

How to Use Your Health & Welfare Coverage

Welcome to Your New York Life Benefits!



Your coverage is designed to help you and your family stay healthy and financially protected. Your coverage is retroactive to Friday, January 1, 2021.

Refer to this guide to help you understand how to use your coverage.



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Important Note: The information presented in these materials is intended to assist you in electing benefits, benefits options, and coverages under the Group Plan for New York Life Employees (Group Plan), the New York Life Insurance Company Flexible Benefits Plan (Flexible Benefits Plan), and, if applicable, the New York Life Insurance Company Executive Officer Life Plan (Executive Officer Life Plan) (collectively, the Plans). It is necessarily brief and provides only a general description. You should refer to the applicable Summary Plan Descriptions for more information.



Important actions

After you've enrolled for benefits, there are several additional actions you still need to take.



Confirm your dependents and contact details on Your Benefits Resources (YBR)

Alight will reach out to you to verify your dependent(s) by asking you to provide certain documentation.

Verify your contact details by adding a mobile number and email address to protect your account. When you add your mobile number, be sure to opt in to text messages. Log on to [YBR](#), visit the "Your Profile" drop-down menu, then select "Manage Communications."



Register with PayFlex

Set up your HRA if you elected the Active Health Option, and/or your Flexible Spending Account (FSA) if you elected to contribute to an FSA for Health Care when you enrolled in your 2021 Cigna benefits, at <https://www.payflex.com/>. [Learn more.](#)



Determine whether you qualify for transition of care

If you're currently seeing a provider for ongoing care, such as cancer treatment or pregnancy, this benefit would allow you to continue seeing your current provider for a period of time at in-network prices, even if the providers are not considered in-network. To find out if you qualify, call Aetna at (877) 440-4708 or call Express Scripts (ESI) at (866) 247-5009 to discuss your options. If you are contemplating or are in the midst of fertility treatment, please call Progyny directly at (833) 283-1967 to speak with a Patient Care Advocate to learn if you are eligible for transition of care benefits.

Note: If you are currently undergoing orthodontic treatment, be aware that the New York Life dental coverage does not cover orthodontic treatment, or transition of care, for those over age 19.



Designate your beneficiaries

Choose beneficiaries for your 401(k) Savings Plan, Life insurance, and Accidental Death and Dismemberment (AD&D) on [YBR](#). Your previous beneficiaries were not carried over to your new coverage.



Earn Health Reimbursement Account (HRA) incentives

Participate in healthy activities if you enrolled in the Active Health Option. Learn more on page 10 of the [Health and Welfare Enrollment Guide](#).



Gather your ID cards

Visit the Aetna ([medical](#) and [vision](#) coverage) or Express Scripts (ESI) ([prescription drug](#) coverage) website to access your virtual ID card (allow 14 days from the time at which you enrolled for virtual ID cards to be available). You'll also receive ID cards in the mail a few weeks after you've enrolled, or you can access them on the Aetna or ESI mobile apps.



What happens at the doctor's office and pharmacy

When you need to see a doctor...

1. Make an appointment with an in-network provider (see [page 4](#) for information on finding an in-network provider)
2. Show your ID card at the provider's office (see [page 2](#) for information on getting your new ID cards)
3. If the doctor refers you to a specialist, make sure the provider is in-network; if the doctor writes you a prescription, ask for a generic drug, if available
4. Once you see the doctor, review your Explanation of Benefits (EOB)
5. Pay any balance you owe

> Using your HRA and FSA

If you've enrolled in the Active Health Option, register with PayFlex to set up your HRA by visiting <https://www.payflex.com/>. Once you set up your account, your eligible claims through a New York Life Aetna medical or dental option are automatically connected to the appropriate PayFlex account. [Learn more](#) about how to use your HRA or FSA.

> **Reminder:** Unlike your previous coverage through Cigna, which required that you use HRA funds before using FSA funds to cover eligible expenses, your entire FSA balance at New York Life must be used before your HRA funds are available to you. This applies only if you have both an FSA and an HRA.

When you visit a pharmacy...

1. Get a prescription from your doctor (remember to ask for a generic drug, if available!)
2. Show your new prescription drug ID card at the pharmacy
3. Pay for and receive your medication

Managing health care costs

Below are a few ways to keep you – and your wallet – healthy:

- **Earn money for your Health Reimbursement Account (HRA), if you're enrolled in the Active Health Option**

Depending on your age, gender, and health condition, you can earn up to \$1,550 health incentive dollars by completing various healthy activities and using the resources available to you. Your spouse/domestic partner can also earn up to \$1,500 health incentive dollars. Learn more on page 10 of the [Health and Welfare Enrollment Guide](#).

- **Get your care in-network**

You can use any provider of your choice, but you will pay less if you use one of Aetna's in-network providers vs. an out-of-network provider. Most Cigna in-network providers are also in-network under New York Life's options through Aetna. Confirm that your existing providers are covered or find in-network providers by using the Aetna provider search tool on the [Aetna member website](#) or calling Aetna Concierge Services at (877) 440-4708.

- **Take advantage of Teladoc services**

Access board-certified doctors for non-emergency care via phone or video consultation 24/7 for just \$40 (or \$75 to consult with a dermatologist). Visit www.teladoc.com or call (800) Teladoc (835-2362).

- **Use 2nd.MD for expert advice**

Get a second opinion on a treatment your doctor is recommending. Using 2nd.MD helps ensure you're getting the best care you can. Learn more at www.2nd.MD/aetna or by calling (866) 410-8649.

- **Use generic drugs instead of brand-name drugs, and the mail order or the CVS Smart90 programs for maintenance drugs**

Generic drugs: Generic drugs are approved by the Food and Drug Administration (FDA) as equivalents to "brand-name" drugs. They are equally effective—but generally cost much less—so if you need a prescription, ask your doctor if a generic alternative is available. If your doctor prescribes a brand-name drug and a generic alternative is available, you will pay the generic coinsurance plus the difference between the cost of the generic and the brand-name drug.

CVS Smart90 program: Not only is it required, but you can save money (and a trip to the pharmacy) by filling your prescriptions for maintenance medications through the mail order program or CVS Smart90 program. If you take medication on an ongoing basis, ask your doctor for a prescription for a 90-day supply of your drugs. If you continue to fill a 30-day supply of a maintenance medication at a CVS or a non-CVS retail pharmacy, you will be required to pay the full cost. For more information, call Express Scripts at (866) 247-5009 and a representative will help you.

Learn more on page 14 of the [Health and Welfare Enrollment Guide](#) about your costs for different types of prescription drugs.



Flexible Spending Account (FSA) for Health Care

If you elected to contribute to an FSA for Health Care when you enrolled in your 2021 coverage through Cigna, your contribution goal amount remains in place for your 2021 FSA for Health Care through New York Life. You cannot change this amount throughout the year or enroll in an FSA without having already enrolled unless you experience a qualified family status change.

Resources to save you time and money

Your New York Life benefits can help you save beyond your health care expenses. The resources below can help you save time and money on everyday expenses and larger purchases.

1. LifeCare

Access 24/7 personalized assistance, informative tips, tools, and events, plus major discounts on products and services at no cost to you. Learn more on page 38 of the [Health and Welfare Enrollment Guide](#) about LifeCare services and programs, including LifeMart, Homework Connection, Mothers@Work, Pet Kit, and Backup Care Connection.

2. Commuter Benefits

Save money on your commute with pre-tax and post-tax payroll deductions for transit and parking expenses. You can enroll or change your election at any time. If you were enrolled in commuter benefits with Cigna, your elections were automatically carried over to New York Life's program. Learn more on page 35 of the [Health and Welfare Enrollment Guide](#).

3. Student Loan Repayment Program

New York Life's Student Loan Repayment Program not only provides assistance with your student loans, but also technology that enables you to see the full spectrum of your student loan debt, even if you have multiple loans. This program is available to eligible employees at no cost to you and helps you consider consolidation and other opportunities for managing your debt, so you can figure out the order of payment that will be most effective for you. Learn more on page 36 of the [Health and Welfare Enrollment Guide](#).

4. Tuition Reimbursement

New York Life's Tuition Reimbursement Program provides eligible employees with the opportunity to continue their education while they are actively working for New York Life. It promotes development and provides financial assistance to eligible employees. This program is available at no cost to you. Learn more on page 37 of the [Health and Welfare Enrollment Guide](#).

Flexible Spending Account (FSA) for Dependent Care

If you elected to contribute to an FSA for Dependent Care when you enrolled in your 2021 coverage through Cigna, your contribution goal amount remains in place for your 2021 FSA for Dependent Care through New York Life. You cannot change this amount throughout the year or enroll in an FSA without having already enrolled unless you experience a qualified family status change.



Important contacts

ENROLL

New York Life Benefits

Information about your benefits, tools, and resources
<https://nylbenefits.com>

Your Benefits Resources (YBR)

Enroll in your benefits
<http://digital.alight.com/newyorklife>

New York Life InfoLine

Customer care representatives to help with enrollment questions
(888) 513-4636

RETIREMENT

Retirement Information

401(k) Savings Plan

<http://nylbenefits.com> (Learn more about the plan)
<http://digital.alight.com/newyorklife> (Make changes to your contribution amount or investments)

HEALTH

Aetna

Medical, dental, and vision coverage; HRA and FSA
[Aetna Concierge Services](#)
(877) 440-4708

Aetna VisionSM Preferred

Eye exams, eyeglasses, frames, contacts, and lenses
www.aetnavision.com

2nd.MD

For a second opinion on a treatment or diagnosis
www.2nd.MD/aetna
(866) 410-8649

Express Scripts

Prescription drug coverage
www.express-scripts.com
(866) 247-5009

ESI Accredo

Specialty drug program
www.accredo.com
(800) 803-2523

SaveonSP

Specialty drug copay assistance
(800) 683-1074

Teladoc

24/7 access to board-certified doctors
www.teladoc.com
(800) Teladoc (835-2362)

PayFlex

HRA and FSA
[Aetna Concierge Services](#) or
www.payflex.com
(877) 440-4708

Participant Advocacy (Compass)

Assistance with unresolved health plan access or claims issues
(888) 513-4636

Ovia Health

Support throughout parenthood
www.oviahealth.com

Progyny

Fertility support and benefits
www.progyny.com
(833) 283-1967

WORK/LIFE

Aetna Resources for Living

Short-term support for a variety of issues, including mental health
www.mylifevalues.com
(855) 214-4781
Username: NYL Employee
Password: NYL

Legal Services

Legal insurance
www.members.legalplans.com
(888) 513-4636

LifeCare

Manage work and life responsibilities
www.newyorklife.lifecare.com
(800) 258-1538

Student Loan Repayment Program

Support toward your student loans
<https://nyl.vault.co/login>

HealthEquity (WageWorks)

Commuter benefits
www.wageworks.com
(888) 513-4636