

# Where to go from here.

## NYL GBS Survivor Assurance program.



### Timely services when you need them most.

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, as part of the NYL GBS Survivor Assurance program,<sup>1</sup> we offer services to support beneficiaries when they need it most, including:

#### › A NYL GBS Survivor Assurance account in your name.

You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.



If you have questions about your NYL GBS Survivor Assurance account call us at **(800) 570-3778** weekdays between 8:00 am and 7:00 pm (EST).



**Or write to us at:**  
NYL GBS Survivor Assurance  
PO Box 534029  
Pittsburgh, PA 15253-4029

#### › Employee Assistance & Wellness Support.

Emotional support for you and your family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources, and videos.<sup>2</sup>

#### › Financial, Legal, Estate Support.

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. Assistance includes identity theft and fraud resolution services, online tools for state-specific wills as well as other important legal documents.<sup>2</sup>



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



Website: [guidanceresources.com](https://guidanceresources.com)  
Web ID: NYLGBS

1. The NYL GBS Survivor Assurance program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from NYL GBS group life and personal accident programs. NYL GBS 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 under policies insured by New York Life Group Insurance Company of NY.

2. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation effective 1/1/2023. 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. The partnership is between New York Life Insurance Company and ComPsych® Corporation. ComPsych® is not affiliated with New York Life Insurance Company or any of its affiliates.

GuidanceResources is a registered trademark of ComPsych Corporation. All programs are effective for the member/participant on the first day of coverage.

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

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

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

588693 g 0922 SMRU 1897248 Exp. Date: 09.30.2024



GROUP BENEFIT  
SOLUTIONS

# 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

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® 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.

Financial Connect, Legal Connect, and Estate Guidance and Guidance Resources are registered trademarks of ComPsych Corporation.

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

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

### **New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123745 0822 SMRU 1951111 Exp. Date 09.08.2024

# Additional protection when you travel.

Emergencies can happen while traveling, but help is only a phone call away with New York Life Group Benefit Solutions Secure Travel.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel provides 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 – in an emergency you can even call collect.

## Transportation related to medical emergencies

- Emergency evacuation to the nearest adequate medical facility if one is not available locally, and your condition, which if left untreated, could result in a significant deterioration of health.\*
- Any increase in cost of return transportation above the original cost for you and your travel companion (including dependent children under age 18) if a covered medical emergency delays your return trip.
- Assistance with making emergency travel arrangements and toll-free emergency message relay.
- Friend or family member visitation, including round-trip economy class transportation and up to \$150 per day for meals and lodging, up to seven days, if you are hospitalized for seven or more consecutive days.
- Repatriation of your remains if you die while traveling.

## Additional services available

- Pre-trip planning assistance, including inoculation and visa requirements in foreign countries; information about cultural and special events; temperature and weather information; foreign exchange rates.
- Language interpretation by telephone and referrals to embassies or consulates in an emergency.
- Assistance with locating or replacing lost or stolen items, medications or travel documents; assistance locating medical or dental providers.
- Emergency cash advances (up to \$1,500) and emergency medical payment advances (up to \$10,000), when secured with a credit card. Please note that medical benefits are not provided, and all costs of medical treatment are the responsibility of the patient or his or her medical insurance carrier.



For assistance  
or to learn more, call  
**(888) 226-4567**

### 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:     Wallis Oil Co., Inc.    

Policy #     OK966908     Group#    57    

\* The initial transport of the Covered Person from the location of the Covered Medical Emergency, to the location where immediate first aid or other professional medical care is or can be obtained, is not a service provided by GGA.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantee 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. This summary outlines the highlights of the NYL GBS Secure Travel program. Benefits are insured under a policy of insurance issued by New York Life Group Insurance Company of NY (Policy Form GA-00-1000.00 or BA-00-1000.00) and are subject to all terms of the policy. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program.

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

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

927441 b 0623 SMRU 5755458.1 Exp. Date 06.19.2025



GROUP BENEFIT  
SOLUTIONS