

# Better together

## Your guide to LGBTQ+ benefits at New York Life

For Agents



# LGBTQ+ inclusive benefits:

## Comprehensive coverage for all

New York Life is committed to fostering our inclusive culture where differences are valued and appreciated. This allows you to bring your whole self to thrive wherever you are.

This guide is designed as a vehicle for you to confidently identify health care treatment options, easily locate points of contact, and access links to important information specific to your needs. It covers:

- Transgender-inclusive health care
- HIV service and treatment options
- Family formation and bonding benefits
- Financial wellbeing
- Work and home support

It is just one of the ways that New York Life demonstrates our continued support for the LGBTQ+ community.

*Please note this document is not a guarantee that all services listed inside will be rendered. Instead, this document captures the covered health care services and treatment options that are provided by the company as well as resources to clarify those offerings. Feel free to consult with the contacts listed regarding additional requirements and procedures for gaining access to covered services.*



## Our commitment at New York Life



New York Life has a long-standing commitment to equal employment opportunity.

As an equal opportunity company, New York Life is committed to providing its agents with a safe and professional work environment free of unlawful discrimination, harassment, and retaliation.



## Cover your family

Love is love. Families are families. Your New York Life benefits are here to provide your family with a comprehensive and flexible selection of benefits designed to meet your needs in all stages of life.

These standard benefits and more are available to eligible agents:\*

- Medical and Prescription Drugs
- Dental and Vision
- Disability and Life
- Savings and Retirement

Coverage on our medical plans, which includes gender-affirming care for agents and their dependents, is available to an eligible spouse or domestic partner regardless of gender. Your children can also be covered until the end of the month in which they turn age 26.

Visit [nylbenefits.com](https://nylbenefits.com) for more information and resources to help you maximize your benefits.

*\*In general, you are eligible for New York Life Group benefits if you are a Training Allowance Subsidy (TAS) agent or a non-TAS agent meeting certain production requirements.*



## Get coverage for your needs

### Transgender-inclusive health care options

You deserve health care that supports you. To achieve this, the coverage New York Life offers through Aetna, our medical plan carrier, includes the following benefits for you and/or covered dependents who are age 18 or older:

- Medical visits
- Laboratory services
- Surgical procedures
- Hormone therapy
- Mental health and counseling benefits



For more information on coverage, please contact Aetna at **1-877-440-4708**.

TAS agents are eligible for unpaid job-protected leave under the Family Medical Leave Act (FMLA) for either care of a family member or one's own care, such as related to gender reassignment procedures. New York Life provides Leave Coordinators to answer your questions or help you understand the steps required to request or return from a leave. Reach them by emailing [HR\\_Central@newyorklife.com](mailto:HR_Central@newyorklife.com) or calling the New York Life InfoLine at **1-888-513-4636** and selecting "Leaves of Absence" and then "Leave Coordinator" from the voice menu.



### HIV services and treatment



HIV can affect anyone, regardless of gender or sexual orientation. New York Life is committed to your wellbeing, which depends on receiving comprehensive care from an experienced physician. If you are interested in HIV services and treatment, your medical coverage includes screening and counseling services for HIV infections, as well as labs and other tests given in connection with an HIV exam.

For more information on coverage, including for medications like PrEP (which may reduce your chance of getting HIV), please contact Aetna at **1-877-440-4708**.

## Form and grow your family

There are many paths to parenthood, and New York Life helps support all eligible agents who want to grow their families. Because each family is unique, family formation resources and health care specific to your needs are available to help you and your family grow and thrive.

Our coverage includes a full range of benefit treatments for you and your covered spouse/domestic partner to support you every step of the way. Your insurance provides certain fertility treatments for you and your covered spouse/domestic partner through [Progyny](#), including:

- **Cryopreservation**
- **Artificial insemination**
- **Infertility treatment coverage**
- **In-vitro fertilization**
- **Personalized concierge team** for education, support, and coordinated care

Your insurance carrier also provides access to [Ovia Health's](#) three different data-driven apps for support and guidance to help families navigate their journey through parenthood, including:

- **Ovia Fertility**—Track your cycle, symptoms, and moods for accurate predictions for periods and ovulation
- **Ovia Pregnancy**—Track your pregnancy by receiving updates on your progress and baby's growth
- **Ovia Parenting**—Track your child's growth and development

For those whose journey includes adoption, our adoption assistance program provides up to \$10,000 in adoption-related expenses per 12-month period, subject to the terms of the company's adoption expense reimbursement policy.



## Take advantage of bonding time

TAS agents are eligible for unpaid job-protected leave under FMLA for either care of a family member who is sick or for one's own medical condition, including pregnancy and bonding with a new child. New York Life provides Leave Coordinators to answer your questions or help you understand the steps required to request or return from a leave. Reach them by emailing [HR\\_Central@newyorklife.com](mailto:HR_Central@newyorklife.com) or calling the New York Life InfoLine at **1-888-513-4636** and selecting "Leaves of Absence" and then "Leave Coordinator" from the voice menu.



## Incorporate financial wellbeing

Whether you are planning for yourself or your family, managing your finances and planning for your future are important. Below are a few areas to consider while planning for a financially secure future:

- **Life and Accident Coverage:** New York Life provides benefits-eligible agents with non-contributory life insurance, and based on certain qualifications, you may have the option to enroll in contributory life insurance. You may also have the option to purchase Accidental Death and Dismemberment (AD&D) Insurance coverage for yourself.
- **Savings and Retirement Plans:** Saving for your future means supporting your family, no matter what that family looks like.

New York Life offers a 401(k) Savings Plan that gives you access to investments to help you better accumulate wealth for retirement. If you are under an active contract on December 31 of the previous year, the company may elect to make a contribution on your behalf to your account annually in March—even if you do not contribute. All contributions (yours and the company's) are always 100% vested—and you have the choice on how to contribute. You can have them taken from your paycheck pre-tax (before taxes are taken out), as Roth contributions (after-tax so they are tax-free in retirement), or as traditional after-tax contributions.

The Nylic Retirement Pension Plan is also offered to eligible agents\* as part of our commitment to rewarding you for your commitment over the long term. The plan provides a benefit at retirement that is a percentage of your career eligible commissions. There's nothing you need to do to enroll—New York Life automatically enrolls you in this valuable benefit, if you're eligible. And the longer you work for New York Life, the more your benefit grows.

Together, these plans represent two building blocks for your retirement. Visit the [Savings and Retirement Page](#) at [nylbenefits.com](https://nylbenefits.com) for more on eligibility and payment structures.

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*\*Generally, you are eligible to participate on the effective date of your first eligible contract with the company if you are an active, full-time New York Life Agent.*



- **Beneficiaries:** Designating your beneficiaries for life insurance, AD&D coverage, your 401(k) Plan, pension plan, and other plans (and keeping your beneficiaries updated at all times), helps to ensure your loved ones are protected financially in the future. Manage your beneficiaries on the **Your Benefits Resources™ (YBR)** Web site at [digital.alight.com/newyorklife](https://digital.alight.com/newyorklife) (see the box below).

Generally, you may name a partner, another dependent, or anyone else you choose as a beneficiary. However, if you are legally married, be aware that your spouse automatically is the primary beneficiary for your New York Life 401(k) and pension plans. For eligible plans, you can designate a non-spousal beneficiary if your spouse provides written consent. (You will receive instructions directly from the New York Life Benefits Center on how to provide this consent when you take action to designate a non-spouse beneficiary.)

### How to update your beneficiaries:

- Go to YBR.
- Click the profile icon on the top right of the page.
- Select "Beneficiaries" from the drop-down menu.
- Review/update all the benefits for which you have or need to designate beneficiaries (except deferred compensation).

**Note:** If you are eligible for deferred compensation, you'll need to take an extra step by clicking on the "Deferred Compensation Plans" tile. You will be taken to another Web site, and under the "Elections" menu at the top of the page, click "Beneficiaries" to view and update that benefit.

- You can also navigate to the beneficiary information page on YBR from any of the other **Beneficiaries** links that you see on the site.



## Feel supported at home and work

You bring your whole self to work every day. That is why New York Life offers benefits to help you balance life:

- **Aetna Resources for Living:** Connect with LGBTQ+ identifying mental health care providers to help you find the right support groups outside of work for transgender or transitioning needs, as well as a wide range of other resources. This confidential counseling service is available 24/7 for agents and/or anyone in their family, including dependent children up to age 26, whether they live at home or not, at no cost to the agent. Call Resources for Living at **1-855-214-4781** or visit [resourcesforliving.com](https://resourcesforliving.com) (username: NYL Agent, password: NYL).

- **The Cultural Ambassador Program:** The New York Life Cultural Ambassador Program began with a mission to build on the strong sense of community and culture within our General Offices, ensuring every person feels seen and respected, while deeply valuing the rich diversity of the organization and the lived experiences of others.

In partnership with the Office of Agency Diversity, Equity & Inclusion, the goal is to strengthen cultural competency and advocacy for inclusion and belonging in New York Life's General Offices.

The Cultural Ambassador Program is currently in its pilot phase, with rollout scheduled to additional offices throughout 2023. There are eight General Offices currently participating in the pilot, with representation across all four zones. For more information about the Cultural Ambassador Program, please visit the [Agency Portal](#) or contact [AgencyDEI@newyorklife.com](mailto:AgencyDEI@newyorklife.com).





## Want to learn more?

### General New York Life benefits information for you and your family

- [nylbenefits.com](https://nylbenefits.com) (No password is required!)



### Personalized New York Life benefits information

- **Your Benefits Resources™ (YBR) Web site:** <http://digital.alight.com/newyorklife>
- **YBR app** (Search your device's app store for "Alight Mobile," enter "New York Life" when prompted and log in using the same user ID and password you use for the desktop version)

### Other New York Life benefits information New York Life InfoLine:

- Benefits Center representatives are available via webchat on the YBR site
- Or call **1-888-513-4636** during regular service hours, Monday through Friday from 9 a.m. to 5 p.m. Eastern Time (language assistance is available)



### Specific medical, dental, and vision coverage questions, prior authorization, and claims denials and appeals

#### Aetna

- [aetna.com](https://aetna.com)

- **1-877-440-4708**, Monday through Friday from 8 a.m. to 6 p.m. Eastern Time

## Want to learn more? (continued)

Questions and requests for a leave of absence, such as unpaid job-protected FMLA

New York Life Leave Coordinators

- [HR\\_Central@newyorklife.com](mailto:HR_Central@newyorklife.com)
- Or call the New York Life InfoLine at **1-888-513-4636**, select "Leaves of Absence" and then "Leave Coordinator" from the voice menu



Support in every stage of family planning  
Ovia Health

- [Oviahealth.com/join](https://oviahealth.com/join)

Information for your fertility journey  
Progyny

- [Progyny.com](https://progyny.com)
- **1-833-283-1967**

LGBTQ+ identifying mental health care providers, support groups, and resources for transgender or transitioning needs

Aetna Resources for Living

- [resourcesforliving.com](https://resourcesforliving.com)  
(user name: NYL Agent, password: NYL)
- **1-855-214-4781**



Community groups within New York Life's General Offices

The Cultural Ambassador Program

- The Cultural Ambassador Program on the Intranet
- [AgencyDEI@newyorklife.com](mailto:AgencyDEI@newyorklife.com)

## Important Note—Please Read

The information included herein is a general description and overview of New York Life Insurance Company benefits. Please note this document is not a guarantee that all services listed above will be rendered. For more detailed information regarding these offerings, please refer to the applicable summary plan descriptions that are available on YBR and the New York Life Agency Portal. Specific benefits under these plans will be determined only by the terms and conditions included in the relevant plan documents. In the event of any conflict between (1) the plan documents and (2) this information, the provisions of the plan documents will govern. New York Life reserves the right to amend or terminate the plans, in whole or in part, at any time without notice to, or consent of, agents, retired agents, or their dependents or beneficiaries. New York Life does not provide you with tax, financial, or investment advice regarding the benefits under the plans. You are encouraged to consult with your own professional advisors.

