

Whatever life throws at you – throw it our way.

Life Assistance Program from
New York Life Group Benefit Solutions.



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 (NYL GBS) is there for you with our NYL GBS Life Assistance Program. It can help you and your family find solutions and restore your peace of mind.

Call us anytime, any day

We're just a phone call away whenever you need us. At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Visit a specialist

You have three face-to-face sessions with a behavioral counselor available to you – and your household members. Call us to request a referral.

Monthly webinars

Educational seminars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar of monthly webcasts distributed to your employer.

Achieve work/life balance

For help handling life's challenges, go online for articles and resources on family, care giving, pet care, aging, grief, balancing priorities, working smarter, and more.



Legal consultation and referrals*

Receive a free 30-minute consultation with a network attorney. And up to a 25% discount on select fees.



Financial consultations

Receive a free 30-minute consultation and 25% discount on tax planning and preparation.

Life Assistance Program 24/7 support

Phone: **(800) 538-3543**

Website: www.nylgbs-lap.com

*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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923865 b 0921 SMRU 1914423 Exp. Date 09.21.2023

Life Assistance Program.

Virtual counseling support.



Get personal and confidential video-based counseling sessions with the New York Life Group Benefit Solutions (NYL GBS) Life Assistance Program (LAP).

Dealing with personal problems or substance abuse issues can be a challenge. But with NYL GBS LAP, you don't have to go it alone. And you don't have to go far for the care you need.

NYL GBS LAP will find you a network provider who'll offer virtual counseling sessions, so you can get help when and where it works best for you. Get quality care with video-based services,* in a way that may be more convenient than visiting an office.

Q: What kind of device can I use?

A: Use your smartphone, tablet or computer for online video conferencing.

Q: Will the provider need to see me in person first?

A: You can schedule video-based appointments based on your provider's availability. Depending on your reason for treatment, your provider might require that you be seen first.

Q: How much will it cost?

A: NYL GBS LAP services are included with certain polices.**



The benefits of receiving care through video-based services.

- Convenience
- Choice
- Privacy
- May reduce or eliminate costs for things like childcare or travel associated with face-to-face visits

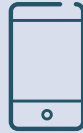


Connect with care today.
For assistance,
call **(800) 538-3543**.

Make an appointment. It's as easy as 1, 2, 3:



1. Call the NYL GBS Life Assistance Program at **(800) 538-3543** to find a network provider who offers virtual counseling sessions.



2. Call to make an appointment with your selected provider, just like you would for a face-to-face visit.



3. The provider will give you information on how to set up the video-based session according to the technology they are using.

Get the help you need to stay happier and healthier. Access your confidential counseling sessions from home, at work, on the go or in-person if you prefer.

Get more information today!

Call **(800) 538-3543** anyday, anytime.

* Video chat may not be available with all network providers or in all areas. Providers are independent practitioners solely responsible for the treatment provided to their patients; providers are not agents of New York Life Group Benefit Solutions.

** Programs may vary, so review your program materials for details on the number of visits allowed under your employer's specific life assistance program. Full program 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. This program is not available under policies insured by New York Life Group Insurance Company of NY.

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930005 b 0921 SMRU 1914424 Exp. Date 09.20.2023

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.

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917218 b 0921 SMRU 1914421 Exp. Date 09.21.2023