



Your Group Insurance Options

Benefits that work as hard as you do.



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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, 2024

Your Benefit Options:

Disability: Long-term



Disability Insurance



GROUP BENEFIT
SOLUTIONS

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 bill²

The basics of Long-term Disability insurance.

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 payroll 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* <i>*Minus applicable other income</i>	\$8,000	90 Days

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.

Value-Add Programs and Services



GROUP BENEFIT SOLUTIONS

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.

Financial, Legal & Estate Support.

Call (800) 344-9752 or visit online at guidanceresources.com; Web ID: NYLGBS



FinancialConnect®

Unlimited access to qualified experts (CPAs, CFPs)

Educational resources on a broad range of financial topics

Online access to interactive tools and calculators



LegalConnect®

Access to a team of dedicated attorneys and legal experts

Referrals to local attorneys for a free 30-minute consultation

Assistance with ID theft & fraud resolution



EstateGuidance®

Online tool to assist with writing wills and living wills

Helps eliminate the barriers to estate planning

Let's get you enrolled!

Please make your election by 07/10/2024.



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/>

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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