

# Support is here when you need it.

Take advantage of these programs included with your benefit plan.



Everyone can use some help now and then. From emotional and wellness support, financial or legal needs, or help with life's everyday challenges, New York Life Group Benefit Solutions (NYL GBS) offers a variety of programs, resources, and services to help you manage your unique concerns. Explore the services listed below which are available to you and members of your household.

## Employee Assistance & Wellness Support<sup>1</sup>

Access available 24 hours a day, seven days a week at no additional cost. Includes work/life assistance, coaching, online articles, resources, and videos.

- › Emotional support: Speak with a Master's or PhD-level counselor. Three in-person or virtual counseling sessions per issue, per year.
- › Well-being coaching: Access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management, and coping with stress. Five phone sessions per year.
- › Online resources: Visit [guidanceresources.com](https://guidanceresources.com) (Web ID: NYLGBS) for articles, podcasts, videos, webinars, and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto.
- › Family care services: Specialists provide customized research, educational materials, and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Employee Assistance and Wellness Support 24/7:  
Phone: **(800) 344-9752**  
Website: [guidanceresources.com](https://guidanceresources.com)  
Registration Web ID: NYLGBS

## Financial, Legal & Estate Support<sup>1</sup>

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more.

- › Access to unlimited, objective financial guidance through an in-house team of qualified experts, including CPAs, CFPs, and other financial professionals.

- › Availability of financial information on a broad range of issues including debt management, family budgeting, estate planning, and tax planning.
- › Access to a full staff of legal experts, phone consultations, local attorney referrals, and other professional resources. Unlimited information and guidance on issues such as divorce, adoption, estate planning, and real estate.
- › Assistance with ID theft and fraud resolution.
- › User-friendly online tool to write a last will and testament, a living will, and a document outlining wishes for final arrangements quickly and easily.

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## Health Care Support<sup>1</sup>

Trained health care insurance specialists and registered nurses who will partner with you to effectively navigate your health care plan and provide support for your health care questions and concerns.

- › Access expert medical benefits help, including cost estimations for medical services, guidance on Explanation of Benefits (EOB's), and billing services.
- › Learn about fees and payment plans and negotiating discounts on medical bills.
- › Contact a registered nurse to review your health concerns, how to be ready for upcoming doctor's visits, lab work, or other procedures.
- › Learn about the appropriate providers for your health issues.

Contact Health Care Support 24/7:  
Phone: **(800) 336-2150**

## Secure Travel<sup>2</sup>

Take advantage of a worldwide travel assistance program, including unlimited medical evacuation and repatriation benefits.

Contact Secure Travel:  
Phone: **(347) 708-1824**

## Survivor Assurance<sup>3</sup>

Have peace of mind in knowing your loved ones will have the support they need following a loss. Payment amounts from NYL GBS Life or Accidental Death and Dismemberment (AD&D) programs over \$5,000 are deposited into an account that acts like a checking account and accrues interest.

NYL GBS will send a package of information about the account as well as other valuable programs to help life and AD&D insurance beneficiaries cope during a difficult time.



For more information on the services available to you, call or visit the resource numbers and websites listed above.

1. For eligible participants only. 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. Health Care Support is not available for individuals in Washington. Services are provided exclusively by ComPsych®. 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.

2. 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.

3. 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 NY and does not conduct business in NY.

## New York Life Insurance Company

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