

A safety net for the unexpected.

Accidental death and dismemberment insurance from New York Life Group Benefit Solutions.



Accidents are a grim reality of life. They can strike anytime, anywhere, leaving you severely injured or worse. Would your family be prepared for the financial consequences?

What is it?

Accidental death and dismemberment (AD&D) is a type of insurance that pays you, (or a beneficiary chosen by you) if a serious injury or death occurs. Here are some examples of types of covered accidents:

- › A fatal accident, such as a car crash, drowning or fall
- › A serious covered injury resulting in the loss of a limb
- › Total loss of vision because of a covered accident

Why do I need it?

Supplements existing coverage: AD&D insurance works alongside your life insurance, providing extra protection.

Protects you and your family: Help ensure you and your loved ones have financial security if the unexpected happens.



Nearly 2/3 of Americans live paycheck-to-paycheck.¹



Accidents are the 4th leading cause of death in the U.S.²

How do I use it?

1. Enroll in coverage through your employer. There's no need to answer medical questions and you'll pay through easy payroll deductions.
2. If a covered accident or accidental death occurs and once a claim is filed, you – or a beneficiary you designate – will receive a set amount of money to use any way you wish. Here are some examples:



Funeral expenses



**Rehabilitation or
trauma counseling**



**Childcare and
education**



To learn more about how AD&D insurance can help you and your loved ones be better prepared for whatever life brings, speak to your employer.

¹ Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report". January 2023.

² Centers of Disease Control, "Fastats – Leading Cause of Death." December 2022.

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