



WHAT'S NEW FOR 2024?

The majority of your benefits are not changing for 2024. Learn about the changes before enrolling.

Contributions for coverage. The contributions you make for 2024 medical coverage are increasing. This increase is the result of the rising cost of health care, as well as increasing medical claims trends, and will be absorbed by both agent and New York Life contributions. Your medical coverage contributions have only increased once in the last three years because New York Life prioritizes a fair and competitive cost share for agents. To see the full monetary value of the benefits provided to you by New York Life, please refer to your [Total Rewards Statement](#). Remember—if you've selected the Active Health Option, you may have money in your HRA to help cover eligible out-of-pocket expenses.

New support for musculoskeletal health. Get connected with physical therapists through Hinge Health to help you manage pain, recover from an injury, or prepare for surgery. Through the [Hinge Health](#) app, you can review your exercises, communicate with your care team, and learn about your condition.

PRIORITIZE YOUR WELLBEING ALL YEAR

Start here:

- See how you can use your benefits to enhance your wellbeing—whatever that looks like for you! [See page 35](#).
- Take healthy actions to earn money in your HRA, and use it to pay for eligible medical expenses. [See page 12](#).

To learn more, check out the [Tools & Resources](#) section of this guide.

LGBTQ+ INCLUSIVE BENEFITS

At New York Life, we're committed to building and supporting a diverse workforce representative of the communities we serve. To learn more about the benefits we offer to support LGBTQ+ colleagues and family members, read through the [LGBTQ+ Benefits Guide](#).

LOOKING FOR A BREAKDOWN OF WHAT YOU AND NEW YORK LIFE CONTRIBUTE TOWARD YOUR BENEFITS?

Review your [Total Rewards Statement](#).