

Enriched value-add offerings. Support for whatever life brings.

Today's employees are often stretched between doing more at work and balancing life's responsibilities, such as taking care of their families and loved ones. That's why New York Life Group Benefit Solutions (NYL GBS) offers a suite of value-add resources designed to help support your eligible employees' financial strategies, well-being, and protection.



Our suite of value-add resources includes:

- › **Employee Assistance & Wellness Support¹**

We know that access to mental health resources is key. Our standard program offers three face-to-face counseling sessions with certified clinicians as well as up to five telehealth resiliency coaching sessions from a certified counselor*. Our program also offers Critical Incidence support for your employees. Additional resources include referrals for moving services, child care and elder care, and much more. All services are available 24 hours a day, seven days a week.
- › **Financial, Legal & Estate Support¹**

Stressful financial challenges can affect emotional well-being and workplace productivity. We offer professional services that include unlimited support on a broad range of issues like debt management, family budgeting, estate planning, and tax consultations from Certified Financial Planners and Certified Public Accountants. Assistance also includes identity-theft support with legal specialists or staff attorneys for legal questions, as well as fraud-resolution services, interactive online tools, calculators, and in-depth financial resources.
- › **Healthcare Support¹**

Health information and health care plans can be overwhelming. That's why we provide trained health care advocates and registered nurses to help your employees navigate their health care plans and address their questions and concerns. Our services help employees resolve claims and billing issues, understand the appeals process, and simplify complicated administrative issues.
- › **Secure Travel²**

You and your employees can take trips with greater peace of mind with emergency travel services and medical transport and repatriation. Comprehensive support including medical referrals, upfront medical expense coverage, and assistance with lost items and emergency cash advances. Friend or family member visitation including round-trip economy class transportation and accommodations.
- › **Survivor Assurance³**

Losing a loved one is difficult. Our Survivor Assurance service can help ease the burden on beneficiaries by managing their insurance benefits in free, interest-bearing accounts for claim payments of \$5,000 or more and beneficiary access to our Employee Assistance & Wellness and Financial, Legal & Estate support programs.



Learn more about our value-add offerings.

Your Account Executive or Account team is available to discuss ways we can help deliver financial security and peace of mind for you and for your employees.

* Options for an enhanced number of sessions are available. Please contact NYL GBS representative for more information.

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. 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. Health Care Support is not available for individuals in Washington. 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.

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, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, 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.

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