

Be prepared for the unexpected.

New York Life Group Benefit Solutions Voluntary Accidental Death and Dismemberment insurance.



Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental death and dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

Who's eligible, and how much coverage can I buy?

All full-time or part-time benefited employees on active service at their customary place of employment who work for the Policyholder, including mayor or city council members and contract employees of a mayor or city council member, or a participating retiree.

Employee

- › Benefit amount(s) available: \$10,000; \$20,000; \$30,000; \$40,000; \$50,000; \$60,000; \$70,000; \$80,000; \$90,000; \$100,000; \$120,000; \$150,000; \$200,000; \$250,000; \$300,000; \$400,000 or \$500,000
- › Maximum benefit amount of \$500,000

Spouse/Domestic Partner[†]

- › Benefit amount(s) available: 50% of employee amount or 60% if no dependent children
- › Minimum benefit amount of \$6,000
- › Maximum benefit amount of \$300,000

Children

- › Benefit amount(s) available: 15% of employee amount or 20% if no spouse
- › Minimum benefit amount of \$2,000
- › Maximum benefit amount of \$100,000

Benefit reduction schedule: If you are still employed, your benefits and your spouse's benefits will reduce to 65% at age 75, 50% at age 80. Your premiums will also reduce to match your benefits. Spouse reductions are based on employee age.

How does it work?

- › After you select a coverage amount and enroll in AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- › However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- › Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

Contact Human Resources Department to review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (408) 535-1285 to speak with Human Resources Department / email hrbenefits@sanjoseca.gov.

[†] Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

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