

Protection that puts your family first.

New York Life Group Benefit Solutions Voluntary Long-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, and what are the plan options?

Coverage is available for long-term disability (LTD).

Class 3

All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who meet one of the following requirements:

- › California Court Commissioners Association
- › Municipal Executives Association (MEA)(Police Chiefs, and Fire Chiefs)
- › Municipal Executives Association (MEA) (Superior Court of California, County of San Francisco)
- › Superior Court of California, County of San Francisco Unrepresented Management.
- › Employees must be under union codes 196, 352, 353,356, or 357.

- › Monthly benefit*: 66.67% of your monthly covered earnings
- › Maximum monthly benefit: \$7,500
- › Elimination period: 90 days
- › Maximum benefit period: Please refer to your benefits summary to calculate how long your benefits will last.

What programs may I be eligible for with my coverage?

Your disability insurance may include access to a suite of programs² and services, available on your first day of coverage.

Work Wellness

Valuable online resources for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

Healthy Working Life®

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 Support¹

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; Web ID: NYLGBS

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 with Workterra / visit <https://sfhss.org/voluntary-benefits>.

Pre-existing condition limitation applies to long-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.

¹ 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.

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New York Life Insurance Company

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124582 0925 SMRU8450476.2 (Exp.10.01.2028) San Francisco Health Service System