Together we can make long-term care easier.

New York Life's Advantage Care Team

New York Life Insurance Company and
New York Life Insurance and Annuity Corporation

ICC21-1907788 and 1907788

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New York Life's Advantage Care Team

New York Life long-term care insurance policy owners have access to the Advantage Care Team—a team of claims specialists, care planners, registered nurses, and licensed social workers who can help you and those who love you craft a strategy to address any level of long-term care need.

The following long-term care insurance policies come with access to the Advantage Care Team as an included benefit at no additional cost: **NYL Secure Care, NYL My Care,** and **Asset Flex.**

To contact the Advantage Care Team, call 1-800-224-4582.

Assistance when it's needed most

A need for long-term care may emerge suddenly or gradually over time. If you need long-term care suddenly, your family and friends may find themselves needing to find care for you in a hurry.

This can mean navigating an unfamiliar world during an already stressful time. If the person trying to coordinate your care lives in another city or state, managing this process can be even more difficult. For New York Life long-term care insurance policy owners, there's a better way.

"Having spent many years providing bedside care, I have insight into the stress that comes with increased care needs. I find it very rewarding to assist our policy owners and their families during this time when they need us the most. The Advantage Care Team lightens the load by giving policy owners peace of mind and allowing the family to focus on their loved one by providing options, resources, and valuable information."

- RN Case Manager
10 + years on staff

We can help you and your family with your long-term care needs.

Care plans developed by our Advantage Care Team for policy owners function as a road map for you and your family. Once your claim is approved, here's what our team does:

- **Establishes a primary point of contact for you and your family**
- **Identifies policy benefits like long-term care equipment that may be available immediately once your claim is approved**
- **Offers to develop a plan of care that addresses your specific long-term care needs**
- **Helps set up direct deposit for claim payments**

This partnership doesn't stop once your claim payments start. As your care needs change, the Advantage Care Team adapts care plans and helps you and your loved ones throughout your claim.

Our Advantage Care Team care planners understand your needs—and those of your loved ones.

We get to know you and we can help chart the course forward.

Help at the outset of the need for care

The moment you contact us to report a claim, the Advantage Care Team engages and guides you through all aspects of the claims initiation process. During the **intake call**, the Advantage Care Team does the following:

- **Reviews your conditions and care needs**
- **Explains your policy's provisions and benefits, and helps identify benefit eligibility**
- **Gathers all of the information needed to initiate your claim**
- **Schedules an in-home assessment and claim review**
- **May provide suggestions to create a safer environment for in-home care, if appropriate.**

New York Life has been helping people prepare for their future long-term care needs since 1988—and we honor the promises we make.

Total benefits paid since inception:

$1.4 Billion*

*1988 through December 31, 2024

Total benefits paid in 2024

$174 Million

*Based on New York Life claims data.

Help for those who help

The Advantage Care Team understands that family and friends who are supporting a loved one need support too. While being a caregiver for a family member or friend can be a deeply personal experience and a gesture of love, caregivers' own health, finances, and job performance can be negatively impacted. Our team helps relieve these pressures by providing support and guidance to family and friends who may help provide your care. This often reduces stress and can lead to a more positive experience for all.

The Advantage Care Team works with your family and friends who are acting as caregivers to do the following:

- **Use the caregiver relief benefit, which provides temporary relief for caregivers**
- **Answer questions about long-term care**

Technology & innovation that can make a difference

We are committed to identifying new ways to improve the claims experience for our policy owners. Technologies including remote monitoring, medication tracking, and robotics are already improving the long-term care experience, and new innovations will continue to emerge.

The tools that we offer today are already improving the claims experience for our beneficiaries and enhancing the value we offer.

Current technology & innovation areas (subject to change at any time):

Digital claims portal: Organizes claims documents in one centralized, digital platform. This helps facilitate communication between family members, the Advantage Care Team, and other care providers.

It also helps family and friends stay up-to-date and gain quick access to claims information, if needed.

Mobile-app submission of home care charges: Gives eligible policy owners access to a quick, digital process that expedites benefit payments, while providing families with insight about the care being provided to their loved ones.

Home care claimants who also have the option of taking advantage of a digital tool that matches those who need care with care providers based on personality matching and shared interests.

A partnership for the long-term

With New York Life, you're backed by a Fortune 100 company that has consistently received the highest financial strength ratings currently awarded to U.S. life insurers from all four ratings agencies.* It's this strength that allows us to deliver on our most important mission—protecting our policy owners.

A New York Life financial professional can help you understand long-term care at the local level, provide additional information about our Advantage Care Team, and offer valuable guidance about preparing for your future. Contact a financial professional today.

*A.M. Best (A++), Fitch (AAA), Moody's Investors Service (Aaa), Standard & Poor's (AA+). Source: Individual Third Party Ratings Reports as of 10/04/2024. This report indicates the overall financial status of companies at a particular date.

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