



2024
NEW HIRE
VOLUNTARY
BENEFITS

Your benefits. Your future.



Benefits that Support Your Financial Well-Being

NYU Langone Health values our employees and offers a comprehensive Benefits Package. However, we realize each person, and their family, have different needs. We offer a Voluntary Benefits Program to better help you address your individual insurance and financial needs.

Who can participate?

You are eligible to participate on the 1st of the month following your date of hire and if you are regularly scheduled to work a minimum of 17.5 hours per week.

Why should I participate in the Voluntary Benefits Program?

The Voluntary Benefits Program includes a number of advantages, including:

- A variety of programs available to meet your financial needs and those of your family.
- Advantages of special features you would not be able to obtain outside of this group offering through NYU Langone Health.
- The convenience of post tax payroll deducted premiums.
- Portability – The ability to take your coverage with you if you leave or retire with no change in costs or benefits.

Ways to Learn More and Enroll:

To learn more about your Voluntary Benefits, please visit BenefitsGo.com/NYULH to view product brochures.

Scan the QR code with your smartphone camera to learn more.



Enroll Online - Follow the prompts to enroll online at www.atnyulmc.org. Select Human Resources>Benefits>Financial Security Benefits to navigate to the Voluntary Benefits page.



By Phone - Speak with a Benefits Counselor who will walk you through the options, answer your questions, and enroll you into the plans you choose.

Please call

1-888-356-1797

Monday - Friday, 8 a.m. - 5 p.m. ET

Your Voluntary Benefits Options

Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit directly to you in the event you or a covered family member are diagnosed with a covered condition such as a heart attack, stroke, or cancer. You can use this benefit any way you choose: to help pay for deductibles and coinsurance, or simply to replace lost earnings from being out of work. You choose the benefit amount when you enroll. No medical underwriting is needed.

Critical Illness Plan Features



PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



HEALTH SCREENING BENEFIT

Provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



FAMILY COVERAGE

Coverage options are available for your spouse, domestic partner, and children.



GUARANTEED ISSUE FOR EMPLOYEES UP TO \$40,000

There are no health questions or physical exams required.

Accident Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident insurance provides a benefit amount directly to you if you or a dependent has a covered accidental injury, both on and off the job. The amounts paid depend on the type of injury and care received. Benefits may be available for things like: surgery, physical therapy, lacerations, burns, dislocations, and fractures. Additional payouts are made for accidents related to an **organized sport injury** and **for using NYU Langone Health facilities**.

Coverage options include: Employee, Employee & Spouse/Domestic Partners, Employee & Children, and Family

Accident Plan Features



PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



24/7 COVERAGE

Benefits are paid for accidents that happen on and off the job.



FAMILY COVERAGE

Coverage options are available for your spouse, domestic partner, and children.



GUARANTEED ISSUE

There are no health questions or physical exams required.

Permanent Life Insurance with *Living Benefits*

You receive Group Life Insurance as part of your Voluntary Benefits Package. This plan is designed for your long term needs and final expenses since it may be taken with you, should you leave or retire with no change in premiums or benefits.

Another important feature of this plan are Living Benefits and additional benefits like the Accelerated Death Benefits, which can be used to pay for expenses, such as, Nursing Homes, Adult Daycare, Assisted Living and Home Health Care, should you, your covered spouse/domestic partner, and covered dependent children qualify for this type of care.

Permanent Life Insurance Plan Features



PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



FAMILY COVERAGE

Coverage options are available for your spouse, domestic partner, and children.



PAYROLL DEDUCTION

Premiums are paid through convenient payroll deductions.



GUARANTEED ISSUE FOR EMPLOYEES UP TO \$150,000

There are no health questions or physical exams required.

Hospital Indemnity Insurance

Even with medical insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance. Hospital Indemnity Insurance pays a benefit directly to you if you or a covered family member is admitted to the hospital, including inpatient childbirth, or a rehab facility. Additional benefits are paid based on the type of services you receive. **Additional payout for using NYU Langone Health facilities.**

Hospital Indemnity Plan Features



PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



FAMILY COVERAGE

Coverage options are available for your spouse, domestic partner, and children.



PAYROLL DEDUCTION

Premiums are paid through convenient payroll deductions.



GUARANTEED ISSUE

There are no health questions or physical exams required.

Pet Insurance

Health insurance for every member of the family is important. With Pet Insurance, you'll have peace of mind knowing you can get help with some of your pet's medical bills including treatments, physical therapy, exam fees, prescription foods, and more.

- Use any vet, anywhere
- Same price for pets regardless of age
- Get cash back on eligible vet bills
- Optional wellness coverage available

Additional plan details and rates will be provided during your enrollment session.

NOTE: This statement is intended to summarize the benefits you receive from NYU Langone Health. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact Aon Farmington's Call Center.