

# A safety net for the unexpected.

Accidental death and dismemberment insurance from New York Life Group Benefit Solutions.



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Accidents are a grim reality of life. They can strike anytime, anywhere, leaving you severely injured or worse. Would your family be prepared for the financial consequences?

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## What is it?

Accidental death and dismemberment (AD&D) is a type of insurance that pays you, (or a beneficiary chosen by you) if a serious injury or death occurs. Here are some examples of types of covered accidents:

- › A fatal accident, such as a car crash, drowning or fall
- › A serious covered injury resulting in the loss of a limb
- › Total loss of vision because of a covered accident

## Why do I need it?

**Supplements existing coverage:** AD&D insurance works alongside your life insurance, providing extra protection.

**Protects you and your family:** Help ensure you and your loved ones have financial security if the unexpected happens.



Nearly 2/3 of Americans live paycheck-to-paycheck.<sup>1</sup>



Accidents are the 4<sup>th</sup> leading cause of death in the U.S.<sup>2</sup>

## How do I use it?

1. Enroll in coverage through your employer. There's no need to answer medical questions and you'll pay through easy payroll deductions.
2. If a covered accident or accidental death occurs and once a claim is filed, you – or a beneficiary you designate – will receive a set amount of money to use any way you wish. Here are some examples:



**Funeral expenses**



**Rehabilitation or trauma counseling**



**Childcare and education**



To learn more about how AD&D insurance can help you and your loved ones be better prepared for whatever life brings, speak to your employer.

<sup>1</sup> Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report". January 2023.

<sup>2</sup> Centers of Disease Control, "Fastats – Leading Cause of Death." December 2022.

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### **New York Life Insurance Company**

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