

Protection that puts your family first.

New York Life Group Benefit Solutions Voluntary Short-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?

Coverage is available for short-term disability (STD). STD benefits are paid for up to the maximum benefit period shown, after the benefit waiting period.

During this year's open enrollment period, you can enroll without answering medical questions.

Class 2

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| <ul style="list-style-type: none"> › All active, Full-time Employees of the City & County of San Francisco regularly working a minimum of 20 hours per week | <ul style="list-style-type: none"> › Weekly benefit*: Increments of \$100 › Maximum weekly benefit: Lesser of 30% of your weekly covered earnings or \$700 › Elimination period:
For accident - 7 days
For sickness - 7 days › Maximum benefit period (includes benefit waiting period):
For accident – 26 weeks
For sickness – 26 weeks |
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Class 1

- | | |
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| <ul style="list-style-type: none"> › All active, Full-time Employees of the Employer who are classified as Municipal Executive Association (MEA) regularly working a minimum of 20 hours per week | <ul style="list-style-type: none"> › Weekly benefit*: Increments of \$100 › Maximum weekly benefit: Lesser of 30% of your weekly covered earnings or \$700 › Elimination period:
For accident - 14 days
For sickness - 14 days › Maximum benefit period (includes benefit waiting period):
For accident – 13 weeks
For sickness – 13 week |
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What programs may I be eligible for with my coverage?

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

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.

How does it work?

After you select your plan options and enroll in disability insurance from NYL GBS, you'll pay for your chosen plan amount through convenient payroll deductions.

Contact Workterra to review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (888) 604-3771 to speak with Workterra / visit <https://sfhss.org/voluntary-benefits>.

Pre-existing condition limitation applies to short-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.

* 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.

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.

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