

Be prepared.

Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



We can't protect you from the unexpected, but we do offer solutions that can help you be better prepared – including ways to help you pay for your expenses if a serious accident happens.

New York Life Group Benefit Solutions (NYL GBS) Accidental Death and Dismemberment (AD&D) insurance provides additional financial protection for covered injuries that are the result of a covered serious accident, whether that accident happens at work, on a business trip or vacation, or as you go about your daily activities.¹ It also covers the accidental loss of life. AD&D insurance can help you and your loved ones have greater financial protection at a time when you may really need it. However, this coverage shouldn't be a replacement for life insurance or major medical insurance as it provides accident-only coverage.

Why is it important?

A serious injury or death can be devastating to a family. And the unexpected costs that may arise can cause added stress. Your NYL GBS AD&D insurance can help pay for unexpected costs, such as:

- Child care and education
- Spouse job training
- Rehabilitation or trauma counseling
- Home alterations and vehicle modification

How does it work?

Once you enroll in AD&D insurance, you'll pay for your selected coverage amount through convenient payroll deductions. And, you can sign up for AD&D coverage without having to provide any proof of good health.

Value-added programs and services

At NYL GBS, our product solutions offer real value to you and your family from day one. Whether you're – healthy, sick, injured, facing a life-changing event or financial challenges – NYL GBS is here to provide assistance and support. With your NYL GBS plan, you and your household members have access to a suite of programs and services for use at any time at no additional cost.²

Nearly 2/3 of Americans live paycheck-to-paycheck³

1 in 7 Americans are treated for accidents each year⁴

Accidents are the 3rd leading cause of death in the U.S.⁵

1. See your plan materials for details, as exceptions may apply.

2. **These programs are NOT insurance and do not provide reimbursement for financial losses.** 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.

3. American Payroll Associations, "2020 Getting Paid in America Survey." 2020.

4. National Safety Council, "Injury Facts." 2020 Edition.

5. Centers of Disease Control, "Fastats – Leading Cause of Death." March 2021.



GROUP BENEFIT
SOLUTIONS

