



## NYL GBS Term Life Insurance Spouse/Dependent Active Service Requirement

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It is important to understand the **active service requirement** for spouses and dependents under New York Life Group Benefits Solutions (NYL GBS) Term Life Insurance. Under the contract, if a spouse or dependent does not meet the definition of active service on the effective date of their coverage, then coverage will not become effective until they do meet the definition. Here are some highlights, and you should read your plan materials carefully for complete information

### What is the definition of active service for spouses/dependents?

NYL GBS policies explain that a spouse or dependent child is NOT in active service if they are:

1. An inpatient in a hospital, hospice, rehabilitation or convalescence center, or custodial care facility;  
or
2. Confined to his or her home under the care of a physician on the date insurance would otherwise be effective, it will be effective on the date he or she is no longer an inpatient in these facilities or confined at home.

If such spouse or dependent child was covered by the prior plan immediately prior to the policy effective date, this provision will not apply to the amount of coverage in effect as of the policy effective date, but will apply to any increase in coverage. The active service requirement does not apply to a Dependent Child who is age 6 months or less

### Does a spouse/dependent receive the guaranteed issue amount if they are not considered to be in active service?

No. If they do not meet the active service definition, then they are not eligible to receive the guaranteed issue amount. For example, if a spouse is healthy during enrollment and then gets sick and is hospitalized just prior to coverage becoming effective, his or her coverage would not go into effect.

### What amount of coverage would a spouse/dependent qualify for if he or she is not in active service on the effective date but had coverage with the prior carrier?

Coverage amounts in force under the prior carrier's plan are not subject to the effective date requirement. If a spouse/dependent had coverage under the prior plan, he or she would continue to have that same coverage amount. However, we do evaluate active service for any increases in coverage from the prior plan. Therefore, the spouse/dependent is eligible to receive elected increases in coverage only after meeting the effective date requirement.

### If medical evidence of insurability is not required for the employee, will the spouse/dependent need to meet the active service requirement?

Yes. Although no medical evidence of insurability may be required for guaranteed issue amounts, the spouse/dependent must meet the active service requirement for coverage to go into effect. NYL GBS will evaluate active service during the processing of a claim.