

Be prepared for the unexpected.

New York Life Group Benefit Solutions Voluntary Employee-Paid Accidental Death & 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 financial security and peace of mind at a time when you may need it most.

Employee

- › Benefit amounts available in units of \$10,000
- › Minimum benefit amount of \$10,000
- › Maximum benefit amount of \$500,000

Spouse/Domestic Partner†

- › Benefit amounts available in units of \$5,000
- › Minimum benefit amount of \$5,000
- › Maximum benefit amount of \$250,000*

* Not to exceed 100% of the employee benefit.

Children

- › Benefit amounts available in units of \$10,000
- › Maximum benefit amount of \$10,000

Voluntary Employee-Paid AD&D

Provides protection when unforeseen accidents occur that are fatal or dismembering

Examples of covered injuries:

- › Fatality
- › Paralysis
- › Loss of limb(s)
- › Loss of Eyesight
- › Loss of Hearing
- › Loss of Speech

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.

What programs may I be eligible for?

Your voluntary employee-paid AD&D insurance may include access to a suite of programs¹ and services, available on your first day of coverage.

Estate Support²

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

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 Assurance⁴

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 Travel³

Take advantage of a worldwide travel assistance program including pre-trip planning, help while traveling and emergency support for trips more than 100 miles from home.

Live, multilingual customer service is available 24/7, wherever you are in the world.

No dollar limits on medical evacuation/repatriation for medically necessary services coordinated through the program.

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?

- › After you select a coverage amount and enroll in Voluntary Employee-Paid AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- › 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 Workterra to review the Voluntary Employee-Paid AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (888) 604-3771 to speak with Workterra / visit <https://sfhss.org/voluntary-benefits>

¹ Domestic Partner is defined in the group policy. For purposes of this brochure, wherever the term Spouse appears, it shall also include Domestic Partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

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.

² 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.

³ 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.

⁴ 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, New York Life Insurance and Annuity Corporation and New York Life Group Insurance Company of NY, 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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY. Policy forms: Accident- (GBS-AI-1000.00) et al;

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