



# Health care that's there for you when and where you need it

Head-to-toe virtual care from MDLIVE.



Virtual care is making access to high-quality healthcare more convenient and affordable — for you and every covered member of your family. That's why Cigna Healthcare<sup>SM</sup> has partnered with MDLIVE<sup>®</sup> to offer a broad suite of convenient virtual care options — available by phone or video, and in English or Spanish



## Primary Care<sup>1</sup>

Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests

- Preventive care and wellness screenings available at no additional cost to identify conditions early.<sup>2</sup>
- Manage chronic conditions and establish a relationship with the same primary care provider (PCP) through routine care.
- Receive orders for biometrics and blood work at local facilities.<sup>3</sup>



## Urgent Care

On-demand 24/7 or schedule a time that works for you

- Convenient, affordable alternative to urgent care centers and the emergency room.
- Care for many minor illnesses and injuries, such as infections, cold & flu, and sinus problems.
- Includes pediatric care, allowing your child to be seen quickly and from the comfort of their home.



## Dermatology<sup>4</sup>

Fast, customized care for skin, hair, and nail conditions — no appointment required

- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more.
- Upload photos and describe symptoms for board-certified dermatologists to review.
- Diagnosis and customized treatment plan, usually within 24 hours.



## Behavioral Care

Talk therapy and psychiatry from the privacy of home, with no waiting rooms

- Access to licensed therapists and board-certified psychiatrists.
- Schedule an appointment that works for you and have recurring sessions with the same provider.
- Care for topics such as anxiety, stress, life changes, grief and depression.



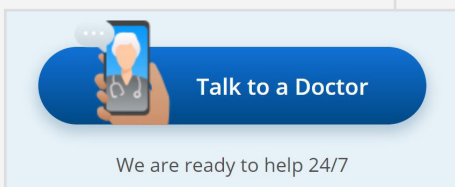
Prescriptions available through home delivery or at local pharmacies, if appropriate.

# It's easy to connect to care.

Virtual care visits are convenient and easy, whether you choose on-demand care or to schedule an appointment. And you can select an appointment in English or Spanish.

1.

Access MDLIVE by logging into myCigna.com® or by using the myCigna® app.



2.

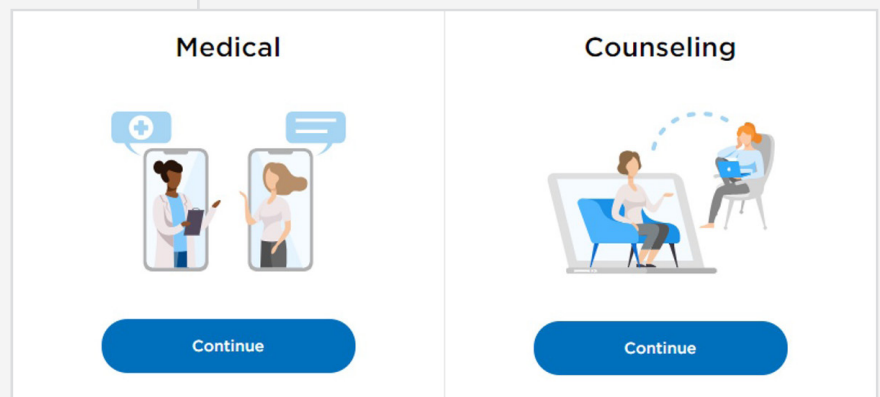
Find the “Talk to a Doctor” button on the homepage. You may have to scroll down.

3.

Select the type of virtual care you need — Medical or Counseling. Estimated cost will be shown.<sup>5</sup>

4.

Schedule your appointment or start your visit today.



Visit [myCigna.com](https://mycigna.com) or call MDLIVE at 888.726.3171 when you need virtual care.



1. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
2. Appointments are required. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.
5. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions.

Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.

In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts, Inc., or their affiliates. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).



**Kick-start  
your  
wellness!**

Cigna Healthcare Wellness Experience

# User Guide

We'll help you make small, everyday changes to your wellness that are focused on the areas you want to improve the most. Engage daily to build healthy habits, have fun with coworkers and experience the lifelong rewards of better health and wellness.

## **Have questions? We're here to help.**

- Chat live with customer service.  
Sign in to **myCigna.com** to start a chat.  
Available: Monday–Friday, 9 am–8 pm ET  
Saturday–Sunday, 9 am–5 pm ET
- Cigna Healthcare Customer Service available 24/7. Please use the dedicated contact details on your membership card or on your personal myCigna webpage.

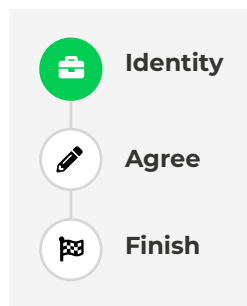
# Sign up and get started



## Step 1

Register or sign in to **myCigna.com** and go to the **Wellness** tab.

### Follow the progress bar as you complete these easy steps:



**Tell us who you are.** Enter your email address and time zone.

**Legal and privacy.** Review and agree to the rules, data collection and privacy policy.

**You're all set.** Your account is ready.

## Step 2

**Connect a device or app** to get credit for your wellness activities like steps, nutrition and sleep. We sync with many trackers, such as Max GO, Apple Watch, Fitbit and MyFitnessPal, just to name a few.

## Step 3

**Upload a profile picture** and add some friends.

## Step 4

**Set your interests** to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well and more!

## Step 5

**Download the myCigna app** for iOS or Android.\* Access your account and track your activity anywhere, anytime. Turn on your notifications to stay motivated and get friendly reminders.



Syncing is the simple process of uploading information from your fitness tracker to the mobile app, so it's all in one place. Be sure to sign in to the Wellness Experience **at least once a week** so your data syncs and counts toward your activity goals. Activity tracking varies by device. Please consult your device instructions to learn more about available tracking features.

Scan the QR code to sign in to your myCigna account.



\*The downloading and use of the myCigna mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



**Earn up to \$350 per year!**

# Wellness Rewards

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn—up to \$350 in Wellness Cash.

<b>Complete actions to help you earn:</b>	Complete a biometric screening	\$50
	Complete the Health Assessment	\$50
	Annual physical or well-woman visit	\$100

**Participate in additional healthy activities throughout the year to earn points and watch your additional Wellness Rewards add up.**

	<b>LEVEL 1</b>	<b>LEVEL 2</b>	<b>LEVEL 3</b>	<b>LEVEL 4</b>	<b>Wellness Cash earned by completing each level</b>
<b>Points</b>	7,000	25,000	40,000	60,000	
<b>Rewards</b>	\$20	\$30	\$45	\$55	\$150

If you think you might be unable to meet a standard for a reward under this wellness experience, you might qualify for an opportunity to earn the same reward by different means. Log in to **myCigna** to request a Cigna Healthcare representative to work with you, and if you wish, with your doctor.



# Ways to earn:

Go to your **myCigna**® Wellness Experience for a complete list of activities to earn rewards.

	Do healthy things:	Earn points:
<b>Getting started</b>	Complete registration	100
	Add profile picture	100
	Add 5 friends	250
	Set a well-being goal	200
<b>Daily</b>	Complete the Nicotine Free Agreement	100
	Take 1,000 steps in a day	10
	Do your Daily Cards (2 per day)	20
	Track your Healthy Habits (3 per day)	10
	Track sleep nightly	20
	Sleep > 7 hours in a night	50
	Complete a step in Journeys®	20
<b>Monthly</b>	Win the promoted Healthy Habit challenge	200
	Complete 20 Daily Cards in a month	200
	Track Healthy Habits 20 days in a month	300
	Track sleep 10 days in a month	100
	20-Day Triple Tracker: 10,000 steps/30 active minutes/30 workout minutes	500
<b>Quarterly</b>	Join the Challenge	100
	Set your interests	100
	Complete a Journey	150

## Use your Wellness Cash:



Visit the store



Donate it



Get a gift card



Scan the QR code to visit **myCigna.com** to log in or get started today!

## Who's eligible?

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. Customers under age 13 (and/or their parent/ guardian) will not be able to register at **myCigna.com**.

# Ways to engage

## Engage in activities that fit your interests

Learn easy ways to get more active, eat well, and manage life's ups and downs—every day!

### Challenges

Rally your coworkers for the latest step challenge! Or gather a small group of coworkers or friends, and challenge one another to start a new healthy habit.

### Daily Cards

Every day we'll send you two new tips to help you live well. Plus, we'll make sure they're about the areas that interest you the most.

### Health Assessment

This short, confidential survey assesses your health across seven factors, from mental health to fitness. You'll receive a personalized report and recommended actions you can take to start improving your wellness.

### Healthy Habits

Healthy Habits offer you bite-sized ways to build a healthy routine and improve your wellness. Your Healthy Habits will be customized based on your Health Assessment results and the interests you set in your profile.

### Journeys®

Want to exercise more? Better manage stress? Now you can use our digital coaching tool to make simple changes to your health, one small step at a time.

### Media Library\*

The Media Library offers interactive videos led by our team of trainers and coaches on a variety of topics. There's something for everyone.

### My Care Checklist\*

My Care Checklist is a handy healthcare tracker that assists you in managing your health by keeping track of well visits, screenings and vaccinations—all in one place.

### Nutrition Guide\*

Choose what you'd like to work on, like cutting out sweets or portion control. Then get tips and recipes to help you achieve your goals.

### Pillars

Get straight to the information that matters to you the most. Pillars make it easy to find content that is important to you and provide quick access to many helpful tools and resources.

### Recipes

Get ideas for healthy meals, build a shopping list and make a weekly meal plan. Healthy eating is easier when you have the help of an app!

### Sleep Guide\*

What's your sleep like? Decide what you need to work on, like getting to bed earlier or quieting down. Then get information to help you rest.

### Friends and Family

Invite up to 10 friends or family members to join the Wellness Experience. Stay motivated, get support, challenge each other and share accomplishments—it's better together!

\*Available in Core Plus and Connected package.

# Create a challenge

## About challenges:

### Personal Challenges

Create a personal step challenge to increase your activity for one, two or five days in a week. Make sure your fitness tracking device or app is connected to your account and start stepping. Invite your coworkers and friends for some friendly competition and see who comes out on top.

### Healthy Habit Challenges

You can create a challenge for a Healthy Habit you're currently tracking, or try out one of the many other habits from topics like Sleeping Well, Being Productive, Managing My Finances and more. Simply track it every day in order to reach your goal.

## How to start a challenge:

### Step 1

Sign in to **myCigna**, go to **Wellness > Social**, select **Challenges** and then select **Create**. Once you're in this section, choose **Personal Challenge** or **Healthy Habit Challenge**.

For Personal Challenges, you'll choose the duration of the challenge and start it up.

For Healthy Habit Challenges, you'll select the habit you want to work on, write a personal message and get it started.

### Step 2

Now that your challenge is set up, invite others to join! Select **Invite Players**, and you'll have the option to invite from your friends list, search for friends or invite a Group. You can also add an email list of up to 250 people.

## Things to explore:

### Chat

If you invited others to join your challenge, connect and share images or tips on how to build habits and stay active via the challenge Chat feature.



### Leaderboard

If you're in a group challenge and are competitively motivated, take a look at the Leaderboard in the app to see who's in the lead. If you're falling behind, put the pedal to the metal and aim for that #1 spot.



# Try Journeys®

## How to get started:

### Step 1

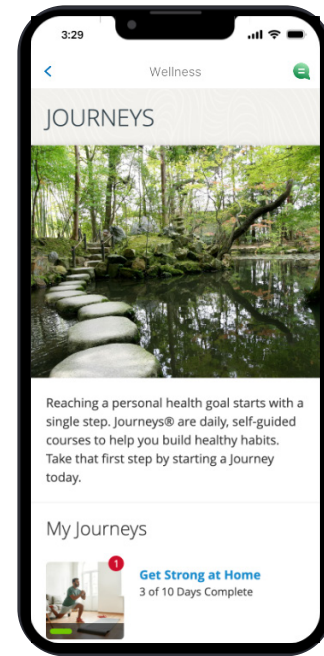
Visit **myCigna** and find **Journeys** within the **Wellness** tab.

### Step 2

Find the Journey that's right for you. If you would like to view all the available Journeys in a topic, click **View All**.

### Step 3

Click on the Journey you would like to learn more about. Click **Start** to begin your Journey.



## Journeys can help you:

- Sleep well
- Reduce stress
- Find emotional balance
- Quit smoking\*
- Cope with grief\*
- Reduce your alcohol consumption\*

\*Available in Core Plus and Connected package.



**Do you have a new health concern that impacts your daily wellness? Journeys can help you build healthy habits in areas like:**

- Healthy eating
- Getting active
- Finding focus
- Practicing self-love
- Enhance your sleep

# One Membership. Thousands of Ways to Stay Active and Save Money.

-  **12,200+ Gyms**
-  **9,700+ On-Demand Videos**
-  **Enroll Your Spouse<sup>2</sup>**

No annual fees or long-term contracts.  
Switch gyms anytime.



**Plus: 5,800+ Premium Gym Options** at exercise studios, outdoor experiences, and others with **20% – 70% discounts** at most locations<sup>3</sup>

**Get Started:** <https://discoverhealthyrewards.sites.cigna.com>

<sup>1</sup> Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

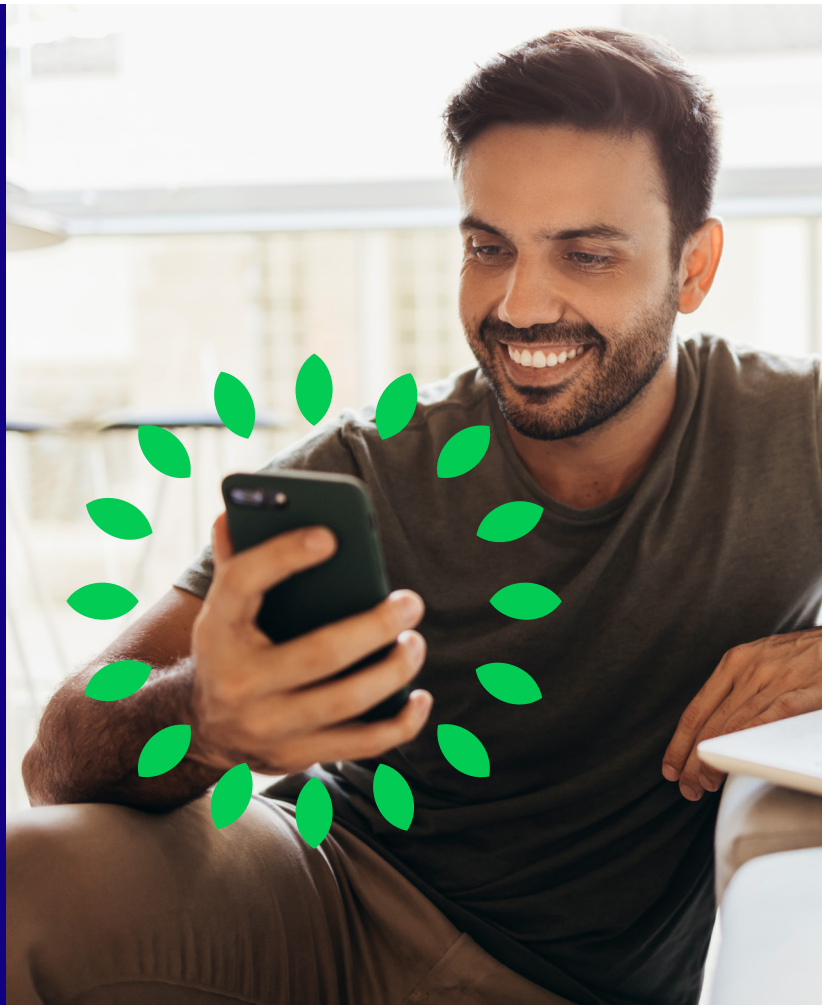
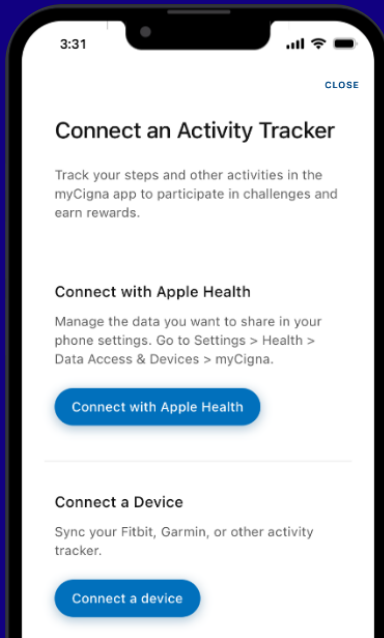
<sup>2</sup> Monthly fees are subject to applicable taxes.

<sup>3</sup> Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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# Connect a device or app

Sign in to **myCigna** to connect a tracking device or app.



## Compatible devices and apps

There are a wide variety of tracking devices and apps that will help you get credit for validated steps, active minutes, sleep, meditation sessions and more. So, pick your favorites, connect them to your account and start tracking your activity. Sign in to your account to see all of the options available to you. Here are just a few:



WITHINGS

STRAVA

iHealth

GARMIN



fitbit

POLAR

# Explore the online store today!

## The store has something for everyone

The Wellness Store offers over 400 items across 50 brands. That means there's something for every interest and every wellness goal—and all at exclusive pricing just for our members. Shop a wide variety of health and wellness items like:

- Fitness trackers
- Bluetooth speakers
- Digital scales
- Deep-tissue massagers
- Water bottles
- Beauty products and more!



## Shop today to discover what's waiting for you!



Scan the QR code and go to **myCigna > Wellness > More > Store.**





Check out how to redeem your Wellness Cash

# The store has something for everyone

Find deals exclusive to your wellness experience.

Shop for over 400 items across 50 brands including fitness trackers, digital scales and water bottles as well as Bluetooth speakers, deep tissue massagers and even beauty products—all at exclusive pricing just for our members.

Scan the QR code and go to **myCigna > Wellness > More > Store.**



Looking for other ways to spend your Wellness Cash? You can also purchase gift cards or make a donation to charity!



**Gift card:**

Redeem your Wellness Cash for a variety of gift cards, from merchants like Visa, Amazon, Walmart, Target and more!



**Donate:**

Feeling generous? Donate your Wellness Cash to charity through Charity on Top and other organizations.



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Available at  
**no additional  
cost\***

# Back and joint care made simple

Ease pain and get back to the activities you love with RecoveryOne™ for Cigna® – online back and joint care available through your health plan benefits at **no additional cost.**\*



## Discover a better way to heal with RecoveryOne.



### Convenient

Guided exercise videos available anytime, anywhere – no need for travel, appointments, or referrals.



### Personalized

Your program is tailored to your unique goals, condition, and lifestyle – no cookie-cutter exercises.



### Supportive

Lean on your certified health coach for support to help you stay on track as you heal.

## Plus, get a complimentary equipment kit!\*\*



Resistance bands



Anchor strap



Phone holder



Storage pouch

Get started at [recoveryone.com/start](https://recoveryone.com/start)



The program and services are provided by an independent company/entity and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. This program does not provide medical advice and is not a substitute for proper medical care provided by a physician. Information provided should not be used for self-diagnosis. Always consult with your physician for appropriate medical advice. The downloading and use of the app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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\*Cost and usage of this program is covered by your plan administrator; no additional out-of-pocket expense applies for you or your covered dependents (ages 18+).

\*\*Equipment kit is provided at no charge; one per member after successful program assignment. No purchase necessary.

# How can we help you today?

**Our Employee Assistance Program (EAP) has you covered.<sup>1</sup>**



**EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.**

## **Take advantage of a wide range of services offered at no cost to you**

- face-to-face counseling sessions with a counselor in your area, as well as video-based sessions.
- **Legal assistance:** 30-minute consultation with an attorney, face-to-face or by phone.<sup>2</sup>
- **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.



**We're here to listen.  
Contact us any day, anytime.**

Contact us any day, anytime.  
Call \_\_\_\_\_ or visit  
[myCigna.com](https://myCigna.com)<sup>3</sup>.  
Employer ID:

(for initial registration)

TTY/TDD users call 711

If already registered on [myCigna.com](https://myCigna.com),  
log in and go to the EAP link under  
the Coverage tab.

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law. Some work/life services offered under the Employee Assistance Program may be provided by a Cigna Healthcare contracted third-party vendor.

2. Employment-related legal issues are not covered.

3. App/online store terms and mobile phone carrier/data charges apply.

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GROUP BENEFIT  
SOLUTIONS

# **EMPLOYEE ASSISTANCE PROGRAMS**

# Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

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 is there for you with our Employee Assistance & Wellness Support program<sup>1</sup>. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For People<sup>SM</sup>.



## Our suite of value-add resources includes:

### › Life Assistance Program<sup>1</sup>

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Life Assistance Program provides a maximum of three sessions, per issue, per year.

› **GuidanceResources<sup>®1</sup>** When you need information quickly to help handle life's challenges, you can visit [guidanceresources.com](https://www.guidanceresources.com) for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

### › Well-being Coaching<sup>1</sup>

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

[See additional information on next page ›](#)



› **FamilySource**<sup>®1</sup>

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

**Contact Info:**

**Employee Assistance and  
Wellness Support 24/7**



**Phone:** (800) 344-9752



**Website:** [guidanceresources.com](https://guidanceresources.com)

Web ID: NYLGBS

1. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych<sup>®</sup> Corporation. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

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All programs are effective for the member/participant on the first day of coverage.

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Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

**New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

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# Solutions for all your financial and legal challenges.

## Financial, Legal & Estate Support.

We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program<sup>1</sup> to help you navigate these issues, at no additional cost. Leaving you with fewer worries.



### Our suite of value-add resources includes:

› **FinancialConnect<sup>®</sup>** Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect<sup>®</sup> you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), CERTIFIED FINANCIAL PLANNERS<sup>™</sup> (CFP<sup>®</sup>) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on [guidanceresources.com](https://www.guidanceresources.com), you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

› **LegalConnect<sup>®</sup>** If you are facing a difficult legal challenge and don't know where to start, LegalConnect<sup>®</sup> can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost and no legal options are available along with referrals to consumer advocacy groups and governmental organizations if needed.

[See additional information on next page ›](#)



GROUP BENEFIT  
SOLUTIONS

## › EstateGuidance®

This user-friendly online tool allows you and your family members to write a last will and testament, a living will and documents outlining your wishes for final arrangements quickly, easily and cost effectively. EstateGuidance® walks you through the entire process, guiding your choices with a series of questions and breaking down each step into easy-to-understand terms. Access is available anytime, anywhere via tablet, desktop, or mobile app.

### Contact Info:

**Financial, Legal & Estate  
Support 24/7**



**Phone:** (800) 344-9752



**Website:** [guidanceresources.com](https://guidanceresources.com)

Web ID: NYLGBS

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All programs are effective for the member/participant on the first day of coverage.

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Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

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New York, NY 10010

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# Additional protection when you travel.

Emergencies can happen while traveling, but help is only a phone call away.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

Pre-trip planning	Traveling assistance	Emergency assistance*
<ul style="list-style-type: none"> <li>• Immunization requirements</li> <li>• Visa and passport requirements</li> <li>• Embassy/consular referrals</li> <li>• Foreign exchange rates</li> <li>• Travel advisories and weather conditions</li> <li>• Cultural information</li> </ul>	<ul style="list-style-type: none"> <li>• 24-hour multilingual assistance and referral to interpretation and translation services</li> <li>• Referrals to physicians, dentists, medical facilities and legal assistance providers</li> <li>• Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**</li> <li>• Assistance with lost or stolen items, including luggage and prescription replacement services**</li> <li>• Emergency cash advances, up to \$1,500**</li> <li>• Advancement of bail**</li> </ul>	<ul style="list-style-type: none"> <li>• Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***</li> <li>• Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency</li> <li>• Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days</li> <li>• Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial</li> <li>• Emergency message relay, toll-free</li> <li>• Assistance with making emergency travel arrangements**</li> </ul>



## NYL GBS Secure Travel

From the United States and Canada, call **(888) 226-4567**

From other locations, call collect **(202) 331-7635**

Fax: **(202) 331-1528**

Email: [ops@us.generaliglobalassistance.com](mailto:ops@us.generaliglobalassistance.com)

***Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.***

Policyholder name: \_\_\_\_\_

Policy # \_\_\_\_\_ Group#57



**To learn more, call (888) 226-4567**

- \* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.
- \*\* Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.
- \*\*\* Initial transport by ambulance following a covered medical emergency is excluded.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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**GROUP BENEFIT SOLUTIONS**

# Providing peace of mind during a time of need.

## Survivor Assurance for beneficiaries from New York Life Group Benefit Solutions.



At New York Life Group Benefit Solutions (NYL GBS), we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why we offer NYL GBS Survivor Assurance with NYL GBS Life and Accidental Death and Dismemberment (AD&D) plans. This program provides support for beneficiaries when they need it most, including:

- A free, interest-bearing account for claim payments of \$5,000 or more. Account balances and activity can be managed 24/7 at <http://www.nylgbssurvivorassurance.com/>.
- Our *Where to Go from Here* flyer describes the other NYL GBS programs\* available to beneficiaries, including:
  - NYL GBS Life Assistance Program offers bereavement counseling to help manage grief and offer support when needed.
  - My Secure Advantage offers access to a variety of financial and legal services including money coaching, will preparation, identity theft and more.
- Our *Looking Ahead: A Resource and Planning Guide for Beneficiaries* guidebook to help beneficiaries navigate legal and financial responsibilities and research additional benefits.

**\*These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Not available in 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.

The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available in New York.

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.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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GROUP BENEFIT  
SOLUTIONS

# EOH

**EMPLOYEE OWNED HOLDINGS, INC.**

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the benefit summaries and the actual plan documents, plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

