

Where to go from here

Survivor Assurance Program



› Timely services when you need them most

At New York Life Group Benefit Solutions (NYL GBS), we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why, as part of the NYL GBS Survivor Assurance program,¹ we offer services to support beneficiaries when they need it most, including:

› A NYL GBS Survivor Assurance account in your name

You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.



If you have questions about your NYL GBS Survivor Assurance account call us at **(800) 570-3778** weekdays between 8:00 am and 7:00 pm, (EST).



Or write to us at:
NYL GBS Survivor Assurance
P.O. Box 534029
Pittsburgh, PA 15253-4029

› Employee Assistance & Wellness Support

Emotional support for you and your family members at no additional cost. Access is available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources, and videos.²

› Financial, Legal, Estate Support

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. Assistance includes identity theft and fraud resolution services, online tools for state-specific wills as well as other important legal documents.²



Contact info:
Phone: **(800) 344-9752**



Website:
guidanceresources.com
First time visitor? Click "Register" and enter "NYLGBS" as the Organization Web ID.

¹ The NYL GBS Survivor Assurance program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from NYL GBS group life and personal accident programs. 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. 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 under policies insured 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. 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 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Financial Connect, Legal Connect, and Estate Guidance and GuidanceResources is a registered trademark of ComPsych[®] Corporation.

All programs are effective for eligible members/participants on the first day of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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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Solutions for all your financial & legal challenges

Financial, Legal & Estate Support



We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program¹ to help eligible policyholders and members of your household navigate these issues, at no additional cost. Leaving you with fewer worries.

Our suite of resources includes:

› **FinancialConnect[®]** Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect,[®] you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), Certified Financial Planners[™] (CFP[®]), and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on [guidanceresources.com](https://www.guidanceresources.com), you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

› **LegalConnect[®]** If you are facing a difficult legal challenge and don't know where to start, LegalConnect[®] can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost options are available, along with referrals to consumer advocacy groups and governmental organizations if needed.

See additional information on next page ›



GROUP BENEFIT
SOLUTIONS

› EstateGuidance®

This user-friendly online tool allows you and your family members to write a last will and testament, a living will and documents outlining your wishes for final arrangements quickly, easily and cost-effectively. EstateGuidance® walks you through the entire process, guiding your choices with a series of questions and breaking down each step into easy-to-understand terms. Access is available anytime, anywhere via tablet, desktop, or mobile app.



Contact Information

24/7 — Financial, Legal & Estate Support



Phone: **(800) 344-9752**



Website: guidanceresources.com

First time visitor? Click "Register" and enter "NYLGBS" as the Organization Web ID.

1. For eligible participants only. 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 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. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates. Some of these programs are not available under policies issued by New York Life Group Insurance Company of NY.

Financial Connect, Legal Connect, Estate Guidance and Guidance Resources are registered trademarks of ComPsych® Corporation.

All programs are effective for the member/participant on the first day of coverage.

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Additional protection when you travel

Emergencies can happen while traveling, but help is only a phone call away



New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers emergency travel assistance, emergency medical transportation and pre-trip planning information and resources (see your plan for details). Service is a phone call away, 24/7/365.

Emergency assistance*

- › Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***
- › Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency
- › Cover round-trip transportation as well as accommodations, for a family member or friend to visit a covered person who is hospitalized
- › Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial
- › Assistance with making emergency travel arrangements**

Traveling assistance

- › 24-hour multilingual assistance and referral to interpretation and translation services
- › Referrals to physicians, dentists, medical facilities and legal assistance providers
- › Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**
- › Assistance with lost or stolen items, including luggage and prescription replacement services**
- › Emergency cash advances, up to \$1,500**

Pre-trip planning

- › Immunization requirements
- › Visa and passport requirements
- › Embassy/consular referrals

NYL GBS Secure Travel

From anywhere globally, call +1 (347) 708-1824

Emergency services must be coordinated through Crisis24. Services coordinated outside of this program may not be eligible for payment.

Employer name: _____

Policy #: _____



To learn more,
call +1 (347) 708-1824



* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.

** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

*** Initial transport by ambulance following a covered medical emergency is excluded.

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.

Crisis 24 is not affiliated with New York Life Insurance Company.

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Whatever life throws at you, throw it our way

Employee Assistance & Wellness Support



Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program.¹ It can help eligible policyholders and members of your household find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.

Our suite of value-add resources includes:

› Employee Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three sessions, per issue, per year.

› Guidance Resources^{®1}

When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, moving services and resources, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings, and "Ask the Expert" which provides personal responses to your questions.

› Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one-on-one, to address health and well-being issues such as burnout, weight loss, time management, and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

See additional information on next page ›



› **FamilySource**^{®1}

Managing the everyday concerns of home, work, and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials, and pre-screened referrals for childcare, adoption, elder care, education, and pet care.



Contact Information

24/7 — Employee Assistance and Wellness Support



Phone: **(800) 344-9752**



Website: guidanceresources.com

First time visitor? Click "Register" and enter "NYLGBS" as the Organization Web ID.

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. Three counseling visits are covered under your plan with New York Life Group Benefit Solutions. All programs are effective for the participant on the first day of coverage. 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.

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Guidance for better health care choices.

Health Care Support.

Making decisions about your health care choices can sometimes be overwhelming. That's why, for eligible employees, New York Life Group Benefit Solutions offers our Health Care Support program¹ to provide you with assistance to navigate your health benefits, answer clinical questions, resolve claims and billing issues, understand the appeals process, and make educated decisions for you and your family members.



Our suite of value-add resources includes:

Expert medical benefits help

Talk to an experienced insurance specialist to learn about:

- › **Benefits basics** – What is covered by your health benefits? What's not covered?
- › **Your bottom line** – Receive cost estimates for medical services.
- › **Insurance claims 101** – Get guidance on Explanation of Benefits (EOB's) and billing services.
- › **Education on medical bills** – Learn about fee and payment plans and get help negotiating discounts on medical or dental bills that are not covered by your insurance.
- › **Make the most of your benefits** – Find out about in-network providers, pre-approvals, and other ways to maximize your health care benefits.

Support for your health care concerns

You can also speak with a registered nurse who can provide you with:

- › **Customized care** – One-on-one reviews of your health concerns.
- › **Steps to prep** – Find out how to get ready for upcoming doctor visits, lab work, and procedures. What should you bring? What questions should you ask?
- › **Straight talk** – Receive honest answers about a specific diagnosis and treatment options
- › **Education on physician specialties** – Learn about the appropriate providers for your health issues.

Contact Info:

Health Care Support 24/7



Call **(800) 336-2150** to speak with a GuidanceConsultant.

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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

All programs are effective for the member/participant on the first day of coverage.

Health Care Support is not available for Accident insurance, Critical illness insurance, and Hospital indemnity insurance policies for individuals who reside in Washington.

Accident insurance, Critical illness insurance, and Hospital indemnity insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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