



# THE TEXAS A&M UNIVERSITY SYSTEM

**Long Term Disability Insurance Enrollment**  
**July 1<sup>st</sup> through July 31<sup>st</sup>, 2021**



GROUP BENEFIT  
SOLUTIONS

## LONG TERM DISABILITY INSURANCE

- Disability Insurance helps protect your income when you can't work because of a covered illness or injury.
- Covered Illness – A physical or mental illness
- Covered Disability - Any accidental loss or bodily harm resulting directly/indirectly and independently from all other causes from an accident
- This type of coverage may be less expensive if you purchase it through your employer than if you purchase an individual policy.
- Plus, with the convenience of payroll deduction, you don't have to worry about writing a check monthly



# WHY IS DISABILITY INSURANCE IMPORTANT?



It's common for you to insure your home,



Your vehicle,



And your health coverage.

Why not help insure your *paycheck*?



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## **DID YOU KNOW?**

**Within the past hour,  
almost 3,000  
Americans became  
disabled. That's 49  
every minute.<sup>1</sup>**

**Almost one-third of  
Americans entering  
the work force  
today (3 in 10) will  
become disabled  
before they retire.<sup>2</sup>**

**71% of American employees  
live from paycheck to  
paycheck, without enough  
savings to cushion the  
financial hit.<sup>3</sup>**

1. National Safety Council, Injury Facts 2008 Ed. 2. Social Security Administration, Fact Sheet Jan 31, 2007. 3. American Payroll Association, "Getting Paid in America" Survey, 2008



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# YOUR LONG-TERM DISABILITY PLAN

- Texas A&M University System is offering you the opportunity to elect Long-Term Disability insurance through New York Life without answering any medical questions or exams.
  - This plan will cover 65%\* of your monthly earnings up to a maximum of \$8,000 per month
  - (Other sources of disability income are considered when calculating the 65%)
- Please be sure to read your enrollment Summary Plan Description Booklet for additional details about the plan.



## WHAT KIND OF COVERAGE IS AVAILABLE FOR YOU?



We know that every individual is different and you may have some questions about how much disability insurance is right for you. New York Life provides one level of coverage for all TAMUS employees



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# VALUE-ADDED PROGRAMS





# My Secure Advantage™

Poor financial health can slow your recovery



## 90-day money coaching program prepaid by New York Life

- Experienced financial Money Coach to personally assist, advise and teach you and your household members new money habits and guide you to financial prosperity
- Mysaonline.com website to communicate with coaches and access MSA resources, tools and education
- 50% discount on tax planning and preparation services\*

## Discount on continued coaching

- Participants who wish to continue after 90-days, may do so at a self-paid discounted rate of \$19.95/month\*\*

Available to all approved disability claimants and their household members

\* Services available through CLC, Inc.

\*\* Full price is \$39.95/month

*New York Life provides information about this program directly to approved disability claimants*

This program is NOT insurance. My Secure Advantage services are provided under a contract with CLC, Inc.. Presented here are highlights of the money coaching program. Full terms, conditions and exclusions are contained in applicable client description document.



# Life Assistance Program

## Improving productivity and work-life balance for individuals and families.

- Access to 24/7 phone consultation with New York Life behavioral specialists.
- Three face-to-face sessions per issue/per year for in-person support from licensed behavioral clinicians in New York Life's network of independent, contracted clinicians.
- A range of online tools and resources for articles and resources including on family, care giving, pet care, aging, grief, balancing, working smarter, and more.
- 30-minute legal and financial consultations.
- Monthly educational phone seminars on relevant topics and financial wellness.

<sup>1</sup>The New York Life Life Assistance Program is NOT insurance and does not provide reimbursement for financial losses. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Programs are provided through third party vendors who are solely responsible for their products and services. Program availability may vary by plan type and location and is not available where prohibited by law. Legal consultations and discounts are excluded for employment-related issues.

This program is NOT insurance and does not provide reimbursement of financial losses. Cash advances must be secured by a valid credit card and paid back by the customer within 30 days or fees may apply. New York Life Identity Theft services are provided under a contract with Generali Global Assistance. Presented here are highlights of the Identity Theft Program. Full terms, conditions and exclusions are contained in applicable client description document.

## Next Steps

- If you are already enrolled in the LTD plan and want to continue coverage, no action is necessary
- Enroll between July 1st and July 31st
- Please enroll through Workday at [sso.tamus.edu](https://sso.tamus.edu)
  - Read all plan information carefully.
- Make sure to enroll online before the end of your enrollment period.
- Rest easier knowing that you are helping to protect the financial future of you and your loved ones.

