veradigm

Provide the financial protection your family will count on.

**Basic Term life insurance from
New York Life Group Benefit Solutions.**

At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial security they'll need if you pass away? NYL GBS Term Life insurance can help offer you the peace of mind that your family will not suffer an undue financial burden during a time that's already difficult enough.

Why is life insurance important?

NYL GBS Term Life insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:

Daily living expenses

The mortgage and other debts

Your children's education

Your spouse's retirement

Who's eligible?

All active Associates of the Employer regularly scheduled to work at least 24 hours per week who are who are citizens or permanent resident aliens of the United States working in or outside the United States or non-United States citizens living and working in the United States on a temporary work visa.

Employee

› 2 times your salary
› Maximum benefit amount of $1,000,000
› Guaranteed issue amount of the lesser of 2 times salary or $1,000,000

› **Even if you already have some life insurance, is it enough?** Use our insurance needs calculator at nyl.com/life to help figure out if you need additional coverage beyond your basic plan.

NEW YORK LIFE | **GROUP BENEFIT SOLUTIONS**

What features are included with my coverage?

Your NYL GBS Term Life insurance may include additional benefits that help protect your coverage and provide access to value add programs[1] which are available to you and your family from day one.

Portability

If your employment is terminated and you are under age 80, you can continue your life insurance on a direct-bill basis. Premiums will increase at this time. Coverage can be continued to age 80, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Accelerated death benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for Terminal Illness provides up to: $500,000.

Employee Assistance & Wellness Support[2]

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

Survivor Assurance[3]

An interest-bearing account for beneficiary payments of $5,000 or more. Beneficiaries have access to Employee Assistance and Wellness Support and Financial, Legal & Estate Support programs.

Financial, Legal & Estate Support[2]

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

How does it work?

› If you pass away, your beneficiaries will receive a payment for a covered claim.

> Associates are to enter a Service Now ticket: https://allscripts.service-now.com/sp to review the Term Life Summary of Benefits and policy documents to learn more about plan details, exclusions and limitations.