

# Financial security that's with you all the way.

Basic 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 and assurance you'll need if you experience a covered illness or injury that keeps you out of work.

## Why is disability insurance important?

Disability insurance can pay you benefits if you suffer a covered disability. Think of it as insurance for a portion of your paycheck. Payments may come directly to you or someone you designate and can help pay for things like:



## Who's eligible for disability insurance?

All active, Full-time Employees of the Employer who are appointed Employees, including Women's Foundation Employees regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States. Coverage is available for Short-term disability (STD) and Long-term disability (LTD). STD benefits are paid for up to the number of weeks shown, after the benefit waiting period. LTD benefits are paid if you are still disabled at the end of the STD benefit period.

Short-term disability	Weekly benefit*	Maximum weekly benefit	Benefit waiting period	Maximum benefit period (includes benefit waiting period)
	60% of your weekly covered earnings	\$1,500	For Accident - 14 days For Sickness - 14 days	For Accident - 13 weeks For Sickness - 13 weeks
Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
	60% of your monthly covered earnings	\$12,500	90 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.

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### How does it work?

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

Or for more information, email [Benefits@du.edu](mailto:Benefits@du.edu).

\*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.

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**

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