

THE

TEXAS A&M
UNIVERSITY

SYSTEM

**Long Term Disability
Insurance Enrollment**

July 10th through July 31st, 2023



**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

Coverage may be less expensive if purchased through your employer.

With payroll deductions, there's no need to write a check monthly.



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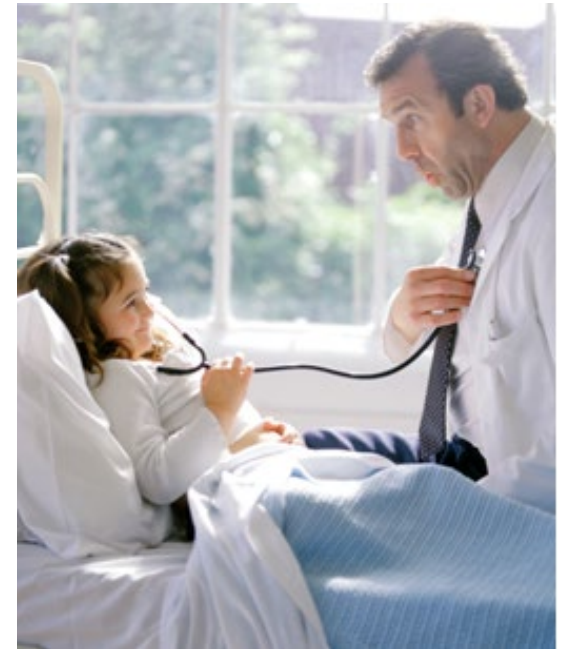
WHY IS DISABILITY INSURANCE IMPORTANT?



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.¹**

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

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

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 up to 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.



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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



Financial, Legal & Estate Support



Poor financial health can slow your recovery

Qualified Financial Professionals to personally assist, advise and teach you and your household members new money habits and guide you to financial prosperity

- [Guidanceresources.com](https://www.guidanceresources.com) to communicate with coaches and access resources, tools and education (Available to all Employees enrolled in LTD)
- Legal Connect – One free 30-minute consultation and a 25 percent reduction in fees thereafter
- Estate Guidance – Assistance with preparation of last will and testament, a living will and documents outlining wishes for final arrangements

Available to all approved disability claimants and their household members

* Services available through ComPsych Corp.

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

This program is NOT insurance. Financial, Legal & Estate Support services are provided under a contract with ComPsych Corp. Presented here are highlights of the money coaching program. Full terms, conditions and exclusions are contained in applicable client description document.



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Employee Assistance & Wellness Support

Improving productivity and work-life balance for individuals and families

- Available to all Employees enrolled in LTD
- Access to 24/7 Employee Assistance & Wellness Support – (800) 344-9752
- 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.

¹The New York Life Employee Assistance & Wellness Support 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 ComPsych Corp. Presented here are highlights of the Employee Assistance and Wellness Support program. Full terms, conditions and exclusions are contained in applicable client description document.

Next Steps

- Enroll between July 10th and July 31st.
- No action is necessary if you are already enrolled in the LTD plan.
- Read all plan information carefully.
- Please enroll through Workday at sso.tamus.edu.
- Rest easier knowing that you are helping to protect the financial future of you and your loved ones.



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