

# Be prepared for the unexpected.

## Accidental Death and 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 the financial protection and peace of mind at a time when you may need it most.

### Why is AD&D insurance important?

Serious accidents can occur during the most common activities like working around the house or taking a family vacation. AD&D insurance from Group Benefit Solutions can help pay for the unexpected costs that may arise from a covered accident. It can help pay for:



**Child care and education**



**Spouse job training**



**Rehabilitation or trauma counseling**



**Home alterations and vehicle modification**

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

All active full-time employees regularly working a minimum of 20 hours per week are eligible to apply.

Option 1	Employee	Your Spouse	Children
	<ul style="list-style-type: none"> <li>› Benefit amounts available in increments of \$25,000</li> <li>› Maximum benefit amount of \$500,000; benefits in excess of \$300,000 are limited to 10 times salary</li> </ul>	<ul style="list-style-type: none"> <li>› No spouse coverage</li> </ul>	<ul style="list-style-type: none"> <li>› No child coverage</li> </ul>
Option 2	Employee	Your Spouse	Children
	<ul style="list-style-type: none"> <li>› Benefit amounts available in increments of \$25,000</li> <li>› Maximum benefit amount of \$500,000; benefits in excess of \$300,000 are limited to 10 times salary</li> </ul>	<ul style="list-style-type: none"> <li>› If no Dependent Children are insured: 60% of the Employee's Principal Sum</li> <li>› If one or more Dependent Children are insured: 50% of the Employee's Principal Sum</li> <li>› Maximum benefit amount of \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>› If Spouse or Domestic Partner is insured: 15% of the Employee's Principal Sum</li> <li>› If no Spouse or Domestic Partner is insured: 20% of the Employee's Principal Sum</li> <li>› Maximum benefit amount of \$25,000</li> </ul>
Option 3	Employee	Your Spouse	Children
	<ul style="list-style-type: none"> <li>› Benefit amounts available in increments of \$25,000</li> <li>› Maximum benefit amount of \$500,000; benefits in excess of \$300,000 are limited to 10 times salary</li> </ul>	<ul style="list-style-type: none"> <li>› 100% of the Employee's Principal Sum</li> <li>› Maximum benefit amount of \$500,000</li> </ul>	<ul style="list-style-type: none"> <li>› 50% of the Employee's Principal Sum</li> <li>› Maximum benefit amount of \$50,000</li> </ul>

## What features are included with my coverage?

Your AD&D insurance from NYL GBS offers additional value to you and your family. The following programs\* are available beginning on your first day of coverage.

### 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 Secure Travel

- › 24-hour multilingual assistance.
- › Assistance with lost or stolen items.
- › Emergency travel services.
- › Emergency medical evacuation and repatriation assistance.
- › Embassy/consular referrals.

### 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.

### 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.

## If I sign-up, how does it work?

- › After you select a coverage amount and enroll in AD&D insurance from 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 a Glendale College Benefits Technician to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

\* 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.

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.

Accidental Death and Dismemberment insurance is issued by the Life Insurance Company of North America and New York Life Group Insurance Company of NY.

## New York Life Insurance Company

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