

Helping you reduce absences and improve productivity.

New York Life Group Benefit Solutions Life Assistance Program.

From health and wellness support to help with life's everyday needs and challenges, New York Life Group Benefit Solutions (NYL GBS) Life Assistance Program can help. Whether an employee is facing life challenges related to personal, work and family, caregiving, bereavement, legal, financial or pet care issues, the NYL GBS Life Assistance Program can help. This program also helps you avoid the impact of unscheduled absences and lost productivity to your business.

NYL GBS Life Assistance Program includes:

- Confidential clinical and work-life consultation by phone 24 hours a day, seven days a week, from licensed clinicians to address many of life's challenges and to help individuals restore peace of mind.
- Up to three free in-person counseling sessions¹ from Masters' and PhD-level licensed behavioral health clinicians in the large network of independent, contracted providers.
- 30-minute legal consultation² with a licensed practicing attorney and a 25% discount off standard fixed or hourly attorney's fees.
- 30-minute financial consultation with a certified financial expert and a 25% discount on tax planning and preparation.
- Online articles, resources and videos for work/life challenges including physical and mental health, family, aging, grief, working, balancing, living, thriving and more.
- Monthly webcast seminars on a variety of relevant topics.

The value of NYL GBS' Life Assistance Program:

- Employers can recognize the value of the NYL GBS Life Assistance Program immediately since services are available as soon as coverage begins.
- The NYL GBS Life Assistance Program supports employees, their household members and death claim beneficiaries at the time of need and from day one, even if they never submit a claim.
- NYL GBS also reminds your employees of these services when they submit a disability claim, and as part of NYL GBS Survivor Assurance for death claim beneficiaries when transitioning to new agents.

1. Face-to-face counseling sessions are per person, per issue, per year.
2. Legal consultations and discounts are excluded for employment-related issues.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. The Life Assistance Program products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Behavioral Health, Inc. and Evernorth Care Solutions, Inc. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. 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 insured by New York Life Group Insurance Company of NY.

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