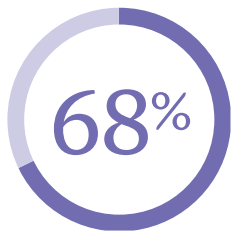
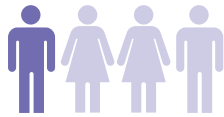


# Prepare today to help protect tomorrow.

Disability insurance. Enroll today.

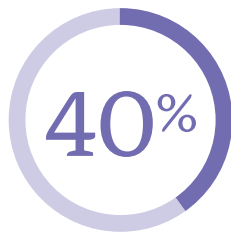


of Americans live  
paycheck to paycheck<sup>1</sup>



**More than 1 in 4**

20-year-olds in the U.S. will become  
disabled before reaching retirement age<sup>2</sup>



of Americans have less than  
\$300 in a savings account<sup>3</sup>

For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work? During this year's enrollment period, you can help protect your financial future by enrolling in disability insurance.

Disability insurance pays a portion of your paycheck when you become disabled and can't work for a period of time due to a covered illness or injury. When you think about it, it's kind of like having insurance for some of your paycheck. Disability doesn't always mean a serious handicap. A disability is considered an illness or injury that prevents you from earning your salary.

#### How does it work?

With disability insurance, you'll receive a percentage of your salary for a specified period of time, after you meet any applicable waiting period(s). Payments may come directly to you or someone you designate and can be spent any way you like – just like you would use your paycheck. For example, it can help you pay for:

- Planned expenses like groceries, mortgage or utilities
- Unplanned expenses like medical bills

#### Why is it important?

Disability insurance can pay you benefits if you suffer a covered disability – leaving you with one less thing to worry about so you can focus on getting healthy. This year's enrollment period is a great time to evaluate your coverage needs and ensure you and your family are adequately insured. Don't miss your opportunity to enroll in this valuable coverage.

#### Value-added programs and services<sup>1</sup>

After enrolling, as an added benefit, you will gain access to valuable services at no additional cost. This includes, but is not limited to, mental health and financial counseling as well as end of life planning.

See additional enrollment  
information on back



## How to enroll:

- › Port Arthur ISD's enrollment period begins July 16 and ends August 16, 2024.
- › To enroll online, visit your Benefits Hub.

1. American Payroll Association, "2021 Getting Paid in America Survey."
2. Social Security Administration, "The Faces and Facts of Disability", <https://www.ssa.gov/disabilityfacts/facts.html>. July 2022
3. GO Banking Rates, "Americans' Savings Drop to Lowest Point in Years". <https://www.gobankingrates.com/banking/savings-account/exclusive-covid-report-40-americans-less-300-savings/>. May 21, 2021
4. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your New York Life Group Benefit Solutions representative. Policy form: Disability - (TL-004700) et al.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

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