



ManhattanLife™

*Standing By You. Since 1850.*



# Prestige Series Disability IncomePlus

*Supplemental Income Protection*

Underwritten by ManhattanLife Assurance Company of America  
NY, NJ, and FL Underwritten by Manhattan Life Insurance Company  
Prestige is a suite of products brought to you by ManhattanLife



# Prestige Disability Income Insurance

*Supplemental Income Protection*

## Group Disability Coverage Your Employees Need When it Counts the Most

As health care costs continue to rise, the value of supplemental insurance coverage becomes more important. The ManhattanLife Disability Income Plus Policy helps to protect an employee's and family's assets in the event of a disability. When an accident or illness leaves an employee disabled, Disability Income Plus can help. It provides a monthly benefit while he or she is no longer able to work, helping pay bills, covering housing costs, food, car payments or additional medical costs. Benefits begin the first day after the waiting period and are payable through the duration of the benefit period, or until recovery, whichever occurs first.

### MANHATTANLIFE DISABILITY INCOME PLUS PROVIDES EMPLOYEES WITH VALUABLE BENEFITS

- Accident and Sickness-Provides coverage for disabilities caused by an accidental injury or sickness.
- Accident and Sickness with Elimination Period Waiver for Sickness - if the employee is confined to a hospital during the EP due to a covered Sickness, the balance of the EP is waived (*not available in NY*).

### BASE COVERAGE INCLUDES:

#### **Benefit period**

Six months. The benefit period is the maximum number of months a qualifying benefit will be paid. Benefits will not continue after the benefit period ends.

#### **Elimination period**

The number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable. Separate elimination periods apply to injury and illness.

#### **Waiver of Premium**

Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.

#### **Partial Disability**

Pays 50% of the total benefit when employee cannot perform 20% to 80% of his or her normal work schedule for up to six consecutive months.

#### **Recurrent Disability**

If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

#### **Portability**

Prior to age 70 and after six months of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect. (*Portability not available in CT and VT. Full portability is available in NY*).

## Optional Benefits/Riders

- » **Mental Illness and Substance Abuse** - Removes the mental/emotional disease/disorder and alcohol/drug addictions exclusions from benefits. Pays for up to six months. *(CA-Mental Illness and Substance included in base of Policy, benefit is limited to 6 months or less; VT- Mental Illness and Substance is part of the base policy.)*

There are 36 million people who have at least one disability, about 12 percent of the total U.S. population

-01/2019. <https://www.disabled-world.com/disability/statistics/census-figures.php>



### ACT NOW TO OFFER YOUR EMPLOYEES DISABILITY INCOME PLUS

- Adding as a supplement to Long Term Disability coverage or as a stand alone benefit DIP can help you attract and retain the best employees.
- It can expand your benefits and bolster employee morale with no direct costs to you.
- Employees feel comfortable selecting voluntary benefits that have been given the seal of approval by their organization.
- It helps simplify billing through the ease of payroll deduction. This translates to less administration for you and fewer payments to make for your employees.

And finally, you'll have the peace of mind of dealing with a national leader in Voluntary Benefit insurance. ManhattanLife knows the key to long term success is service - to our producers, to employers like you, and most importantly, to our ultimate customers - your employees.

Do your employees and your bottom line a favor. Call your ManhattanLife Specialty Benefits representative now and receive all of the facts about this innovative product.



**ManhattanLife**<sup>™</sup>

*Standing By You. Since 1850.*

Underwritten by:  
ManhattanLife Assurance Company of America  
10777 Northwest Freeway  
Houston, Texas 77092

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit product at [Disclosure.ManhattanLife.com](http://Disclosure.ManhattanLife.com) Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8014