

Protection that puts your family first.

New York Life Group Benefit Solutions Basic Long-Term Disability insurance.



Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the assurance you'll need if you experience a covered injury or illness that prevents you from working. You'll receive a percentage of your covered earnings for a specified amount of time.

Who's eligible for disability insurance?

All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who meet one of the following requirements:

Class 1

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| <ul style="list-style-type: none">› City and County of San Francisco Elected Officials› City and County of San Francisco Members of the San Francisco Board of Supervisors› City and County of San Francisco Unrepresented Contract Rte FBP (union code 990)› City and County of San Francisco Unrepresented Managers› International Federation of Professional and Technical Engineers Local 21 (IFPTE) union codes 021, 022, 023› Municipal Executives Association (MEA)(Miscellaneous)› San Francisco Law Librarian or Assistant Law Librarian› San Francisco Municipal Attorneys Association (MAA)› San Francisco Municipal Transportation Agency, Individual Employment Contract› Superior Court of California, County of San Francisco Court Reporters› Superior Court of California, County of San Francisco International Federation of Professional and Technical Engineers (IFPTE) Local 21 Attorney job classes 311C, 312C, 316C and professional job classes 0676, 355C, 353C, 354C, 375C, 0648, 0649 and 0655› Superior Court of California, County of San Francisco Unrepresented professional job classes 351C, 352C, 370C, 366C and 372C› Union of American Physicians and Dentists (UAPD) 8-CC (union code 164) and 11-AA (union code 163) | <ul style="list-style-type: none">› Monthly benefit*: 66.67% of your monthly covered earnings› Maximum monthly benefit: \$7,500› Elimination period: 90 days› Maximum benefit period: Please refer to your benefits summary to calculate how long your benefits will last. |
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Who's eligible for disability insurance? (continued)

Class 2

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| <ul style="list-style-type: none">› Bricklayers and Allied Crafts Union Local 3› Building Inspectors Association job classes 6334, 6331 and 6333› Carpenters Local Union 22› Carpet, Linoleum and Soft Tile Workers Local 12› Glaziers, Architectural Metal, and Glassworkers Local 718› Hod Carriers Local 166› International Alliance of Theatrical Stage Employees, Moving Picture Technicians, Artist and Allied Crafts Union Local 16› International Association of Bridge, Structural Ornamental, Reinforcing Iron Workers, Riggers and Machinery Movers Local 377› International Brotherhood of Electrical Workers (IBEW) Local 6› Laborers International Union Local 261› Machinists Union Local 1414, International Association of Machinists & Aerospace Workers, Machinists Automotive Trades District Lodge 190› Miscellaneous Unrepresented Employees (Ordinance 158-98)› Operating Engineers Local Union No. 3 of the International Union of Operating Engineers, AFL-CIO› Pile Drivers, Divers, Carpenters, Bridge, Wharf And Dock Builders, Local 34› Plasterers and Cement Masons Local 300› Plasterers and Shophands Local 66› San Francisco City Workers United (Painters)› Service Employees International Union (SEIU) Local 250, Local 790 (Nurses), and Local 1021› Sheet Metal Workers Local 104› Stationary Engineers Local 39› Superior Court of California, County of San Francisco Federation of Interpreters Local 39000› Superior Court of California, County of San Francisco Service Employees International Union (SEIU) Local 1021 Clerical/Technical Workers› Superior Court of California, County of San Francisco Unrepresented Clerical/Technical Workers› Teamsters Local 853› Teamsters Local 856 & 858 (Supervising Nurses)› Teamsters Local 856 Multi-Unit› Transport Workers Union Local 200› Transport Workers Union Local 250A Multi-Unit, Classes 7410 and 9132› United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry Local 38› United Union of Roofers, Waterproofers and Allied Workers Local 40 | <ul style="list-style-type: none">› Monthly benefit*: 60% of your monthly covered earnings› Maximum monthly benefit: \$5,000› Elimination period: 180 days› Maximum benefit period: Please refer to your benefits summary to calculate how long your benefits will last. |
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What programs may I be eligible for with my coverage?

Your disability insurance may include access to a suite of programs² and services, available on your first day of coverage.

Work Wellness

Valuable online resources for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

Healthy Working Life®

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

Estate Support¹

Online tool to assist with writing wills and living wills. Helps eliminate the barriers to estate planning.

Call (800) 344-9752 or visit online at:
guidanceresources.com; Web ID: NYLGBS

For more information on these valuable services, visit:

<https://www.newyorklife.com/group-benefit-solutions/san-francisco-health-service-system> and select the Valuable Programs tab.

You can file a disability claim by calling:

(888) 842-4462 (English)

(866) 562-8421 (Español)

Hours: 5:00 AM to 5:00 PM PST, Monday through Friday

To file a claim, track your claim status or manage documents, visit: www.mynylgbs.com.

Pre-existing condition limitation applies to long-term disability – Coverage will not be payable to a condition or injury previously incurred within the last 3 months prior to obtaining coverage and will not be covered for the first 12 months of disability coverage.

¹ For eligible participants. 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. Some of these programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych®. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

² These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Some of these programs are not available for policies issued by New York Life Group Insurance Company of NY. 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.

* Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section of the policy.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, 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. Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

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124581 0925 SMRU8450469.2 (Exp.10.01.2028)