

Support is here when you need it.

Take advantage of these programs included with your benefit plan.



Everyone can use some help now and then. From emotional and wellness support, financial or legal needs, or help with life's everyday challenges, New York Life Group Benefit Solutions (NYL GBS) offers a variety of programs, resources, and services to help you manage your unique concerns. Explore the services listed below which are available to you and members of your household.

Financial, Legal & Estate Support¹

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more.

- Access to unlimited, objective financial guidance through an in-house team of qualified experts, including CPAs, CFPs, and other financial professionals.
- Availability of financial information on a broad range of issues including debt management, family budgeting, estate planning, and tax planning.
- Access to a full staff of legal experts, phone consultations, local attorney referrals, and other professional resources. Unlimited information and guidance on issues such as divorce, adoption, estate planning, and real estate.
- Assistance with ID theft and fraud resolution.
- User-friendly online tool to write a last will and testament, a living will, and a document outlining wishes for final arrangements quickly and easily.

Contact Financial, Legal, and Estate Support 24/7:
Phone: **(800) 344-9752**

Website: guidanceresources.com Registration Web ID: NYLGBS

Health Care Support¹

Trained health care insurance specialists and registered nurses who will partner with you to effectively navigate your health care plan and provide support for your health care questions and concerns.

- Access expert medical benefits help, including cost estimations for medical services, guidance on Explanation of Benefits (EOB's), and billing services.
- Learn about fees and payment plans and negotiating discounts on medical bills.
- Contact a registered nurse to review your health

concerns, how to be ready for upcoming doctor's visits, lab work, or other procedures.

- Learn about the appropriate providers for your health issues.

Contact Health Care Support 24/7:
Phone: **(800) 336-2150**

Secure Travel²

Take advantage of a worldwide travel assistance program including pre-trip planning, help while traveling, and emergency support for trips more than 100 miles from home.

Live, multilingual customer service is available 24/7, wherever you are in the world.

To access program benefits from the United States and Canada, call **(888) 226-4567**. From all other locations, call collect at **(202) 331-7635**. Please indicate that you are a member of the NYL GBS Secure Travel program and group #57.

Survivor Assurance³

Have peace of mind in knowing your loved ones will have the support they need following a loss. Payment amounts from NYL GBS Life or Accidental Death and Dismemberment (AD&D) programs over \$5,000 are deposited into an account that acts like a checking account and accrues interest. NYL GBS will send a package of information about the account as well as other valuable programs to help life and AD&D insurance beneficiaries cope during a difficult time.

For more information on the services available to you, call or visit the resource numbers and websites listed above.

1. 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.

2. 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. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program. 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.

3. The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

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.

New York Life Insurance Company

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887491 h0723 SMRU5862926.2 Exp. Date 08.08.2025 EchoStar Operating L.L.C. SR 66909422-151115834