Your Group Insurance Options

Benefits that work as hard as you do.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

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SMRU 1950273, Expiration 10.01.2024

Prepare for your future, today.

THE TEXAS A&M UNIVERSITY SYSTEM

Enrollment For: The Texas A&M University System

Enrollment Dates: July 10 – July 31, 2026

Your Benefit Options:

Disability: Long-term

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Long-Term Disability Insurance

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Protection against life's what-ifs

Disability insurance replaces a portion of your income if illness or injury keeps you from working. Benefit payments can help you maintain your lifestyle and cover things like:

Groceries **Childcare** **Utilities** **Medical bills**

1 in 4

20-year-olds will become disabled before reaching full retirement age [1]

3 in 10

Americans need a loan to pay an unexpected $400 bill[2]

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[1]Social Security Administration, Disability Benefits Facts Sheet, August 2022. [2]Federal Reserve, Report on the Economic Well-Being of U.S. Households: May 2022 Results.

Long-term Disability Insurance Basics

Long-term Disability (LTD):

- If you become injured or sick and you cannot work for an extended period, this coverage pays a portion of your paycheck
- Covered LTD examples may include:
  - Cancer
  - Pregnancy
  - Fractures
  - Mental health issues
  - Long-term recovery from accident

How your coverage works:

1. Review your plan amount based on company offerings
2. It's cost efficient and paid through payroll deduction
3. If a disability occurs, submit a claim
4. Receive claim payments via direct deposit or designated payee or payer
5. Pre-Existing condition limitations apply. Benefits will not be payable for a condition or injury that occurred prior to enrolling in coverage.

Your Long-term Disability coverage

Class Description: All active Employees eligible to participate in the Teacher Retirement System of Texas (TRS) or Optional Retirement Program (ORP), and Graduate Student Employees working at least 50% of the time as indicated by the Employer for at least 4 1/2 months and all postdoctoral fellows.

Long-term Employee Paid:

Gross-monthly benefit	Maximum monthly gross benefit	Benefit waiting period
65% of your monthly covered earnings*	$8,000	90 Days

**Minus applicable other income-see next slide*

Other Income Benefits - offsets to your LTD Plan

1. Any amounts received (or assumed to be received*) by you or your dependents under:
   - the Canada and Quebec Pension Plans;
   - the Railroad Retirement Act;
   - any local, state, provincial or federal government disability or retirement plan or law payable for Injury or Sickness provided as a result of employment with the Employer;
   - any sick leave or salary continuation plan of the Employer;
   - any work loss provision in mandatory "No-Fault" auto insurance.

2. Any Social Security disability or retirement benefits you or any third party receive (or are assumed to receive*) on your own behalf or for your dependents; or which your dependents receive (or are assumed to receive*) because of your entitlement to such benefits.

3. Any Retirement Plan benefits funded by the Employer. "Retirement Plan" means any defined benefit or defined contribution plan sponsored or funded by the Employer. It does not include an individual deferred compensation agreement; a profit sharing or any other retirement or savings plan maintained in addition to a defined benefit or other defined contribution pension plan, or any employee savings plan including a thrift, stock option or stock bonus plan, individual retirement account or 40l(k) plan.

4. Any proceeds payable under any group insurance or similar plan. If other insurance applies to the same claim for Disability and contains the same or similar provision for reduction because of other insurance, we will pay for our pro rata share of the total claim. "Pro rata share" means the proportion of the total benefit that the amount payable under one policy, without other insurance, bears to the total benefits under all such policies.

5. Any amounts received (or assumed to be received*) by you or your dependents under any workers' compensation, occupational disease, unemployment compensation law or similar state or federal law payable for Injury or Sickness arising out of work with the Employer, including all permanent and temporary disability benefits. This includes any damages, compromises or settlement paid in place of such benefits, whether or not liability is admitted.

6. Any amounts paid because of loss of earnings or earning capacity through settlement, judgment, arbitration or otherwise, where a third party may be liable, regardless of whether liability is determined.

Helping you get back to life and work

Healthy Working Life Vocational Coaching

NYL GBS provides coaching and technical assistance to those experiencing challenges at work due to illness or injury.

Work Wellness Resource Webpage

Provides resources to help you stay healthy at work and home.
Visit nyl.com/workwellness for additional information.

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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.

Value-Added Programs and Services

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Helps eliminate the barriers to estate planning

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Let’s get you enrolled!

Please make your election by 07/31/2026.

1. Log into Workday: https://sso.tamus.edu
2. Look for employer information
3. Visit the Open Enrollment website to review your Summary of Benefits for plan details: https://www.tamus.edu/benefits/open-enrollment/

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LTD plan exclusions and limitations.

The following is a representative example of the exclusions and limitations that may impact benefits payable under the LTD plan or insurance policy. Actual plan terms may vary depending on your specific plan and location. For a more complete list of plan terms, see your Policy Certificate or your employer's Summary Plan Description.

Benefits may not be paid for a disability that occurs during the first 12 months after your effective date of coverage if the disability results from a disease or a physical condition that existed at the time of, or prior to, enrollment under the plan. Refer to your plan materials for details of your specific plan or policy.

This plan does not pay benefits for a disability which results, directly or indirectly, from any of the following:

- 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 your license, permit or certification necessary for you to perform your occupational duties, unless solely due to injury or sickness otherwise covered by the policy

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

The information in this presentation summarizes the highlights of your plans. For a complete list of both covered and non-covered services, including benefits required by your state, see your employer's group insurance policy, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, see your plan documents.

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

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