

What's the key to cultivating a strong workforce?

Investing in it.

When choosing the right insurance carrier for your company, there are many different factors to consider. But one thing is for sure—the benefit products you offer must deliver on their promises to the employees who rely on them. New York Life's competitive suite of group and individual products help you offer your employees and their families financial security and peace of mind—all backed by one of the nation's largest mutual insurance companies.

Our products:



Group short-term disability.

Temporary income replacement when employees are unable to work because of illness, injury, or pregnancy



Group long-term disability.

Continued income protection with a focus on incentivizing full or partial return-to-work outcomes for employees who are unable to work due to illness or injury.



Group term life.

Valuable life insurance protection with accidental death and dismemberment (AD&D) coverage available at the group level. Dependent coverage also available.



Employee's Whole Life.

Permanent, voluntary life insurance protection owned by your employees and stays with them, even if they change jobs or retire. Dependent coverage also available



Fully underwritten.

Employees have access to additional life insurance offerings that are fully underwritten and that can be paid for through the convenience of payroll deduction.

Group product highlights:



Flexible options.

Voluntary, contributory, and 100% employer-paid options. Flexible options for groups with 10+ lives. Coverage available on groups with two or more eligible lives.



Affordable protection.

Provide peace of mind at a cost that fits your company's benefits strategy and budget. Choose from a variety of voluntary and employer-paid funding options.



Professional claims management.

Our claims management team consists of hundreds of professionals. We work hard to make the process of filing for benefits as simple as possible.

Why work with New York Life?

A promise built on a history of strength.

A++ Superior A.M. Best	AAA Exceptionally Strong Fitch
Aaa Exceptional Moody's	AA+ Very Strong Standard & Poor's

New York Life has received the highest financial strength ratings from all four major rating agencies currently awarded to any U.S. life insurer.*

At New York Life, we are committed to conducting business around the core values of financial strength, integrity, and humanity—and to maintaining our mutual status. Our mutuality allows us to focus on just one objective: meeting the needs of policy owners—not shareholders—both now and far into the future.

*Source: Individual Third-Party Ratings Reports as of 9/12/2019.

Personal service, delivered in person.



Your New York Life agent is there to provide the personal attention and quality service your employees deserve.

New York Life's Career Agency system is what sets us apart from other insurance carriers. As some of the most well-trained, well-supported professionals in the industry, New York Life agents can educate and provide solutions for your employees beyond what's offered in their benefits package.

For more information on the benefits we can provide, contact your New York Life agent.

New York Life Group Term Life Insurance, Group Short Term Disability, and Group Long Term Disability Insurance as well as Employee's Whole Life Insurance are issued by New York Life Insurance Company.

New York Life's Group Long Term Disability Insurance, Group Short Term Disability Insurance, and Group Term Life Insurance with AD&D program may be subject to the Employee Retirement Income Security Act of 1974 (ERISA). You should consult with your tax and legal advisors regarding the applicability of ERISA to this program and your responsibilities, if any, under the program.

New York Life's Employee's Whole Life Insurance product and fully underwritten life insurance products are not intended to cause the employer or the products to be subject to ERISA. Employee participation is intended to be completely voluntary. You should consult with your tax and legal advisors regarding the applicability of ERISA to these products.

New York Life, its subsidiaries, agents, and employees do not provide legal or tax advice.

These policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, please contact your New York Life agent or the company.

In Oregon, the Group Term Life policy form number is ICC16EB-Life-P. The Employee's Whole Life policy form number is ICC17-217-52P.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

14984.092020 SMRU1707614 (Exp.09.15.2022)

EB-MKT-1001