Designed Especially for:
UFCW Local 1102

ManhattanLife
Standing By You. Since 1850.

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.

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. Benefits are paid 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

Benefits Of Your Disability Plan Include:

- Pregnancy Treated as any Other Sickness
- Protect a Minimum of $300/Month to a Maximum of 60% Monthly Income, up to $5,000/Mo.
- 24 Hour Coverage
- Coverage Effective on Policy Date
- Includes Waiver of Premium
- Includes Partial Disability
- 3/12 Pre-existing Condition Limitation

Your Offer:

- Benefit Amount - Guarantee Issue: Protect up to 60% of gross income (max $5,000/month)
- Accident/Sickness Waiting Periods and Benefit Periods Available
  - 0 Day Accident/7 Day Sickness (Illness)/3-month Benefit
  - 0 Day Accident/7 Day Sickness (Illness)/6-month Benefit
  - 7 Day Accident/7 Day Sickness (Illness)/3-month Benefit
  - 7 Day Accident/7 Day Sickness (Illness)/6-month Benefit
  - 14 Day Accident/14 Day Sickness (Illness)/3-month Benefit
  - 14 Day Accident/14 Day Sickness (Illness)/6-month Benefit

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 Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to www.ManhattanLife.com/Disclosure. 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

Policy: M-8014

Underwritten by ManhattanLife Insurance and Annuity Company
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