

PREPARED FOR EMPLOYEES OF UKPEAGVIK INUPIAT CORPORATION.

New York Life Group Benefit Solutions.

Delivering financial security and peace of mind to those we serve by
Putting Benefits To Work For People.SM



GROUP BENEFIT
SOLUTIONS

A compassionate approach that's focused on simplifying the journey for you and your loved ones.



Open enrollment is coming soon. This brochure explains your New York Life Group Benefit Solutions (NYL GBS) coverage options. It outlines what you'll need to know about the benefit offering available to you. You may not need all this information right now, but keep this brochure in a safe place, as you may want to refer back to it later.

The enclosed information will help explain:

- › Details about your benefits
- › How to submit a claim
- › How to contact dedicated resources for help
- › Additional resources that are included with your benefits

To learn more about your coverage under the available plans, please refer to the schedule of benefits and provision details contained in your enrollment materials.

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?

Class 1 - All active, Full-time United States Employees of the Employer regularly working a minimum of 30 hours per week excluding Board of Directors, Employees whose work assignments are in Afghanistan, Egypt, Iran, Iraq, Lebanon, Pakistan, Somalia, Sudan, Syria or Employees of the IUOE Union.

Employee

- › 2 times your salary
- › Maximum benefit amount of the lesser of 2 times salary or \$200,000
- › Guaranteed issue amount of the lesser of 2 times salary or \$200,000



› **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.

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 programs¹ which are available to you and your family from day one.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Waiver of premium

Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 3 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are Disabled.

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: \$100,000.

Employee Assistance & Wellness Support²

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 Assurance³

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 Support²

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.

Contact Human Resources to review the Term Life Summary of Benefits and policy documents to learn more about plan details, exclusions and limitations.

¹ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

² 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 service available at the option of 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. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

Policy forms: Term Life -TL-004700 et al.

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Financial security your family will count on.

Voluntary 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 protection 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.

Who's eligible and how much coverage can I buy?

Class 1 - All active, Full-time United States Employees of the Employer regularly working a minimum of 30 hours per week excluding Board of Directors, Employees whose work assignments are in Afghanistan, Egypt, Iran, Iraq, Lebanon, Pakistan, Somalia, Sudan, Syria or Employees of the IUOE Union.

- › During this year's open enrollment employees can purchase additional life insurance up to a guaranteed maximum amount of \$140,000 without having to answer any medical questions.
- › Your spouse is eligible for up to a guaranteed maximum amount of \$25,000, without having to answer any medical questions.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of the lesser of 5 times salary or \$500,000
- › Guaranteed issue amount of \$140,000

Spouse

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$500,000*
- › Guaranteed issue amount of \$25,000

* Not to exceed 100% of the employee benefit.

Children

- › Benefit amounts available in increments of \$2,000
- › Maximum benefit amount of \$10,000
- › Guaranteed issue for all amounts



› Even if you already have some life insurance, is it enough? Use our insurance needs calculator at nyl.com/life to help you find out how much you might need.

What features are included with my coverage?

Your NYL GBS Voluntary Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs¹ which are available to you and your family from day one.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/ children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Waiver of premium

Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 3 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are Disabled.

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: \$100,000.

Employee Assistance & Wellness Support²

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 Assurance³

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 Support²

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.

If I sign-up, how does it work?

- › After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact Human Resources to review the Term Life Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

¹ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

² 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 service available at the option of 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. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

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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?

Class 1 - All active, full-time United States Employees of the Employer regularly working a minimum of 30 hours per week excluding Board of Directors, Employees whose work assignments are in Afghanistan, Egypt, Iran, Iraq, Lebanon, Pakistan, Somalia, Sudan, Syria or Employees of the IUOE Union.

Employee

- › Benefit amount of 2 times your salary
- › Maximum benefit amount of \$200,000



- › **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.

Financial, Legal & Estate Support¹

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.

Survivor Assurance³

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

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

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.

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.

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Be prepared for the unexpected.

Voluntary 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 financial security and peace of mind at a time when you may need it most.

Who's eligible and how much coverage can I buy?

Class 1 - All active, full-time United States Employees of the Employer regularly working a minimum of 30 hours per week excluding Board of Directors, Employees whose work assignments are in Afghanistan, Egypt, Iran, Iraq, Lebanon, Pakistan, Somalia, Sudan, Syria or Employees of the IUOE Union.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of \$500,000; Benefits amounts in excess of \$250,000 are limited to 5 times salary

Spouse

- › Benefit amounts available in increments of \$5,000
- › Maximum benefit amount of \$500,000

Children

- › Benefit amount(s) available: \$10,000
- › Maximum benefit amount of \$10,000



- › 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 Voluntary AD&D insurance from NYL GBS offers additional value to you and your family. The following programs¹ are included with your plan, so you're automatically enrolled on your first day of coverage. It's our way of saying thanks for being a valued customer.

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.

Financial, Legal & Estate Support¹

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.

Secure Travel²

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

Survivor Assurance³

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

If I sign-up, how does it work?

- › After you select a coverage amount and enroll in AD&D insurance from Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or 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 Human Resources to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

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.

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Term Life and Accidental Death and Dismemberment Insurance.

Term Life insurance gives your family financial resources if you pass away while covered under the policy. Accidental Death and Dismemberment (AD&D) insurance offers additional financial protection if you suffer a serious or catastrophic covered injury. A payment will be sent to you or your beneficiaries to help pay for rehabilitation, home alterations, final expenses, the mortgage, daily living expenses, or your children's education.

How to file a Life and AD&D claim.

Claims should be reported as early as possible, within a month of the date of loss or injury. Claims can be filed in one of the following ways:



Submit your claim online:

Visit nyl.com/life-and-add-claim to begin a Life or AD&D claim:

- › Read and agree to the state fraud warnings.
- › Follow the steps to complete the claim form.



File your claim by fax, email, or mail:

Visit nyl.com/customer-forms to find blank/fillable claim forms:

- › Select and complete the "Life and Accidental Death Proof of Loss Form".
- › Print the completed form and submit by fax, email, or mail:
 - **Email** is the preferred method. Scanned document can be submitted to claims.pghlif2@newyorklife.com.
 - **Fax** documents to (877) 300-6770.
 - **Mail** documents to:
New York Life Group Benefit Solutions
Life & Accident Claim Services
P.O. Box 22328
Pittsburgh, PA 15222-0328



File your claim by phone:

Call tollfree **(800) 362-4462** between 7:00 a.m. – 7:00 p.m. CT.

Information you'll need:

- › All beneficiary designations on file
- › Assignments, court orders, or any other documents that may affect payment
- › Copy of the death certificate
- › Information you saved when you enrolled
- › Police or medical examiner report, if available/applicable

Questions?

Call **(800) 238-2125** or **(866) 562-8421** (Español) to speak with a customer service representative.



Short Term Disability Insurance

Summary of Benefits

Prepared for: Ukpeagvik Inupiat Corporation
Class 1

Eligibility:

All active, Full-time United States Employees of the Employer regularly working a minimum of 30 hours per week excluding Board of Directors or Employees of the IUOE Union.

Employee: You will be eligible for coverage the first of the month coincident with or next following the date of hire.

Available Coverage:

	Gross Weekly Disability Benefit	Maximum Gross Weekly Benefit	Benefit Waiting Period	Maximum Benefit Period (includes benefit waiting period)
Employer Paid - Your Employer provides the following coverage at no cost to you.	60% of your weekly covered earnings	\$1,500	0 days for Accident 7 days for Sickness	13 weeks for Accident 13 weeks for Sickness
Employee Paid - You have the option to elect this plan to enhance what your Employer provides.	70% of your weekly covered earnings	\$2,000	0 days for Accident 7 days for Sickness	13 weeks for Accident 13 weeks for Sickness

Important Definitions and Policy Provisions:

Disability - "Disability" or "Disabled" means if solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your covered earnings from working in your regular occupation. We will require proof of earnings and continued disability.

Covered Earnings - "Covered Earnings" means your wages or salary including bonuses and commissions but excluding overtime pay and other extra compensation.

When Benefits Begin - You must be continuously Disabled for 0 days for an Accident and 7 days for a Sickness before benefits will be paid for a covered Disability.

How Long Benefits Last - Once you qualify for benefits under this plan, the maximum number of weekly Disability benefits is 13 weeks for an Accident and 13 weeks for a Sickness. Disability benefits will end sooner if you no longer qualify for benefits.

When Coverage Takes Effect - Your coverage takes effect on the later of the policy's effective date, the date you become eligible, the date we receive your completed enrollment form if required, or the date you authorize any necessary payroll deductions if applicable. If you're not actively at work on the date your coverage would otherwise take effect, your coverage will take effect on the date you return to work. If you have to submit proof of good health, your coverage takes effect on the date we agree, in writing, to cover you.

Benefit Reductions, Conditions, Limitations and Exclusions:

Effects of Other Income Benefits - This plan is structured to prevent your total benefits and post-disability earnings from equaling or exceeding pre-disability earnings. Therefore, we reduce this plan's benefits by an amount equal to any Social Security retirement and/or disability benefits payable to you, your dependents, or a qualified third party on behalf of you or your dependents. Your disability benefits will not be reduced by any Social Security disability benefits you are not receiving as long as you cooperate fully in efforts to obtain them and agree to repay any overpayment when and if you do receive them. Disability benefits will be reduced by amounts received through other government programs, sick pay, employer funded retirement benefits, workers' compensation, franchise/group insurance, auto no-fault, and damages for wage loss. For details, see your Certificate of Insurance.

Termination of Disability Benefits - Your benefits will terminate when your Disability ceases, when your benefit duration period is exceeded, you earn more than your allowable Covered Earnings, or the date benefits end because you did not comply with the terms and conditions of the policy.

Exclusions - This plan does not pay benefits for a Disability which results, directly or indirectly, from any of the following: Suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane; War or any act of war, whether or not declared; Active participation in a riot; Commission of a felony; The revocation, restriction or non-renewal of an Employee's license, permit or certification necessary to perform the duties of his or her occupation unless due solely to Injury or Sickness otherwise covered by the Policy; Any cosmetic surgery or surgical procedure that is not Medically Necessary; An Injury or Sickness for which the Employee is entitled to benefits from Workers' Compensation or occupational disease law; An Injury or Sickness that is work related.

In addition, the plan does not pay disability benefits any period of Disability during which you are incarcerated in a penal or corrections institution.

1. Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section.

Terms and conditions of coverage for Short Term Disability insurance are set forth in Group Policy No. SHD0962950. This is not intended as a complete description of the insurance coverage offered. This is not a contract. Complete coverage details, including premiums, are contained in the Policy Certificate. If there are any differences between this summary and the group policy, the information in the group policy takes precedence. Product availability and/or features may vary by state. Please keep this material as a reference.

Created on 10/2023

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:



Who's eligible for disability insurance?

Class 1 - All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week, excluding Board of Directors. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$7,500	90 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

What features are included with my coverage?

Your NYL GBS Disability insurance includes access to a suite of programs¹ and services, available from day one. They're included with your plan so you're automatically enrolled, and it's our way of saying thanks for being a valued customer.

Employee Assistance & Wellness Support²

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.

Financial, Legal & Estate Support²

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 experience a covered injury or illness that prevents you from working, you'll receive a percentage of your covered earnings for a specified amount of time.

Contact Human Resources to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

¹ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

² 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 service available at the option of 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. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

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.

Policy forms: Disability - TL-004700 et al.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

Short-term and/or Long-term Disability Insurance.

For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work? With disability insurance, you'll receive a portion of your paycheck if you become disabled and can't work for a period of time due to a covered illness or injury. It provides you and your family additional financial security to help pay for daily living expenses, the mortgage, or unplanned medical costs. It's like having insurance for some of your paycheck.

How to file STD and/or LTD claim.

For an STD claim, contact your employer on, or before your first day out of work to report your absence. If you know you'll be out for more than seven days in a row, make sure you call **(800) 842-4462** between 7:00 a.m. – 7:00 p.m. CT and initiate your claim before your seventh day out of work. If your plan allows for coverage before seven days, report your claim as soon as possible.

For an LTD claim, contact New York Life Group Benefit Solutions at least 30 days before the start of your LTD. If you have STD insurance, the claim will automatically be started for you.



Submit your claim online:

Visit **myNYLGBS.com** to create a new leave request online:

- › From the Home screen, select Submit an Absence Request
- › Complete the information and submit (print your confirmation page).
- › Need help registering? Contact us: **(800) 644-5567**.
- You can also file your claim at: **nyl.com/disability-claim**.



File your claim by phone:

Call tollfree **(800) 842-4462** between 7:00 a.m. – 7:00 p.m. CT.

Resources to help you get back to life and work.³

Healthy Working Life® Vocational Coaching provides coaching and technical assistance to LTD policyholders experiencing challenges at work due to an illness or injury.

- › Visit **nyl.com/healthy-working-life** to learn more.

Work Wellness is an online resource to help you stay healthy at work and provides step-by-step instruction if you need to go out on leave

- › Visit **nyl.com/workwellness** to learn more.



Information you'll need:

- › Personal information, such as your name, address, phone number, birth date, Social Security number, and email address
- › Employment information, such as employer's name, email address, date of hire, and job title
- › The reason for your claim – illness, injury, or pregnancy
- › Workers' compensation claims you've filed or plan to file
- › Details about doctor, hospital, or clinic visits, including dates and contact information
- › Bank information if you'd like your benefit payments deposited directly into your checking or savings account

Questions?

Call **(888) 842-4462** or **(866) 562-8421** (Español) to speak with a customer service representative.

Support to ease the grieving process.

Navigating the grief process can be difficult, and that's why New York Life Group Benefit Solutions is committed to helping families when they need us most. If you are coping with the loss of a loved one, please visit our Survivor Support Services on nyl.com/life, which may help ease the burden.



Additional Survivor Resources³

Grief support is a priority of the New York Life Foundation, which helps raise public awareness about the impact of grief on families. Resources from the foundation include:

Kai's Journey is a free film and book series dedicated to children and families who have experienced the death of a loved one. It includes a discussion guide that offers tangible insights and tools to help promote productive conversations about grief.

How we grieve is a helpful resource explaining the grief process in adults and children and the emotional impacts that take place after a loved one dies.

Visit nyl.com/life to access our full suite of survivor support resources.

Benefits that deliver more value.

In addition to your insurance plan(s), you and members of your household can access additional programs and services that offer help and support.⁴ They're included with your plan(s) – so you're automatically enrolled. It's our way of saying thanks for being a valued customer and one more way we're Putting Benefits To Work For People.SM



Financial, Legal & Estate Support⁵

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

Employee Assistance & Wellness Support⁵

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

Secure Travel⁶

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

Survivor Assurance⁸

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

Thanks for choosing New York Life Group Benefit Solutions. Remember to save this brochure for future reference.

Putting Benefits To Work For People.SM

1 The information contained herein does not constitute legal advice or a legal opinion on any specific facts or circumstances. The contents are intended for general information purposes only, and you are urged to consult a lawyer concerning your own situation and any specific legal questions you may have. New York Life Group Benefit Solutions assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this publication. For FMLA information, see www.dol.gov/agencies/whd/fmla.

3 Available to anyone for use and not subject to having a policy or being a current client.

4 These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

5 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 service available at the option of 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. The partnership is between New York Life Insurance Company and ComPsych® Corporation. ComPsych® is not affiliated with New York Life Insurance Company or any of its affiliates.

6 NYL GBS 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 NYL GBS Secure Travel program. See the plan documents for details.

8 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.

Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al.

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New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

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