



ManhattanLife™

Standing By You. Since 1850.

Disability Income Plus and COVID-19



ManhattanLife continues to stand by you during these difficult times.

COVID-19 has created unforeseen circumstances. Injuries and illnesses often strike without warning, but disability plans can help. If you are totally disabled and unable to work, this benefit can be used to cover daily living expenses like mortgage payments, groceries, car payments, caregivers or college tuition.

ManhattanLife Disability Income Plus Benefits:

- Pays a **monthly indemnity benefit** directly to employees.
- Employee selectable coverage up to **60% of income**.
- **No Offsets** - Supplemental coverage with no coordination of benefits with medical plans or other disability coverage.
- **Fixed Benefit Amount** - your monthly benefit amount is determined at the time of application. Therefore, you will be paid your monthly benefit amount, regardless of your current salary, at time of claim.
- **Partial Disability** - If you recover from being sick but are only able to work part time, this benefit covers you up to an additional six months.
- Convenient automatic **payroll deduction**.

Optional Benefits

ManhattanLife's disability plan offers optional benefits to complement any employer-sponsored disability benefit:

- Our **COBRA Rider** reimburses health insurance premiums for only pennies per week in the event you lose your job.
- **Waiver of premium** - employees will not have to pay premiums if they become totally disabled.
- **Sickness Elimination Period (EP) Waiver** - If you are hospitalized while satisfying your sickness elimination period, the balance of your EP is waived.
- Ability to remove the **mental/emotional** exclusions from benefits.
- **Physical therapy** benefits for medically necessary treatments.
- **Intensive care unit / cardiac care unit** coverage.
- **Guarantee Issue** coverage available through Underwriting at no additional cost.
- **Loss of Work** - if you are furloughed or laid off for longer than 30 days, your premiums will be waived for up to six months.



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How Disability Income Plus Can Help*

- In January of 2019, you purchased a **ManhattanLife Disability Income Plus policy** with a 60% income replacement monthly benefit of \$2,000, a 14/14 day elimination period, and a Sickness Waiver of Elimination Period. You also purchased a benefit period of six months with a Loss of Work Rider.
- On March 1 of 2020, you are laid off from work.
- On April 1, your Loss of Work benefit kicks in and your premiums are waived.
- On April 1, you diagnosed with COVID-19. You become sick and are unable to work. You file a claim. You spend 8 days at home and become hospitalized due to complications.
- You meet the definition of total disability and your claim is approved.

ManhattanLife will waive the balance of your EP and begin benefit payments. You will receive a monthly benefit of \$2,000, **even though you are no longer receiving any salary** – AND your premiums are waived for up to six months.

**The above example is only an illustration. Benefits vary by employer and employee selections and by state.*



Get the Facts

- ✓ Approximately 22 percent of Americans have less than \$100 in savings to cover an emergency, while 46 percent have less than \$800.¹
- ✓ Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.²

1. "76 percent of Americans Are Living Paycheck to Paycheck," CNN Money, June 2013.

2. "The Facts about Social Security's Disability Program," U.S. Social Security Administration, June 2016.