

Financial security that's with you all the way.

Voluntary Disability insurance from New York Life Group Benefit Solutions.



A disability doesn't always mean a serious handicap. It can be any illness or injury that prevents you from earning your salary. 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 financial security you'll need if you experience a covered illness or injury that keeps you out of work.

Who's eligible for disability insurance, and what are the plan options?

All active, Full-time Employees of Chubb who are United States citizens or permanent residents, regularly working a minimum of 24 hours per week inside or outside of the United States, or who are lawfully working and residing in the United States under an appropriate visa or work authorization, excluding Employees classified as Combined Insurance Field Agents. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Chubb Paid (No cost to you)	60% of your monthly covered payroll	\$25,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.
Employee Paid (Buy-Up) (If you elect additional coverage)	60% of your monthly covered payroll	\$30,000	180 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

If I sign-up, 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.
- › Once enrolled, 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.

Contact Human Resource Representative to review the Disability Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, 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

51 Madison Avenue
New York, NY 10010

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