

# 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 program<sup>1</sup>. 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 People<sup>SM</sup>.



### Our suite of value-add resources includes:

#### › Employee Assistance Program<sup>1</sup>

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 Employee Assistance Program provides a maximum of three in-person or virtual sessions, per issue, per year.

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- › **GuidanceResources<sup>®1</sup>** 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.

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#### › Well-being Coaching<sup>1</sup>

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**<sup>®1</sup>

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](https://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<sup>®</sup> 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.

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

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**New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

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# Solutions for all your financial and legal challenges.

## Financial, Legal & Estate Support.

We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program<sup>1</sup> to help you navigate these issues, at no additional cost. Leaving you with fewer worries.



### Our suite of value-add resources includes:

› **FinancialConnect<sup>®</sup>** Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect<sup>®</sup> you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), CERTIFIED FINANCIAL PLANNERS<sup>™</sup> (CFP<sup>®</sup>) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on [guidanceresources.com](https://www.guidanceresources.com), you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

› **LegalConnect<sup>®</sup>** If you are facing a difficult legal challenge and don't know where to start, LegalConnect<sup>®</sup> can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost and no legal options are available along with referrals to consumer advocacy groups and governmental organizations if needed.

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



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## › EstateGuidance®

This user-friendly online tool allows you and your family members to write a last will and testament, a living will and documents outlining your wishes for final arrangements quickly, easily and cost effectively. EstateGuidance® walks you through the entire process, guiding your choices with 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.

### Contact Info:

**Financial, Legal & Estate  
Support 24/7**



**Phone:** (800) 344-9752



**Website:** [guidanceresources.com](https://guidanceresources.com)

Web ID: NYLGBS

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# 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"><li>• Immunization requirements</li><li>• Visa and passport requirements</li><li>• Embassy/consular referrals</li><li>• Foreign exchange rates</li><li>• Travel advisories and weather conditions</li><li>• Cultural information</li></ul>	<ul style="list-style-type: none"><li>• 24-hour multilingual assistance and referral to interpretation and translation services</li><li>• Referrals to physicians, dentists, medical facilities and legal assistance providers</li><li>• Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**</li><li>• Assistance with lost or stolen items, including luggage and prescription replacement services**</li><li>• Emergency cash advances, up to \$1,500**</li><li>• Advancement of bail**</li></ul>	<ul style="list-style-type: none"><li>• Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***</li><li>• 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</li><li>• 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</li><li>• Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial</li><li>• Emergency message relay, toll-free</li><li>• Assistance with making emergency travel arrangements**</li></ul>



## 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](mailto: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: City of Carson

Policy # OK 0969324 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.

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# Where to go from here.

## NYL GBS Survivor Assurance program.



### Timely services when you need them most.

At New York Life Group Benefit Solutions (NYL GBS), we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why, as part of the NYL GBS Survivor Assurance program,<sup>1</sup> we offer services to support beneficiaries when they need it most, including:

#### › A NYL GBS Survivor Assurance account in your name.

You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.



If you have questions about your NYL GBS Survivor Assurance account call us at **(800) 570-3778** weekdays between 8:00 am and 7:00 pm (EST).



**Or write to us at:**  
NYL GBS Survivor Assurance  
PO Box 534029  
Pittsburgh, PA 15253-4029

#### › Employee Assistance & Wellness Support.

Emotional support for you and your family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources, and videos.<sup>2</sup>

#### › Financial, Legal, Estate Support.

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. Assistance includes identity theft and fraud resolution services, online tools for state-specific wills as well as other important legal documents.<sup>2</sup>



Contact info:  
Phone: **(800) 344-9752**



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

1. The NYL GBS Survivor Assurance program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from NYL GBS group life and personal accident programs. NYL GBS 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 under policies insured by New York Life Group Insurance Company of NY.

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