

Dignity Health



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 an employee becomes 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 an employee can't work: housing costs, food, car payments, and additional medical costs. This gives employees 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 as a result of accident or sickness.

BENEFITS & FEATURES

Accident & Sickness

Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination period of 14/14 days.

Benefit Amount

Minimum benefit of \$300 and maximum benefit of \$5,000 per month, not to exceed 60% of base monthly income.* For California, the plan maximum is up to 25% of base monthly income.

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.

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 month of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect.

* Employees may apply for a benefit up to \$6,000 per month on a simplified issue basis. This buy-up benefit can not exceed 67% of monthly income (25% in California).

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.

PLAN LIMITATIONS

Benefits are not payable for losses contributed or caused by:

- The member's employment;
- Sickness or injury paid or payable under Worker's Compensation or Occupations Disease Law;
- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing physician;
- Mental or Emotional Disease or Disorder;
- Alcoholism or Drug Addiction;
- Intoxication as defined by state law in which incident occurred;
- Participation in riot or civil insurrection;
- War or act of War. Injury or Sickness as result of active duty in any branch of military forces;
- Travel or flight in aircraft other than as a fare-paying passenger on a regularly scheduled airline;
- Illegal occupation or committing or attempting to commit a felony or assault

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 Assurance Company of America



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