

Be prepared for the unexpected.

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



Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental Death and Dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family the financial security and peace of mind at a time when you may need it most.

Why is AD&D insurance important?

Serious accidents can occur during the most common activities like working around the house or taking a family vacation. AD&D insurance from NYL GBS can help pay for the unexpected costs that may arise from a covered accident.

It can help pay for:



Child care
and education



Spouse job
training



Rehabilitation or
trauma counseling



Home alterations and
vehicle modification

Who's eligible?

All active, Employees of the Employer regularly working a minimum of 20 hours per week and faculty with three or more classes per academic year or its equivalent.

Employee

- › Benefit amount of 2 times your salary
- › Maximum benefit amount of \$600,000



- › **Nearly 2/3** of Americans live paycheck-to-paycheck.¹
- › **1 in 7** Americans are treated for accidents each year.²
- › Accidents are the **3rd leading** cause of death in the U.S.³

1) American Payroll Associations, "2020 Getting Paid in America Survey." 2020. 2) National Safety Council, "Injury Facts." 2020 Edition. 3) Centers of Disease Control, "Fastats – Leading Cause of Death." March 2021.

What features are included with my coverage?

Your Basic AD&D insurance from NYL GBS may include access to a suite of programs¹ and services, available from day one.

Employee Assistance & Wellness Support¹

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.

Secure Travel²

Provides pre-trip planning, assistance when traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

How does it work?

- › If you are seriously injured or pass away from a covered accident, your beneficiaries will receive a set amount.
- › However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- › Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

Contact the HR team to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Or for more information, call (507) 786-3068 to speak with the HR team / email hrstaff@stolaf.edu / visit <https://wp.stolaf.edu/hr/eob/>.

¹ 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.

² Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA 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 GGA are solely responsible for their services. They are not employees or agents of GGA 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 GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the Secure Travel program. See the plan documents for details.

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