

Financial protection that's with you all the way.

Voluntary 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 protection 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:



Groceries



The mortgage



Utilities



Medical bills

Who's eligible for disability insurance, and what are the plan options?

All active full-time and part-time Team Members of the Employer regularly scheduled to work a minimum of 20 hours per week who are either United Citizens or permanent resident aliens of the United States. Coverage is available for Short-term disability (STD).

Short-term disability	Weekly benefit*	Maximum weekly benefit	Required minimum days of continuous disability	Maximum benefit period
Plan 1	66.67% of your weekly covered payroll	\$2,500	For Accident - 30 days For Sickness - 30 days	For Accident - 22 weeks For Sickness - 22 weeks
Plan 2	66.67% of your weekly covered payroll	\$2,500	For Accident - 60 days For Sickness - 60 days	For Accident - 18 weeks For Sickness - 18 weeks
Plan 3	66.67% of your weekly covered payroll	\$2,500	For Accident - 90 days For Sickness - 90 days	For Accident - 12 weeks For Sickness - 12 weeks

If I sign-up, how does it work?

- › After you select your plan options and enroll in disability insurance from Group Benefit Solutions, you'll pay for your chosen plan amount through convenient payroll deductions.
- › Once enrolled, If you experience a covered injury or illness that prevents you from working, you'll receive a percentage of your salary for a specified amount of time.

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

Or for more information, call 856.342.2403 option 2 to speak with HR Benefits / email HRBenefits@cooperhealth.edu.

* 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.
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.

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