

Financial security that's with you all the way.

New York Life Group Benefit Solutions
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 financial security and 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, and what are the plan options?

All active, Full-time Employees of the Employer regularly working a minimum of 40 hours per week classified as Adelphi University's Physical Plant Workers Labor Union Employees.

Coverage is available for long-term disability (LTD).

| Long-term disability | Monthly benefit* | Maximum monthly benefit | Benefit waiting period | Maximum benefit period |
|----------------------|--------------------------------------|-------------------------|------------------------|--|
| | 60% of your monthly covered earnings | \$4,000 | 180 days | The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary. |

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. This policy/plan (coverage) is paid for entirely by the employer. The employer cost is reported to the employees on their Form W-2.

Contact Joanna Ocampo Assistant Director of Benefits Office of Human Resources to review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (516) 877-4970 to speak with Joanna Ocampo Assistant Director of Benefits Office of Human Resources / email ocampo1@adelphi.edu.

Pre-existing condition limitation applies to long-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. New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

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