAA)</li> </ul>	<ul style="list-style-type: none"> <li>› Benefit amount: \$150,000</li> </ul>	<p><b>Accelerated Death Benefit</b></p> <p>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:</p> <p>Employee: 80% of your term life insurance coverage amount or \$120,000, whichever is less.</p>

Benefit reduction schedule: If you are still employed, your benefits will reduce to 65% at age 65, 50% at age 70 and 30% at age 75. Your premiums will also reduce to match your benefits.

## Who's eligible? (continued)

Class 3		
<ul style="list-style-type: none"><li>› Unrepresented Managers or Unrepresented Employees of the City or County of San Francisco</li><li>› Service Employees International Union (SEIU) Local 1021 and SEIU Local 1021 Staff Nurses</li><li>› Teamsters Local 856 Multi-Unit</li><li>› Transport Workers Union (TWU) Local 200 SEAM</li><li>› International Federation of Professional and Technical Engineers (IFPTE) Local 21</li><li>› Union of American Physicians and Dentists (UAPD);</li><li>› Machinists Union Local 1414</li><li>› Consolidated Crafts Coalition</li><li>› Deputy Probation Officers Association</li><li>› United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry, Local 38</li><li>› Transport Workers Local 250-A Auto Service Workers</li><li>› San Francisco City Workers United (Painters)</li><li>› International Brotherhood of Electrical Workers (IBEW) Local 6</li><li>› International Union of Operating Engineers – Stationary Engineers Local 39</li><li>› Transport Workers Union Local 250A Multi-Unit (Unit 28)</li><li>› Laborers International Union Local 261</li><li>› Building Inspectors Association 6331 Building Inspector Unit 51 and 6333 Sr. Building Inspector Unit 51</li><li>› International Union of Operating Engineers Local 3 – Supervising Probation Officers</li></ul>	<ul style="list-style-type: none"><li>› Benefit amount: \$50,000</li></ul>	<b>Accelerated Death Benefit</b>  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.
Class 4		
<ul style="list-style-type: none"><li>› Superior Court of California, County of San Francisco</li><li>› International Federation of Professional and Technical Engineers (IFPTE) Local 21 Attorneys in job classes 311C or 316C</li></ul>	<ul style="list-style-type: none"><li>› Benefit amount: \$125,000</li></ul>	<b>Accelerated Death Benefit</b>  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 \$100,000, whichever is less.
Class 5		
<ul style="list-style-type: none"><li>› Superior Court of California, County of San Francisco Municipal Executives Association (MEA)</li><li>› Superior Court of California, County of San Francisco Commissioners Association</li><li>› Superior Court of California, County of San Francisco Unrepresented Managers</li></ul>	<ul style="list-style-type: none"><li>› Benefit amount: \$150,000</li></ul>	<b>Accelerated Death Benefit</b>  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 \$120,000, whichever is less.

## Who's eligible? (continued)

Class 6		
<ul style="list-style-type: none"><li>› Superior Court of California, County of San Francisco International Federation of Professional and Technical Engineers (IFPTE) Local 21</li><li>› Superior Court of California, County of San Francisco Court Reporters</li><li>› Superior Court of California, County of San Francisco Unrepresented Professionals or Managers</li></ul>	<ul style="list-style-type: none"><li>› Benefit amount: \$50,000</li></ul>	<b>Accelerated Death Benefit</b>  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.

Class 7		
<ul style="list-style-type: none"><li>› Superior Court of California, County of San Francisco Service Employees International Union (SEIU)</li><li>› Superior Court of California, County of San Francisco Court Interpreters Local 39000</li></ul>	<ul style="list-style-type: none"><li>› Benefit amount: \$50,000</li></ul>	<b>Accelerated Death Benefit</b>  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 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.

### 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.

**What programs may I be eligible for 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.

### 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 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

### 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>

### 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?

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

To file a Life Insurance claim, visit <https://www.mynylgbs.com/>

With the myNYLGBS online portal, employers and employees have 24/7 access to real-time benefit information.

Once you log in, you can quickly and easily file a claim, view claim status, upload documents, and more.

<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 CompPsych®. CompPsych 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. Life Insurance Company of North America is not authorized in NY and does not conduct business in 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

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

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