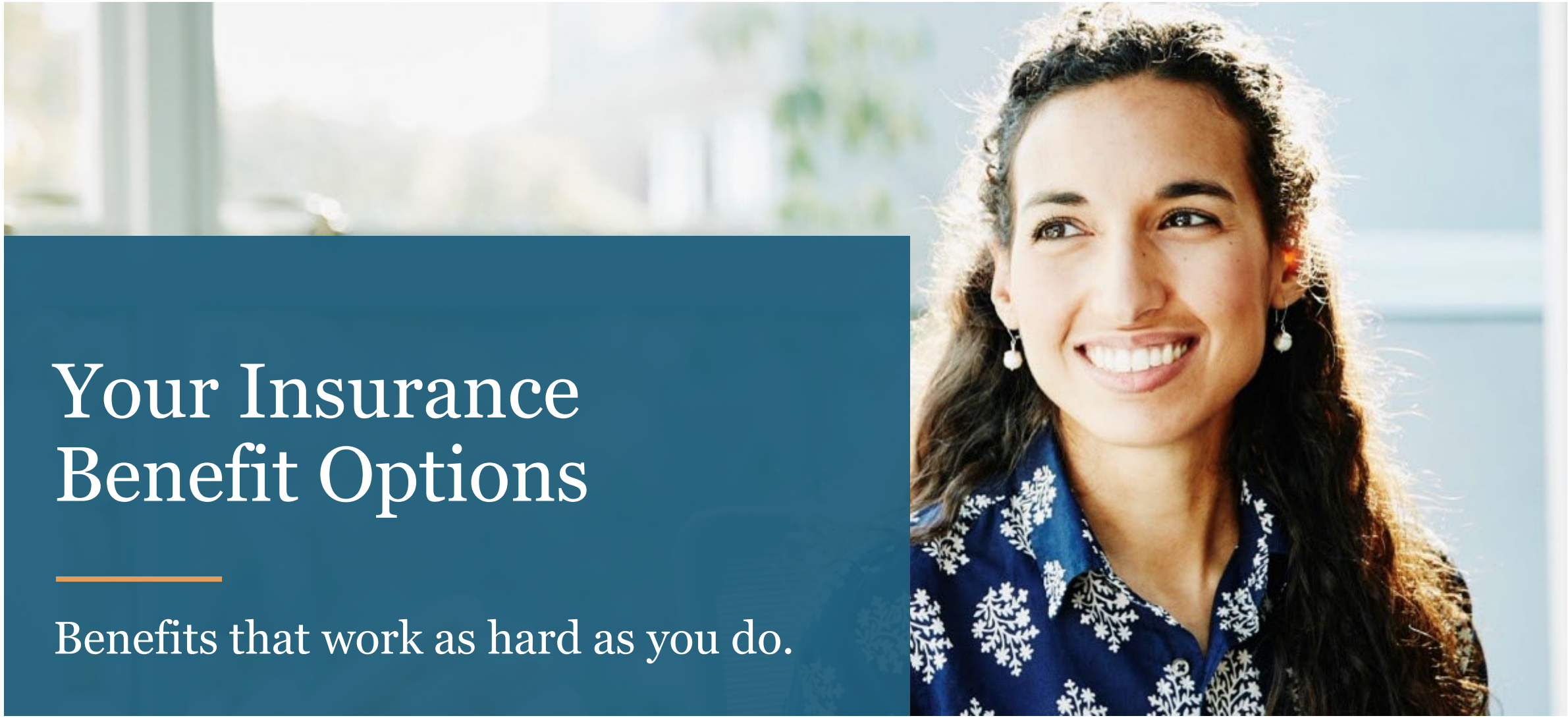


Your Insurance Benefit Options

Benefits that work as hard as you do.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, New York Life Insurance and Annuity Corporation, and 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. SMRU5058843.3 Expiration 07.14.2028

Prepare for Your Future, Today

Enrollment For:	Sacred Heart University
Enrollment Dates:	November 1 to November 15, 2026

Your Benefit Options:

Basic Term-life insurance

Voluntary Term-life insurance

Basic Accidental death & dismemberment insurance

Long-term disability buy-up insurance

Enrollment opportunities for this year

Term Life:

Employee Guaranteed Issue Amount: $150,000

Spouse Guaranteed Issue Amount: $40,000

Dependent Child(ren) Guaranteed Issue Amount: All Amounts

Disability:

You can enroll in long-term disability coverage without answering medical questions.

Accidental Death and Dismemberment (AD&D) insurance is always available without having to answer medical questions.

Term Life Insurance



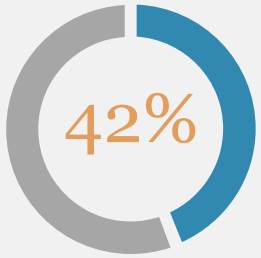
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Financial Protection Your Family Will Count On

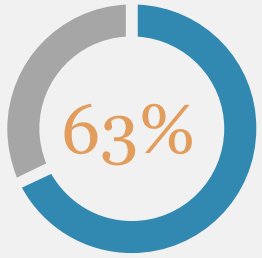


NYL GBS Term Life insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:

- Daily living expenses
- Mortgage & other debts
- Children's education
- Spouse's retirement



of households would face a financial hardship within six months if the primary wage earner died unexpectedly[1]

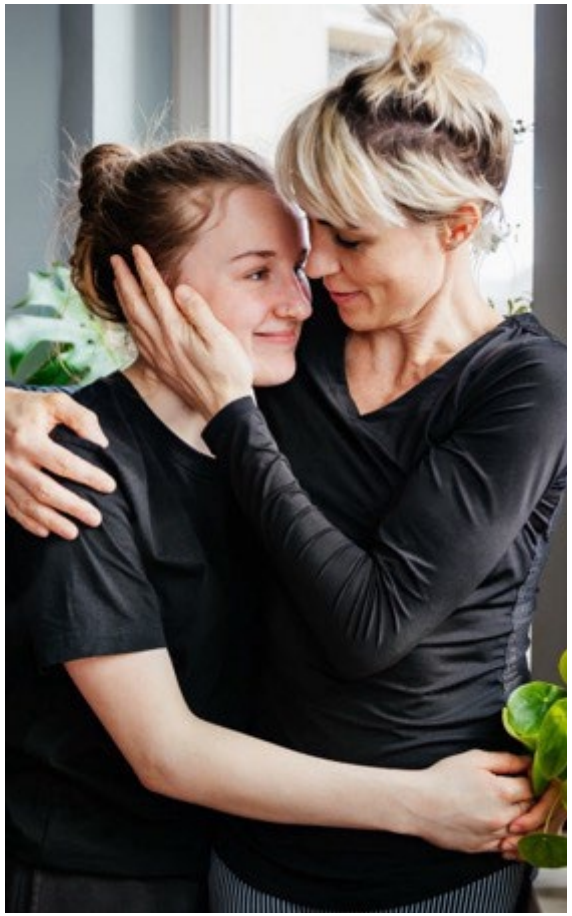


of workers with children under age 18 count on their workplace life insurance benefit to protect their loved ones. superscript[1]

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[1]LIMRA, 2023 Insurance Barometer Study.

The Basics of Term Life Insurance



Employer-Paid and Employee-Paid Term Life

- Provides financial support for your family members if you should pass away prematurely
- Employee-paid plans with easy payroll deduction
- Additional coverage options for if you cannot work: terminal illness, premium waiver, extended death, portability, conversion
- If you leave your employer, you can take the plan with you[1]

How Your Coverage Works:

1. Select your plan amount based on company's offerings
2. Your company provides coverage based on your eligibility
3. If you pass away during the term, your beneficiary will receive the death benefit payment once they submit a claim
4. Once a claim is approved, funds are available to your beneficiary to cover life's expenses.

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[1] Higher rates may apply.

[1]LIMRA, 2023 Insurance Barometer Study.

Find Out How Much Life Insurance You'll Need

If you're not sure how much life insurance to purchase, our simple online calculator can help:



Your Term Life Coverage

Class Description: Class 1- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, who are classified as Presidents.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	3 Times Annual Compensation	$1,100,000	$800,000

Employee-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	1 to 3 Times Annual Compensation	$500,000	The lesser of 3 Times Annual Compensation or $150,000
Spouse	$40,000	$40,000	$40,000
Child	$10,000	$10,000; $1,000 if under 6 Months Old	All amounts

Your Term Life Coverage

Class Description: Class 2- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, who are classified as Bonus Eligible Senior Staff.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	2 Times Annual Compensation	$500,000	The lesser of 2 Times Annual Compensation or $500,000

Employee-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	1 to 3 Times Annual Compensation	$500,000	The lesser of 3 Times Annual Compensation or $150,000
Spouse	$40,000	$40,000	$40,000
Child	$10,000	$10,000; $1,000 if under 6 Months Old	All amounts

Your Term Life Coverage

Class Description: Class 3- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, excluding Employees classified as Presidents or Bonus Eligible Senior Staff.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	1 Times Annual Compensation	$500,000	The lesser of 1 Times Annual Compensation or $500,000

Employee-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	1 to 3 Times Annual Compensation	$500,000	The lesser of 3 Times Annual Compensation or $150,000
Spouse	$40,000	$40,000	$40,000
Child	$10,000	$10,000; $1,000 if under 6 Months Old	All amounts

Evidence of Insurability (EOI) Process

When you enroll in life insurance coverage through your employer's plan, you may be required to go through a process called evidence of insurability:



After enrollment, you will receive a link or form to complete a medical history questionnaire



Your application will be reviewed, and you will receive a final decision letter



If approved, your employer will begin payroll deductions for your new coverage amount

Accidental Death and Dismemberment (AD&D) Insurance



Be Prepared for the Unexpected



Serious accidents can occur during even the most common activities. **AD&D insurance** can help pay for the unexpected costs that may arise from a covered accident:

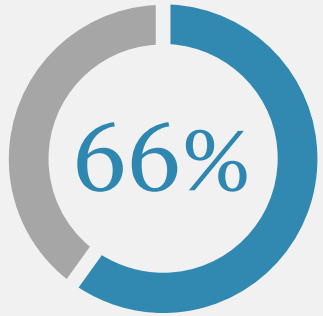
Why do I need it?

Supplements existing coverage:
AD&D insurance works alongside your life insurance, providing extra protection.

Protects you and your family:
Help ensure you and your loved ones have financial security if the unexpected happens.



Accidents are the 3rd leading cause of death in the U.S.[1]

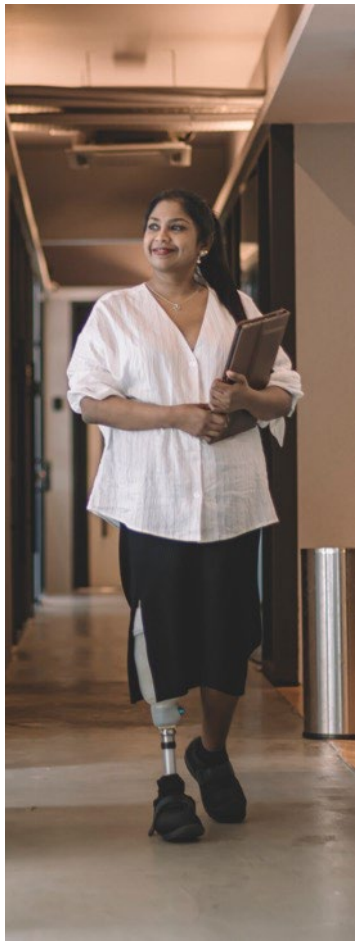


More than 2/3 of Americans (66%) live paycheck-to-paycheck.[2]

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[1] Centers of Disease Control, "Morbidity ad Mortality Weekly Report." August 8, 2024.
[2] PYMNTS/Lending Club, "Who is the Paycheck-to-Paycheck Consumer in America, March 11, 2025.

The Basics of AD&D Insurance



Employer-Paid AD&D

Provides protection when unforeseen accidents occur that are fatal or dismembering

Examples of covered injuries:

– Fatality
– Paralysis
– Loss of limb(s)
– Loss of Eyesight
– Loss of Hearing
– Loss of Speech

How Your Coverage Works:

1. Once approved, funds are available to your beneficiary to cover expenses. You do not need to answer medical questions to get coverage.

2. Examples of provisions included:
   – Seatbelt and airbag
   – Exposure & disappearance

Your AD&D Coverage

Class Description: Class 1- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, who are classified as Presidents.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid AD&D	Benefit Amount	Maximum
Employee	3 Times Annual Compensation	$1,100,000

Your AD&D Coverage

Class Description: Class 2- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, who are classified as Bonus Eligible Senior Staff.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid AD&D	Benefit Amount	Maximum
Employee	2 Times Annual Compensation	$500,000

Your AD&D Coverage

Class Description: Class 3- All active, Full-Time Employees of the Employer regularly working a minimum of 35 hours per week in the United States, who are citizens or permanent resident aliens of the United States, excluding Employees classified as Presidents or Bonus Eligible Senior Staff.

You will receive equal amounts of Employer-Paid term life and accidental death and dismemberment insurance.

Employer-Paid AD&D	Benefit Amount	Maximum
Employee	1 Times Annual Compensation	$500,000

Disability Insurance



Protection Against Life's What-Ifs



Disability insurance replaces a portion of your income if illness or injury keeps you from working. Benefit payments can help you maintain your lifestyle and cover things like:

- Groceries
- Childcare
- Utilities
- Medical bills

Just under 1 in 4

of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age[1]

Nearly 4 out of 10

American adults indicate they can't pay an unexpected $400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.[2]

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[1]Social Security Administration, Disability and Death Probability Tables for Insured Workers Who Attain Age 20 in 2024. https://www.ssa.gov/oact/NOTES/ran6/an2024-6.pdf Table A, Column 1 (of Disability Before NRA).

[2]Federal Federal Reserve, Report on Economic Well-Being of U.S. Households in 2023 – May 2024. https://www.federalreserve.gov/publications/files/2023-report-economic-well-being-us-households-202405.pdf Figure 21.

The Basics of Long-Term Disability Insurance



Long-Term Disability (LTD)

If you become injured or sick and you cannot work for an extended period, this coverage pays a portion of your paycheck.

Covered LTD examples may include:
– Cancer
– Pregnancy
– Fractures
– Mental health issues
– Long-term recovery from accident

How Your Coverage Works:

1. Review your plan amount based on company offerings
2. It's cost efficient and paid through payroll deduction
3. If a disability occurs, submit a claim
4. Receive claim payments in a lump sum or over time via payroll deposit or designated payee or payer

Pre-existing condition limitation: Coverage will not be payable to a condition or injury previously incurred within the last 3 months prior to obtaining coverage and will not be covered for the first 12 months of disability coverage.

Your Long-Term Disability Coverage

Class Description: All active, full-time employees working a minimum of 35 hours per week in the U.S., who are citizens or permanent residents' aliens of the U.S.

Long-Term Employer-Paid:

Monthly Benefit	Maximum Monthly Benefit	Benefit Waiting Period	Maximum Benefit Period
60% of your monthly covered earnings	$2,500	180 Days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

Long-Term Buy-Up Employee-Paid:

Monthly Benefit	Maximum Monthly Benefit	Benefit Waiting Period	Maximum Benefit Period
Buy-up option: 60% of your monthly covered earnings	$7,500	180 Days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

All plans have exclusions and limitations. See Appendix B for more information.

Long-Term Disability Buy-Up



If you were out of work for 180 Days,
how hard would it be to pay your monthly bills and expenses?

Mortgage/ rent, utilities, groceries

Car payment/gas

Prescriptions

Doctor/ hospital

Your employer provides and pays for long-term disability insurance, but it may not be enough.

Long-term disability buy-up insurance offers additional coverage above your employer-paid long-term disability insurance.

$ 2,500 Employer-paid LTD insurance	$ 7,500 LTD buy-up insurance

Evidence of Insurability (EOI) Process

When you enroll in disability coverage through your employer's plan, you may be required to go through a process called evidence of insurability:



After enrollment, you will receive a link or form to complete a medical history questionnaire

Your application will be reviewed, and you will receive a final decision letter

If approved, your employer will begin payroll deductions for your new coverage amount

Understanding Pre-existing Conditions



Helping You Get Back to Life and Work



Healthy Working Life Vocational Coaching

NYL GBS provides coaching and technical assistance to those experiencing challenges at work due to illness or injury.

Work Wellness Resource Webpage

Provides resources to help you stay healthy at work and home. Visit nyl.com/workwellness for additional information.

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.

Value-Add Programs and Services



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.

Survivor Assurance

Call (800) 570-3778 M-F 8 a.m. to 7 p.m. EST or visit
http://www.nylgbssurvivorassurance.com



A free, interest-bearing checking account for claim payments of $5,000 or more

A safe and secure place to keep money while beneficiaries decide how to best use it

Account balances and activity can be easily managed electronically through our site

Learn more about the beneficiary resources available to your loved ones.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

New York Life Foundation

Grief support is a priority of the New York Life Foundation, which helps raise public awareness about the impact of grief on families. Resources from the foundation include:



Kai's Journey

Kai's Journey is a free film and book series dedicated to children and families who have experienced the death of a loved one. It includes a discussion guide that offers tangible insights and tools to help promote productive conversations about grief.



How We Grieve

How We Grieve is a helpful resource explaining the grief process in adults and children and the emotional impacts that take place after a loved one dies.

Learn more about the New York Life Foundation.

Financial, Legal & Estate Support



Financial Wellness

Unlimited access to qualified experts (CPAs, CFPs)

Educational resources on a broad range of financial topics

Online access to interactive tools and calculators

LegalConnect®

Access to a team of dedicated attorneys and legal experts

Referrals to local attorneys for a free 30-minute consultation

Assistance with ID theft & fraud resolution

EstateGuidance®

Online tool to assist with writing wills and living wills

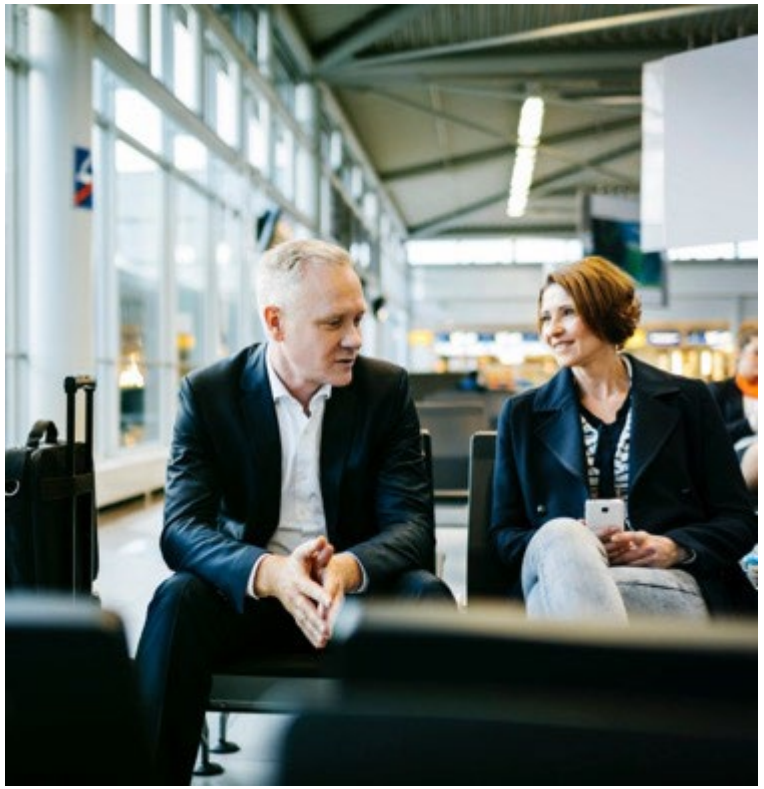
Helps eliminate the barriers to estate planning

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

For eligible participants only. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Some of these programs are 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.

Secure Travel

Call (347) 708-1824 anytime and any day



Bringing you and your family greater peace of mind through coverage of medical evacuation, repatriation, and lost fees due to travel changes.

Family and friends are also protected through our travel companion benefits, so they can focus on being there for their loved one in a time of emergency.

Coverage is easy – you or your designee simply calls Secure Travel at (347) 708-1824 prior to transportation arrangements being made.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

NYL GBS Secure Travel is provided under a contract with Garda World Security Corporation and their subsidiary, Crisis24, Inc. (collectively, "Crisis24"). Neither Crisis24 nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by Crisis24 are solely responsible for their services. They are not employees or agents of Crisis24 or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. (Policy Forms: GA-00-1000 et al.; BA-01-1000 et al.) Medical evacuation and repatriation services must be arranged by Crisis24 and customers must call Crisis24 to access the benefits and services of the program. All other services are provided by Crisis24 and are subject to the terms of the service agreement. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Employee Assistance & Wellness Support

Call (800) 344-9752 or visit online at guidanceresources.com; Web ID: NYLGBS

Access to 24/7 telephonic support

Speak with dedicated behavioral specialists on needs related to work-life balance.



Three face-to-face counseling sessions

Receive [three] sessions per issue, per year, for you and your dependents.



A range of online tools and resources

Information on family, caregiving, pet care, aging, grief, working smarter, etc.



Five well-being coaching sessions

Connect with a certified coach on your well-being for five sessions per year.



Educational seminars

Helpful resources provided in the form of articles, podcasts, videos, and on-demand trainings.

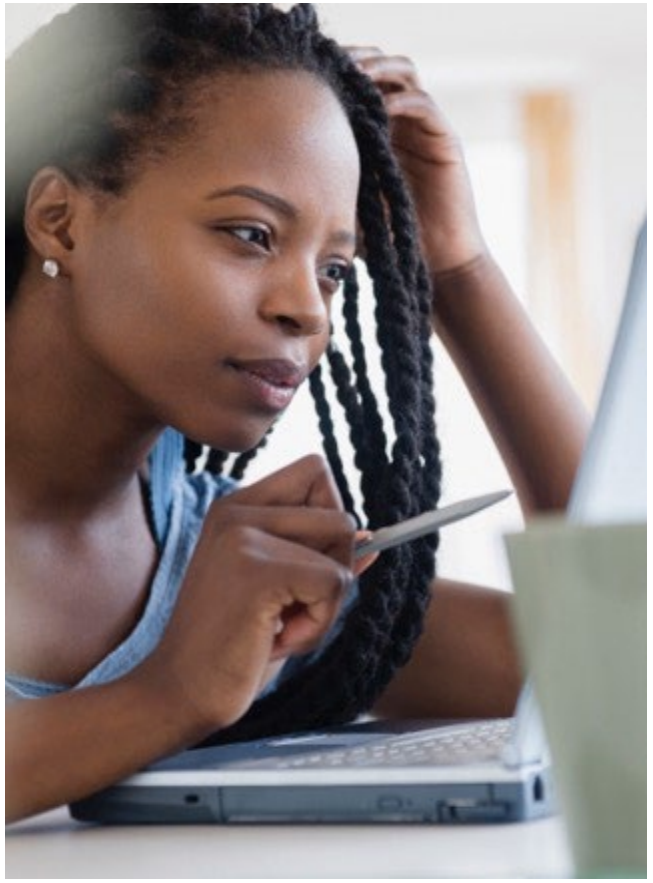


NEW YORK LIFE GROUP BENEFIT SOLUTIONS

For eligible participants.These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. 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. Some of these programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych®. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

Let’s Get You Enrolled!

Please review and make your elections by November 15, 2026 so you don’t miss out.



Make your enrollment elections online by visiting Dayforce.

If you have any questions while reviewing the plans: email shuhealthbenefits@sacredheart.edu

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

APPENDIX B

LTD Plan Exclusions

The following is a representative example of the exclusions that may impact benefits payable under a LTD plan or insurance policy. Actual plan terms may vary depending on your specific plan and location. For a more complete list of plan terms, see your Policy Certificate or your employer's Summary Plan Description.

This plan does not pay benefits for a disability which results, directly or indirectly, from any of the following:

- War or any act of war, whether or not declared
- Active participation in a riot
- Commission of a felony
- The revocation, restriction or non-renewal of your license, permit or certification necessary for you to perform your occupational duties, unless solely due to injury or sickness otherwise covered by the policy

In addition, the plan does not pay disability benefits for any period of disability during which you are incarcerated in a penal or corrections institution.

The information in this presentation summarizes the highlights of your plans. For a complete list of both covered and non-covered services, including benefits required by your state, see your employer's group insurance policy, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans 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, see your enrollment materials.

Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al ;Accident-(GBS-AI-1000.00) et al; Critical Illness- (GBS-CI-1000.00) et al; Hospital Indemnity (GBS-HI-1000.00) et al.

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