

# Better together

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

For Employees



# 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 work and to thrive at the office and at home.

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 employment practices, including but not limited to hiring, training, development, retention, and promotion practices that are free of unlawful discrimination, harassment, and retaliation.

We continue to strive to score 100% on the annual Corporate Equality Index, sponsored by the Human Rights Campaign Foundation, placing us on the “Best Places to Work for LGBTQ Equality” list.

## 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 employees:\*

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

Coverage on our medical plans, which includes gender-affirming care for employees 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 full-time employee or a part-time employee who works at least 20 hours every week.*



## 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
- Puberty blockers for youth
- Hair removal required for reconstructive surgery
- Facial feminization surgeries
- Voice modification surgery
- Lipoplasty/filling for body masculinization or feminization
- Travel and lodging expenses

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

Short-term medical leave of up to 26 weeks is available, if eligible and approved. 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 employees 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 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

Once a child joins your family, New York Life's Parental Leave policy provides all new parents, whether by birth, adoption, or surrogacy, up to six months of consecutive time off to bond with their new family member. In some cases, state law may provide for a longer leave that runs concurrently with your New York Life Parental Leave. This leave must be concluded within 12 months following the date of the child's birth or adoption.

During Parental Leave, all parents are entitled to up to eight weeks of paid leave at 100% base salary.\* Any additional time off taken during leave is generally unpaid except for any applicable short-term disability (STD) benefits for birthing parents, eligibility for state-paid family leave (such as in New York), and the application of any unused accrued paid time off such as vacation or personal days.

Please refer to the Employee Handbook for full details on parental leave benefits, eligibility, and how to apply. 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.

*\*An employee eligible for both the Paid New Parent Benefit and New York Paid Family Leave cannot receive more than 100% of base salary.*

## 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 you with company-paid life insurance, and you have the option to purchase supplemental life insurance for you and your covered dependents and Accidental Death and Dismemberment coverage for you.
- **Savings and Retirement Plans:** Saving for your future means supporting your family, no matter what that family looks like.

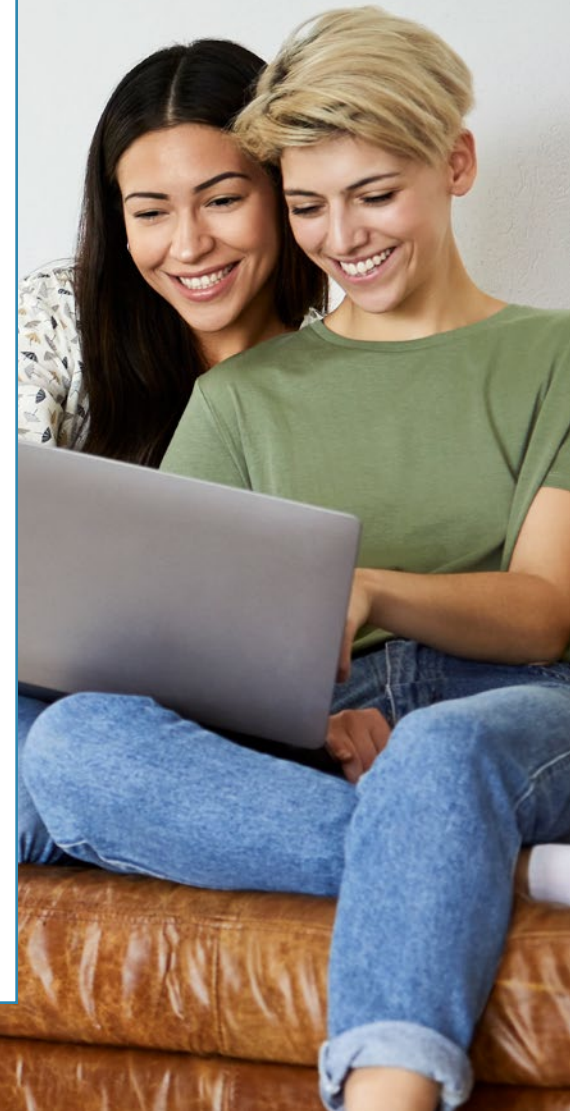
New York Life offers a 401(k) Savings Plan that gives you access to investments to help you better accumulate wealth for retirement. When you contribute to the 401(k) Plan, the company gives your savings an instant boost with matching contributions. The plan could provide up to 9% of savings per year with your and company contributions, depending on your legacy company. All contributions (yours and the company match) 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.

A Pension Plan is also offered to eligible employees\* as part of our commitment to rewarding you for your commitment over the long term. The plan provides either a percentage of your final average benefits salary or a cash balance benefit at retirement. 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.

*(continued)*

*\*Generally, you are eligible on your date of hire if you are an active, full-time, or part-time U.S. salaried employee of New York Life or an affiliate that participates in the plan.*



- **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 to the right).

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.)

- **Legal Services:** Employees also have the option to enroll for the [Group Legal Insurance Plan through ARAG](#), which helps cover costs for certain legal matters such as adoption, domestic partnership agreement, gender identifier change, name change, childcare authorization, estate planning, discrimination matters, surrogacy agreement preparation, and more.
- **Dependent Care Spending Account:** You may contribute up to \$5,000 pre-tax in 2024 (or you may be limited to a lower amount if you are a Highly Compensated Employee according to [IRS rules](#)) to a Flexible Spending Account (FSA) for Dependent Care. You can use these funds to help cover eligible childcare and adult care expenses. Since contributions are taken from your paycheck before taxes are taken out, you save money by not paying taxes on what you contribute. Eligibility rules are found on YBR when you enroll. For more information, contact Payflex at [payflex.com](https://payflex.com) or **1-844-PAYFLEX (1-844-729-3539)**.

## 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:

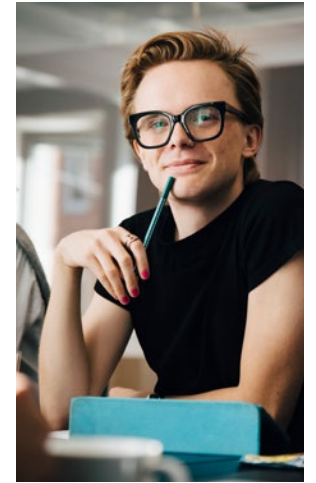
- **Aetna Resources for Living:** Connect with LGBTQ+ identifying mental health care providers to help you find the right support groups outside of work for transgender or transitioning needs, as well as a wide range of other resources. This confidential counseling service is available 24/7 for employees 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 employee. Call Resources for Living at **1-855-214-4781** or visit [resourcesforliving.com](https://resourcesforliving.com) (username: NYL Employee, password: NYL).
- **LifeCare:** New York Life employees have free access to LifeCare's 24/7 personalized assistance, tools, and more. This resource can help you find reliable back-up childcare, plan for a baby or other big life moments, access discounts on major purchases, like a car, or day-to-day essentials, like groceries, and much more. Call **1-800-258-1538** to speak with a specialist or visit the New York Life Intranet.
- **Diversity, Equity, and Inclusion Center for Awareness & Advocacy (DE&I Center):** The DE&I Center helps employees thrive in their career and offers an array of programming, including development programs, one-on-one coaching, networking, and mentoring.

- **Employee Resource Groups (ERGs):** New York Life's seven ERGs embody the strength and spirit of our culture and help the company foster an environment in which differences and unique perspectives are encouraged and valued. The groups support internal and external engagement by focusing on four pillars: Awareness & Advocacy, Professional Development, Community Outreach, and Talent Acquisition.

**ERGs are open to all employees, and you may join at any time.**

**They include:**

- **NYL Pride**—LGBTQ+ and allies
- **Asian Pacific Circle**—AAPI community
- **BOLD**—Black Organization for Leadership and Development
- **ENABLE**—Disability and mental health advocates
- **LEAD**—Latinos for Excellence, Advancement, and Development
- **NYL Vets**
- **The Women's Initiative**



To learn more and join ERGs, go to the [DE&I Center](#) on our Intranet or reach out to [DE&I\\_Center@newyorklife.com](mailto:DE&I_Center@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

### Information for your fertility journey

#### Progyny

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



### Questions and requests for a leave of absence, such as Parental Leave

#### 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

## Want to learn more? (continued)

### Support in every stage of family planning

Ovia Health

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

### Coverage for legal matters

(such as adoption, domestic partnership, gender identifier, name changes, etc.)

ARAG

- [araglegal.com/myinfo](https://araglegal.com/myinfo)



### Information on FSA for Dependent Care program and eligibility requirements

Payflex

- [payflex.com](https://payflex.com)
- 1-844-PAYFLEX (1-844-729-3539)

### 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 Employee, password: NYL)
- 1-855-214-4781

### Community groups within New York Life New York Life Employee Resource Groups (ERGs)

- DE&I Center on the Intranet
- [DE&I\\_Center@newyorklife.com](mailto:DE&I_Center@newyorklife.com)



### 24/7 personalized support for back-up childcare, day-to-day essential needs, and discounts on major purchases

LifeCare

- 1-800-258-1538
- Or visit the New York Life Intranet and search for "LifeCare"

## 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 Intranet. 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 (including, but not limited to, the level of company matching contributions under the 401(k) Savings Plan), at any time without notice to, or consent of, employees, retired employees, 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.

