

EstateGuidance[®]

Step by step legal documents.



Getting your affairs in order does not have to be a daunting task. The online EstateGuidance[®] tool allows you or your family members to easily write a last will and testament, a living will, and documents outlining wishes for final arrangements.

EstateGuidance[®] walks you through the process by guiding you through a series of questions, and breaking down each step into easy-to-understand terms. Access is available anytime, anywhere via tablet, desktop, or mobile app.

EstateGuidance documents include:

- › **Last Will and Testament** – the central component of every estate plan
- › **Living Will** – spells out end-of-life medical decisions
- › **Final Arrangements** – specifies burial or cremation; funeral or memorial service options



More than 50% of Americans think that estate planning is at least somewhat important, but only **33%** have a will or living trust.¹

Contact Info
EstateGuidance[®]



Phone: (800) 344-9752



Website: guidanceresources.com
Registration Web ID: NYLGBS

1. "2022 Wills and Estate Planning Survey," <https://www.caring.com/caregivers/estate-planning/wills-survey>, 2022

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych[®] effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

EstateGuidance and GuidanceResources are registered trademarks of ComPsych Corporation.

All programs are effective for the member/participant on the first day of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123819 1022 SMRU 5072413 Exp. Date 11.01.2024



GROUP BENEFIT
SOLUTIONS

FinancialConnect®

Support for all types of financial issues.



Financial problems can touch the lives of every individual. Getting guidance and answers to your questions is sometimes all you need. New York Life Group Benefit Solutions offers you the FinancialConnect® program. This program is available to you and members of your household.

FinancialConnect® provides:

- › Access to a dedicated team of impartial, in-house Certified Public Accountants (CPAs), Certified Financial Planners® (CFPs), and other financial experts
- › Access to unlimited phone consultations
- › Hundreds of financial articles and interactive tools available on GuidanceResources® online
- › Referrals to local CFPs for personalized investment information.
- › No cost 30-minute consultation with local CFPs and 25% off services if you chose to work with them



FinancialConnect® covers a broad range of personal financial matters:

- › Debt management
- › Family budgeting
- › Credit problems
- › Tax questions
- › Mortgages, loans, and refinancing
- › Real estate

Sometimes financial issues can be stressful. The team of legal and financial professionals can also connect you with additional support services to help you and your family.

Contact Info FinancialConnect®



Phone: (800) 344-9752



Website: guidanceresources.com
Registration Web ID: NYLGBS

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

FinancialConnect and Guidance Resources are registered trademarks of ComPsych Corporation. All programs are effective for the member/participant on the first day of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123820 1022 SMRU 5072431 Exp. Date 11.01.2024



GROUP BENEFIT
SOLUTIONS

LegalConnect®

Support for all types of personal legal questions.



If legal uncertainties arise and you don't know where to start, LegalConnect® can help. This program provides access to unlimited phone consultations with a staff of expert, licensed attorneys. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25% reduction if you choose to work with them. Information on low cost and no legal options are available. Referrals to consumer advocacy groups and governmental organizations are also available.

Topics include:

- › Estate planning/wills/probate
- › Power of attorney
- › Real estate
- › Bankruptcy
- › Landlord/tenant issues
- › Adoption/guardianship
- › Divorce
- › Personal injury



Expert Guidance on ID Theft

- › Unlimited legal assistance by phone
- › Step-by-step guidance from an attorney to complete the restoration process
- › Financial information from a financial professional to address credit issues

Sometimes legal issues can be stressful. The team of legal and financial professionals can also connect you with available support services to help you and your family.

Contact Info
LegalConnect®



Phone: (800) 344-9752



Website: [guidanceresources.com](https://www.guidanceresources.com)
Registration Web ID: NYLGBS

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

LegalConnect and Guidance Resources are registered trademarks of ComPsych Corporation.

All programs are effective for the member/participant on the first day of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company. 123818 1022 SMRU 5072523.1 Exp. Date 11.01.2024



GROUP BENEFIT
SOLUTIONS

Additional protection when you travel.

Emergencies can happen while traveling, but help is only a phone call away.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

Pre-trip planning	Traveling assistance	Emergency assistance*
<ul style="list-style-type: none">• Immunization requirements• Visa and passport requirements• Embassy/consular referrals• Foreign exchange rates• Travel advisories and weather conditions• Cultural information	<ul style="list-style-type: none">• 24-hour multilingual assistance and referral to interpretation and translation services• Referrals to physicians, dentists, medical facilities and legal assistance providers• Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**• Assistance with lost or stolen items, including luggage and prescription replacement services**• Emergency cash advances, up to \$1,500**• Advancement of bail**	<ul style="list-style-type: none">• Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***• Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency• Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days• Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial• Emergency message relay, toll-free• Assistance with making emergency travel arrangements**



NYL GBS Secure Travel

From the United States and Canada, call **(888) 226-4567**

From other locations, call collect **(202) 331-7635**

Fax: **(202) 331-1528**

Email: ops@us.generaliglobalassistance.com

Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.

Policyholder name: _____

Policy # _____ Group#57



To learn more, call (888) 226-4567

- * Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.
- ** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.
- *** Initial transport by ambulance following a covered medical emergency is excluded.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2021, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

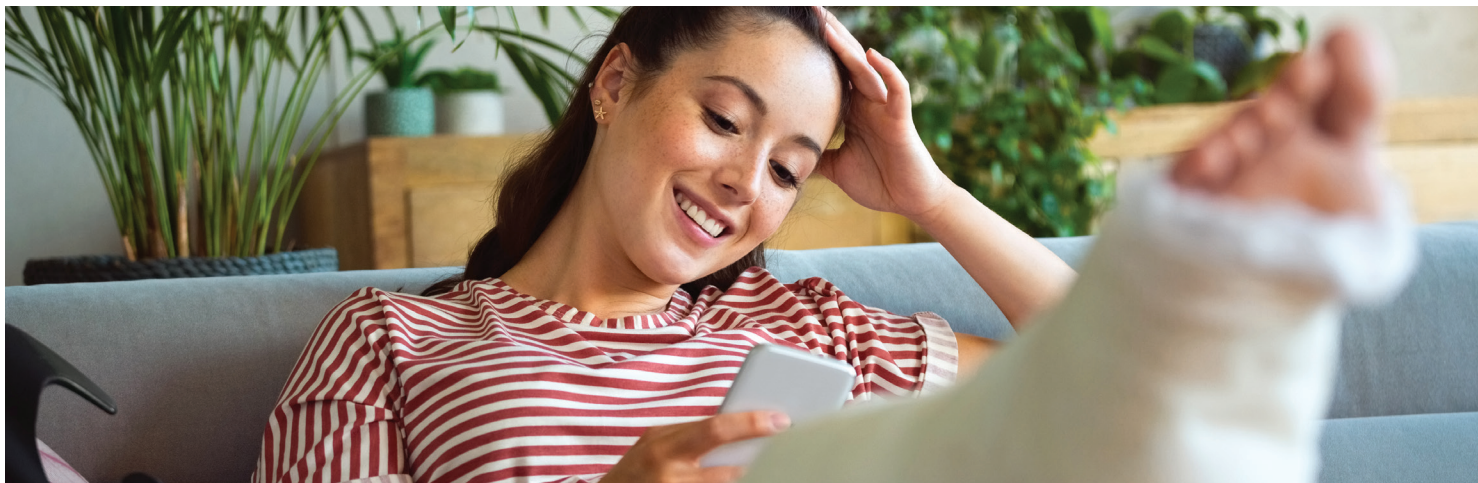
811361 I0521 SMRU 1903054 Exp. Date 06.09.2023



GROUP BENEFIT SOLUTIONS

Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.



Our suite of value-add resources includes:

› Life Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Life Assistance Program provides a maximum of three sessions, per issue, per year.

› **GuidanceResources^{®1}** When you need information quickly to help handle life's challenges, you can visit [guidanceresources.com](https://www.guidanceresources.com) for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

› Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

[See additional information on next page ›](#)



› **FamilySource**^{®1}

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Info:

**Employee Assistance and
Wellness Support 24/7**



Phone: (800) 344-9752



Website: guidanceresources.com

Web ID: NYLGBS

1. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych[®] Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

FamilySource and GuidanceResources are registered trademarks of ComPsych Corporation.

All programs are effective for the member/participant on the first day of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123741 0822 SMRU 1951110 Exp. Date 09.08.2024

Counseling and wellbeing support.

Help for everyday challenges.



Personal setbacks, emotional conflicts, or just the demands of daily life can affect your work, health, and family. When life's challenges become overwhelming or you need additional support, you and your family members have someone to talk to.

Counseling sessions – caring guidance for personal concerns

- › Three face-to-face, confidential counseling sessions per issue per year
- › Solution-focused therapy across full spectrum of emotional health issues – anxiety, depression, grief, stress, relationships, etc
- › Highly experienced and qualified providers; master's-level and Ph.D.-level degrees
- › Referrals to comprehensive legal, financial, and work-life support and resources

Well-being coaching sessions – preventative and holistic support

Five coaching sessions by phone or virtually, with one of our behavioral change specialists to provide support with life stressors, transitions, and everyday challenges such as:

- › Burnout
- › Developing self-compassion
- › Dealing with competing priorities by phone or virtually
- › Time management

Contact Info



Phone: (800) 344-9752



Website: [guidanceresources.com](https://www.guidanceresources.com)
Registration Web ID: NYLGBS

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

GuidanceResources is a registered trademark of ComPsych Corporation.

All programs are effective for the member/participant on the first day of coverage

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America or 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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123821 1022 SMRU 5072502.1 Exp. Date 11.02.2024



GROUP BENEFIT
SOLUTIONS