

AFSCME



ManhattanLife™

Standing By You. Since 1850.

Disability Income Plus Insurance

SUMMARY OF BENEFITS

Disability Income Plus provides a monthly disability income benefit as a result of an accident or sickness. If you become totally disabled by an accident or illness, Disability Income Plus can be there to assist, helping pay the bills that won't go away just because you can't work: housing costs, food, car payments, and additional medical costs. This gives you the opportunity to focus on a full recovery and successful return to the workplace.

Product Base	Group
Coverage Type	Disability Income Plus provides a monthly disability income benefit due to an accident or sickness, 24 hour coverage.
BENEFITS & FEATURES	
Accident & Sickness	Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination periods: 0/7, 7/7 or 14/14.
Benefit Period	Six Months or 12 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.
Benefit Amount	Minimum benefit of \$300 and maximum benefit of \$5,000 per month. Benefit amount not to exceed 60% of base monthly income.
Waiver of Premium	Premium is waived if the member is totally disabled for more than 90 days or the elimination period, whichever is longer.
Partial Disability	Pays 50% of the total benefit when member cannot perform 20% to 80% of his or her normal work schedule for up to six consecutive months.
Recurrent Disability	If member 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 month of continuous coverage, members can take their coverage with them if they leave their job as long as the master policy remains in effect..
24-Hour Coverage	Provides on and off-the-job coverage; coordinates benefits with workers' compensation and any applicable local, state, and/or federal benefits and any union-sponsored disability income benefit plans, not to exceed 100% of the insured's income at the time of disability.
Takeover	Credits time covered under the previous group disability plan toward the 12-month pre-existing condition exclusion. Pays the lesser benefit between the previous plan and this plan.

PLAN PROVISIONS

Pre-existing Conditions

If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to policy effective date, no benefits will be paid for the first 12 months after the policy effective date.

Eligibility

- Member issue ages 18-74
- Full-time, benefit eligible members, actively at work and working at least 16 hours per week

Termination Age

Age 75 unless actively at work, then on last day actively at work.

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 products at www.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

Insured by ManhattanLife Insurance and Annuity Company*

*NY, NJ, and FL - Insured by Manhattan Life Insurance Company



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