Be prepared for the unexpected.

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

Who's eligible?

All active, full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States, excluding Consultant Employees.

Employee

- Benefit amount(s): $20,000
- Maximum benefit amount of $20,000

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

- **Nearly 2/3** of Americans live paycheck to paycheck.[1]
- Accidents are the **4th leading** cause of death in the U.S.[2]

[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.

What features are included with my coverage?
Your basic AD&D insurance may include access to a suite of programs[1] and services, available on your first day of coverage.

Employee Assistance & Wellness Support[1]

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

Secure Travel[2]

Offers emergency travel assistance, emergency medical transportation and pre-trip planning information and resources with service available 24/7/365.

Financial, Legal & Estate Support[1]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

Survivor Assurance[3]

An interest-bearing account for beneficiary payments of $5,000 or more.

How does it work?

- If you are seriously injured or pass away from a covered accident, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.
- 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 benefits@judge.com to review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

[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.

[2] 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.

[3] 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 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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