

Disability Income



An Extra Layer of Security to Help Supplement Lost Wages.

Disability Income Plus

Disability Income Plus is a disability income insurance policy designed to help provide you with a monthly income due to accident or sickness.

With ManhattanLife Disability Income Plus provides a benefit to help supplement lost wages due to a covered injury or illness. You will receive a payment to spend however you wish—to help cover everyday expenses, medical costs, and more. Plus, ManhattanLife Disability Income Plus pays in addition to any existing disability coverage you may have.

FACTS

- ✓ 51 million working adults in the U.S. are without disability insurance.
- ✓ Over 375,000 Americans become totally disabled each year, and over 8 million adults have a disability that prevents them from working.
- ✓ 48% of U.S. Adults say they only have enough savings to cover three months of living expenses if they stop working.

— Source: Council for Disability Awareness, SSA

Here's How it Works:

- Protect a percentage of your pay to a maximum benefit, if you become disabled due to an off-job injury or sickness
- Partial Disability - available up to 6 months after a total disability
- Recurrent Disability - No new elimination period must be satisfied for total or partial disability if the recurrent disability occurs within 180 days after the end of a prior period for which a monthly benefit was paid
- 12/12 month Pre-Existing condition limitation
- Pregnancy treated as any other sickness

Your Offer:

- Guarantee Issue benefit – 60% of base salary to a maximum monthly benefit of \$1,500
- Due to state disability programs, maximum percentage of salary is limited if you work in the following states:
 - 25% of base salary - CT/MA/NJ
 - 30% of base salary - CA
 - 40% of base salary - HI/NY/RI
- Elimination Period Options and Benefit Duration
 - 7 day Accident / 7 day Sickness / 3 month benefit duration

Benefits and riders may vary by state and may not be available in all states. **IMPORTANT NOTICE:** The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage” and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.