Financial security that's with you all the way.

New York Life Group Benefit Solutions Voluntary 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 financial security and 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?

Class 8: All active, Full-time Employees of the Employer classified as Employees in the HWA Speakers Cost Center regularly working a minimum of 30 hours per week earning less than $240,000 per year, who are United States citizens or United States permanent residents working in the United States, or non-United States citizens living and working in the United States under an active and appropriate visa or active work authorization, excluding Canadian Employees.

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

Long-term disability	Monthly benefit*	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Employer Paid (No cost to you)	50% of your monthly covered earnings	$10,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.
Employee Paid (Optional) (If you elect additional coverage)	66.67% of your monthly covered earnings	$13,340	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

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

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.

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.

Financial, Legal & Estate Support[2]

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

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

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] 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.

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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.

Policy forms: Disability -TL-004700 et al.

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