



ManhattanLife™

Standing By You. Since 1850.



Prestige Series Group GAP Insurance

Providing supplemental medical benefits for you and your family.

Underwritten by ManhattanLife Insurance and Annuity Company
NY - Manhattan Life Insurance Company
Prestige is a suite of products brought to you by ManhattanLife.

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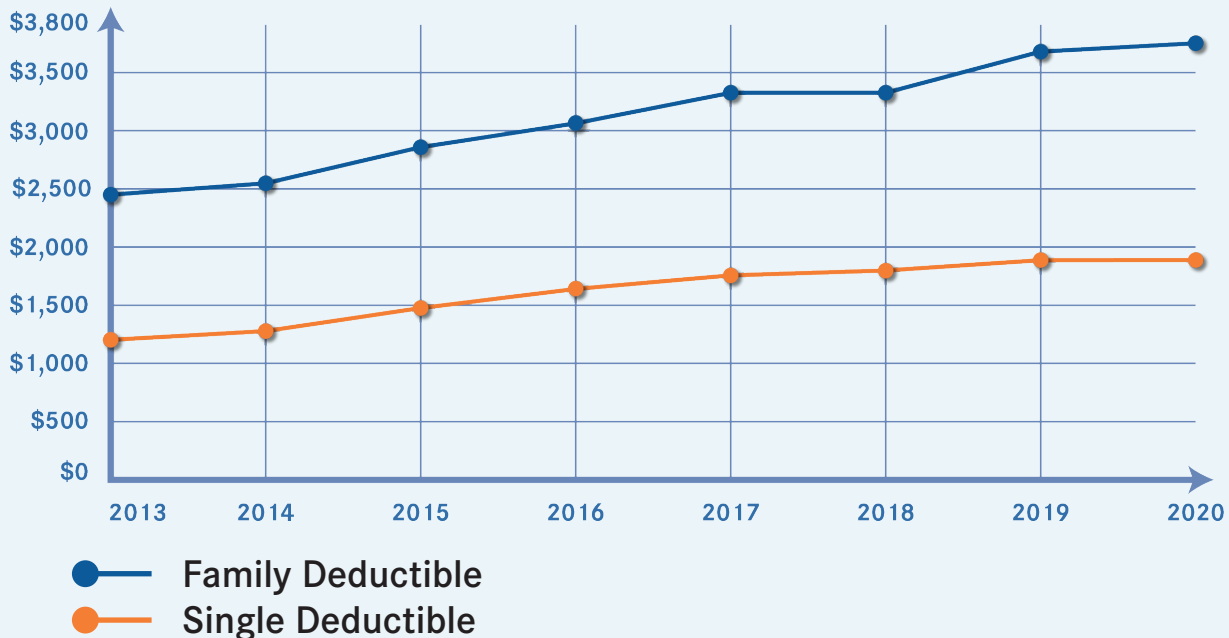
THIS NOTE
ALL DEBTS.

Anna Escobedo
Treasurer of the

Supplemental Medical Coverage for your family in a Group GAP plan.

Did you know that the average single and family deductibles for high deductible health plans have trended upward over the last seven years? In fact, the average family deductible has risen by over 35% since 2013!* Individuals and families need more coverage to supplement their medical plans. ManhattanLife can help.

Average Deductible for High Deductible Health Plans



*The Kaiser Foundation and Health Research & Educational Trust. Employer Benefits 2017 Annual Survey.

MANHATTANLIFE GROUP GAP COVERAGE TO HELP SUPPLEMENT OUT OF POCKET MEDICAL COSTS.

We designed our GAP program to be fully customizable to work seamlessly with an employer medical plan. Coverage selection is simple. Employers work with one of our sales experts – we customize benefits that complement and help fill the gaps in the employer’s major medical plan. Our GAP plan is easy to understand and provides the much-needed coverage to help fill the holes left behind, particularly by HDHP’s.

*Please note - this plan is not HSA compatible.

Our plan provides the following included benefits.

EMBEDDED BENEFITS	<p>INPATIENT BENEFITS</p> <p>Covers inpatient hospital stays, inpatient surgeries, physician's inpatient charges, if these expenses are covered under a Covered Person's Medical plan.</p>	<p>Benefits are determined by the employer based on the employer's major medical plan. Available coverage amounts for the employer to select from are:</p> <p>\$500, \$1,000, \$1,250, \$1,500, \$2,000, \$2,500, \$3,000, \$3,500, \$4,000, \$4,500, \$5,000, \$5,500, \$6,000, \$6,500, \$7,000, \$7,500</p> <p>We will pay benefits for Covered Charges if a Covered Person:</p> <ul style="list-style-type: none"> incurs the Covered Charges while the Covered Person is an Inpatient due to an Injury or Sickness; and the expenses are covered by the Covered Person's Medical Plan
	<p>OUTPATIENT BENEFITS</p> <p>Outpatient treatment of injury and sickness. Treatment must be performed in:</p> <ul style="list-style-type: none"> An Emergency Room An Urgent Care Facility A Free-Standing Facility An Ambulatory Surgical Center and/or Outpatient Hospital Facility 	<p>Available coverage amounts are:</p> <p>\$250, \$300, \$350, \$400, \$450, \$500, \$600, \$700, \$750, \$800, \$900, \$1,000, \$1,100, \$1,200, \$1,250, \$1,300, \$1,400, \$1,500, \$1,600, \$1,700, \$1,750, \$1,800, \$1,900, \$2,000, \$2,100, \$2,200, \$2,250, \$2,300, \$2,400, \$2,500, \$3,000, \$3,500, \$4,000, \$4,500, \$5,000, \$5,500, \$6,000, \$6,500, \$7,000, \$7,500</p> <p>We will pay benefits for Covered Charges if a Covered Person receives treatment on an Outpatient basis due to an Injury or Sickness.</p>
OPTIONAL BENEFITS	<p>OUTPATIENT PRESCRIPTIONS DRUGS</p>	<p>Generic Outpatient Prescription Drug Benefit: \$10 - \$50 in \$10 Increments</p> <p>Brand Name Outpatient Prescription Drug Benefit: \$10 - \$50 in \$10 Increments</p> <p>Plan Year Maximum: \$100 - \$500 in \$100 Increments</p>
	<p>AMBULANCE BENEFITS</p>	<p>Ground Ambulance Benefit: \$150 - \$1,000 per day</p> <p>Air Ambulance Benefit: \$300 - \$2,000 per day</p> <p>Plan Year Maximum: 4 transports</p>
	<p>DOCTOR'S OFFICE VISIT</p>	<p>Doctor's Office Visit Benefit: \$25 per visit</p> <p>Plan Year Maximum: 4 visits</p>



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Underwritten by:

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NY - Manhattan Life Insurance Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

HOW IT WORKS

LOWER THE COST TO THE EMPLOYER -

Choose a plan with a higher deductible

Premium for Major Medical Coverage

\$1,131,566

- \$1,000
- 150 Employees

Premium for HDHP

\$695,144

PURCHASE A MANHATTANLIFE GAP PLAN

Work with your sales associate to craft a GAP plan to offset the deductible

ManhattanLife GAP

\$176,856

- \$5,000 Inpatient,
\$2,500 Outpatient
- 150 Employees

HELP SAVE MONEY FOR EMPLOYERS AND THEIR EMPLOYEES

There are real benefits by purchasing a GAP plan on top of a major medical plan

Major Medical =

\$1,131,566

HDHP + GAP =

- \$872,000

Annual Savings =

\$259,566

This example is for illustrative purposes only and not based on specific plans.

According to research published by the Kaiser Family Foundation in 2019, the average cost of employer-sponsored health insurance for annual premiums was **\$7,188** for single coverage and **\$20,576** for family coverage. The report also found that the average annual deductible amount for single coverage was **\$1,655** for covered workers.

Source: eHealth; Average Cost of Employer-Sponsored Health Insurance (ehealthinsurance.com)

Act now and take advantage of a Group Gap Plan.

Do your employees and bottom line a favor.

Call your ManhattanLife representative now and receive all of the facts about our Voluntary Benefits Group GAP product!

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 Out-of-Pocket Protection Plan product at **disclosure.manhattanlife.com**. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8028