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 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 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 wellness articles, podcasts, videos, 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 financial support on a broad range of issues like debt management, family budgeting, estate planning, law and tax consultations, and much more. Assistance also includes identity-theft support with legal specialists and as well as fraud-resolution services, interactive online tools, calculators, and in-depth financial assistance.

> Health Advocate²

Navigating health information and health care plans can be overwhelming. That's why we provide trained health care advocates 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 Travel³

You and your employees can take trips with greater peace of mind with covered medical evacuations, repatriation, and lost fees due to travel changes or emergencies. Family and friends are also protected through our travel companion benefits. Services also include pre-trip planning and 24/7/365 support when on the road more than 100 miles away.

> Survivor Assurance⁴ Losing a loved one is difficult. That's why 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.



- 1. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY.
- 2. Health Advocacy services are NOT insurance and this program does not provide reimbursement for financial losses. Health Advocacy services are provided under a contract with Health Advocate, Inc. which is solely responsible for its products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Services available at the option of employer for an additional cost and not available to Health Advocate Inc. existing clients. Program availability may vary by plan type and location and is not available where prohibited by law. This program is not available under policies insured by New York Life Group Insurance Company of NY.
- 3. Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA 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 GGA are solely responsible for their services. They are not employees or agents of GGA 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 GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. 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 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 NY.

New York Life Insurance Company

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