

Financial security that's with you all the way.

Basic Disability insurance from New York Life Group Benefit Solutions.



A disability doesn't always mean a serious handicap. It can be any illness or injury that prevents you from earning your salary. Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the financial security and assurance you'll need if you experience a covered illness or injury that keeps you out of work.

Why is disability insurance important?

Disability insurance can pay you benefits if you suffer a covered disability. Think of it as insurance for a portion of your paycheck. Payments may come directly to you or someone you designate and can help pay for things like:



Groceries



The mortgage



Utilities



Medical bills

Who's eligible for disability insurance?

All active, Full-Time Hourly or Salaried Non-Exempt Employees of the Employer regularly working a minimum of 32 hours per week in the United States, who are citizens or permanent resident aliens of the United States. Coverage is available for Short-term and Long-term disability.

Short-term disability	Weekly benefit*	Maximum weekly benefit	Benefit waiting period	Maximum benefit period (includes benefit waiting period)
Plan 1	67% of your weekly covered earnings	\$1,000	For Accident - 7 days For Sickness - 7 days	For Accident - 26 weeks For Sickness - 26 weeks
Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$10,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.