

Group Product Underwriting Guide

ManhattanLife Insurance and Annuity Company

Agent Use Only



ManhattanLife™

Standing By You. Since 1850.

Product availability, benefits, riders, and rates may vary by state and may not be available in all states.

Important Notice

These policies/certificates are underwritten by ManhattanLife Insurance and Annuity Company (The Company) and may contain reductions of benefits, limitations, and exclusions. For complete details of the coverage, please review the specific policy/certificate, which is your ultimate authority for any questions about this product.

This is a generic underwriting guide. Product availability, features and rates may vary by state. Your state may require a state-specific contract and/or application. State-specific applications are available on our Agent Resource Center.

This underwriting guide is for agent use only. It is not for use with consumers.

This is an underwriting guide for all ManhattanLife Advantage Series group products as listed below and as available in each state:

Group Accident Indemnity- policy Form M-8026

Group Critical Illness-policy Form M-8021

Group Hospital Indemnity - policy Form M-8019

Group Short-Term Disability Income- policy Form AL7043

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Employer Underwriting Guidelines

Underwriting offers to specific groups is determined by the size of the group, number of eligible employees, industry, and the product mix requested for enrollment. Only eligible employees and dependents may enroll for coverage.

Eligibility Requirements

Employer Eligibility:

To be eligible for coverage, employers must be in an eligible industry (please refer to our Industry Class Guide) and have a valid employer/employee relationship. **All associations, unions, PEOs and 1099s require home office approval.**

Employee Eligibility:

To be eligible for coverage, employees must be:

- Actively at Work at least 20 hours per week, and
- meet the eligibility requirements set by the policy and their employer, such as age and waiting period requirements.

Those **not eligible** for coverage include:

- seasonal employees,
- temporary employees, or
- part-time employees.

Dependent Eligibility:

Eligible dependents include spouses and children. Any waiting periods for eligible employees also apply to their eligible dependents.

A spouse is the person recognized as the eligible employee's husband, wife, or civil union partner by the state where they reside. Only one person can be covered as a spouse at any given time.

Children include natural children, stepchildren, grandchildren, foster children, adopted children or children placed as foster children for adoption who are:

- unmarried,
- younger than 26 (may vary by state), and
- dependent upon the eligible employee.

Guaranteed Issue Underwriting

If offered to an eligible employer group, guaranteed issue underwriting is available to all eligible employees and their eligible dependents at the time of initial enrollment and may be offered during subsequent open enrollment periods. New hires are also eligible for guaranteed issue underwriting outside of open enrollment once they become eligible based on the guidelines established by their employer.

Guaranteed issue underwriting is subject to established maximum coverage limits as defined in the offer given to the employer group. Coverage amounts above the established guaranteed issue limits will be subject to simplified issue underwriting.

Guaranteed issue underwriting offered is contingent upon a participation requirement. Participation requirements may vary by group size and are defined in the offer given to the employer group.

Accident Indemnity

- Minimum of 5 lives enrolled to issue a contract
- Always guaranteed issue
- Eligible employees and their spouses must be between 18-70 years old
- Eligible children must be under 26 years old

Critical Illness

- Minimum of 5 lives enrolled to issue a contract
- Eligible employees and their spouses must be between 18-69 years old
- Eligible children must be under 26 years old
- **Maximum GI coverage limits:**
 - o Employee: \$20,000
 - o Spouse: 50% of employee amount, up to \$10,000
 - o Child: 25% of employee amount, up to \$5,000

Hospital Indemnity

- Minimum of 5 lives enrolled to issue a contract
- Eligible employees and their spouses must be between 18-75 years old
- Eligible children must be under 26 years old
- **Hospital Indemnity must be sold with another product**

Short-Term Disability

- Minimum of 10 lives enrolled to issue a contract
- Eligible employees must be between 18-70 years old
- **Short-Term Disability must be sold with another product**
- **Maximum GI coverage limits:**
 - o \$4,000/month
 - o amounts over \$3,000/month require Home Office approval
- **0/7 & 0/14 elimination periods require Home Office approval**
- **12-month benefit duration requires Home Office approval**

Simplified Issue Underwriting

Simplified issue underwriting is available for all products except Accident Indemnity, which is always guaranteed issue.

Simplified issue underwriting is available for groups if the participation requirement for guaranteed issue underwriting is not met. All applicants are required to answer health questions to determine approval or denial of coverage.

Eligible employees who enroll outside of their open enrollment window can enroll with simplified issue underwriting. Outside of open enrollment, eligible spouses and children may also be added with simplified issue underwriting.

For Accident Indemnity, Critical Illness, and Hospital Indemnity, a minimum of 5 lives enrolled per product is required to issue a contract. For Short-Term Disability, a minimum of 10 lives enrolled is required to issue a contract.

Takeover Case Guidelines

“Takeover” refers to replacing coverage of a previous carrier with coverage under a ManhattanLife policy.

All takeover cases require home office approval prior to enrollment. A census or current billing from the existing carrier showing which employees were covered by the previous policy is required to be submitted upon approval for takeover, along with a signed Employer Group Application.

If ManhattanLife agrees to takeover a case, eligible employees who were covered by a previous carrier will receive credit for time under the previous carrier’s policy towards the pre-existing condition and 300-day pregnancy waiting period, if applicable. Any eligible employees who were not covered by a previous carrier’s policy and subsequent new hires will be subject to the normal pre-existing condition limitation and 300-day pregnancy waiting period.

About ManhattanLife

One of America's oldest insurance companies established in 1850, ManhattanLife has been independent and privately held for 170 years. With core values of reliability, fairness & respect for partnership, our mission is to help people achieve health, wealth & security for life.

ManhattanLife knows the key to long-term success is service – to our producers, to employers, and most importantly, to our ultimate customers – employees.

Connect with us

Request	Phone	Email
Sales & Marketing	888.441.0770	marketingmail@manhattanlife.com
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