

Provide the financial protection your family will count on.

Term Life and Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life and Accidental Death and Dismemberment insurance can help offer you the peace of mind that your family will not suffer an undue financial burden during a time that's already difficult enough.

Why is life insurance important?

NYL GBS Term Life and Accidental Death and Dismemberment insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:



Daily living expenses



The mortgage and other debts



Your children's education



Your spouse's retirement

Who's eligible and how much coverage can I buy?

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week are eligible for coverage.

- › During this year's open enrollment employees can purchase additional life insurance up to a guaranteed maximum amount of \$200,000 without having to answer any medical questions.
- › Your spouse is eligible for up to a guaranteed maximum amount of \$25,000, without having to answer any medical questions.

Employee	Your Spouse	Children
<ul style="list-style-type: none">› Benefit amounts available in increments of \$10,000› Maximum benefit amount of 5 times salary or \$750,000› Guaranteed issue amount of \$200,000	<ul style="list-style-type: none">› Benefit amounts available in increments of \$5,000› Maximum benefit amount of \$375,000*› Guaranteed issue amount of \$25,000	<ul style="list-style-type: none">› Benefit amounts available in increments of \$1,000› Maximum benefit amount of \$10,000; less than 6 months old› \$1,000; less than 14 days old \$500› Guaranteed issue for all amounts

* Not to exceed 50% of the employee benefit.



› **Even if you already have some life insurance, is it enough?** Use our insurance needs calculator at nyl.com/life to help you find out how much you might need.

What features are included with my coverage?

Your NYL GBS Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs* which are available to you and your family from day one.

Portability

- › If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Waiver of premium

- › Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are Disabled.

Accelerated death benefit

- › If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for Terminal Illness provides up to: \$250,000.

NYL GBS Life Assistance Program

- › Telephonic clinical and work/life support.
- › Up to 3 face-to-face counseling visits.
- › Referrals for community services.
- › Free 30-minute financial and legal consultations.
- › Educational resources and webinars.

NYL GBS Survivor Assurance

- › Free interest-bearing account for claim payments of \$5,000 or more.
- › Access for beneficiaries to NYL GBS Life Assistance Program and My Secure Advantage.

My Secure Advantage

- › Identity theft prevention and fraud resolution services.
- › 30-days of prepaid expert money-coaching for all types of financial planning and challenges.
- › Online tools for state-specific wills and other important legal documents.

If I sign-up, how does it work?

- › After you select a coverage amount and enroll in NYL GBS Term Life and Accidental Death and Dismemberment insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact benefits@artech.com to review the Term Life and Accidental Death and Dismemberment Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

¹ 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. 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. Programs are not available under policies issued by New York Life Group Insurance Company of NY.

² These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Employee assistance services are provided by or through Cigna Behavioral Health, Inc. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are not available for policies issued by New York Life Group Insurance Company of NY.

³ NYL GBS Survivor Assurance is available to beneficiaries receiving Life or AD&D insurance proceeds of \$5,000 or greater from the Life Insurance Company of North America or the New York Life Group Insurance Company of NY. NYL GBS Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Behavioral counseling, legal or financial counseling and discount programs are not available under policies issued by the New York Life Group Insurance Company of NY.

⁴ My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Program is provided through a third-party vendor who is solely responsible for their products and services. Program is not available under 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, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in New York and does not conduct business in New York. Term Life Insurance and Accidental Death and Dismemberment are issued by Life Insurance Company of North America and New York Life Group Insurance Company of NY. Policy forms: Term Life - TL-004700 et al, Accident - GA-00-1000.00 et al.

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New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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