

# Protect your paycheck, protect your future.

Disability insurance from New York Life Group Benefit Solutions



For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work?

## What is it?

An unexpected illness or injury can strike anyone, at anytime. Disability insurance is a financial safety net that provides you with a portion of your income if you're unable to work due to a covered condition.

## Why do I need it?

Disability insurance can help you:



**Protect your savings:**  
Avoid dipping into savings or retirement funds to cover expenses.



**Maintain your lifestyle:**  
Help you maintain your current standard of living during a disability.



**Stay out of debt:**  
Help you pay your bills and avoid financial hardship.

### **Anytime support with easy-to-use programs and resources.<sup>1</sup>**

Once you enroll, you and your family have access to helpful programs and services, available from day one.



Healthy Working Life  
Vocational Coaching.



Work Wellness  
Resource Webpage.



GROUP BENEFIT  
SOLUTIONS

## How do I use it?

1. When you experience an illness or injury that keeps you from working, you file a claim with us. Plus, we make it easy by paying simple claims - like a pregnancy - without the need to submit medical records or additional paperwork.\*
2. Once approved, you'll get a portion of your paycheck for a set period of time.
3. The payments can be used any way you choose, here are a few examples:
  - › Everyday expenses like groceries, mortgage, rent or utility bills
  - › Medical bills
  - › Child care



To learn more about how disability insurance can help you and your loved ones be better prepared for whatever life brings, speak to your employer.

\* If you are unable to return to work as expected, medical records will be requested for continued benefit payments.

<sup>1</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. 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.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

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 NY and does not conduct business in NY.

Policy forms: Disability-TL-004700 et al.

### **New York Life Insurance Company**

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