

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:



Groceries



The mortgage



Utilities



Medical bills

Who's eligible for disability insurance?

All active, Full-time Employees of the Employer regularly working a minimum of 40 hours per week in the United States, who are citizens or permanent resident aliens of the United States. Coverage is available for Long-term disability (LTD).

Long-term disability	Monthly benefit	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
Plan 1	60% of your monthly covered earnings	\$10,000	90 days or the date accumulated sick leave payments end.	Please refer to the Summary of Benefits document to calculate how long your benefits will last.

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 the Payroll and Benefits Team 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 payrollbenefits@columbuslibrary.org.