



Advantage Series

Short-Term Disability

Supplemental Income Protection



Advantage Series Short-Term Disability

Disability coverage your employees can count on.

ManhattanLife Short-Term Disability Provides Employees With Valuable Benefits.

As health care costs continue to rise, the value of supplemental insurance coverage becomes more apparent. Short-Term Disability from ManhattanLife's Advantage Series can help protect your employees and their families' assets when an accident or illness leaves an employee disabled. When they are unable to work, Short-Term Disability provides benefits that can help pay bills for housing costs, food, car payments, or additional expenses.

We start paying benefits directly to the employee the first day after the elimination period. Benefits continue through the benefit period or until recovery, whichever occurs first.

Key Features

- Our modified definition of "Total Disability" allows an employee to be considered Totally Disabled if they:
 - » Cannot perform their regular occupation duties,
 - » Are not working a different occupation, and
 - » Are under the care of a Physician
- 24-hour and Off-the-Job coverage options available
- Flexibility to enhance coverage with optional benefits

Did you know?

28% of adults in the United States have no emergency savings.*

1 in 3 Americans ages 35-65 will suffer a disability lasting at least 90 days during their working careers.**

*Source: <https://www.bankrate.com/banking/savings/financial-security-june-2019/>

** https://www.affordableinsuranceprotection.com/disability_facts#:~:text=A%2035%2Dyear%2Dold%20has,for%20five%20years%20or%20longer.

Benefit Highlights

ManhattanLife Short-Term Disability offers coverage suitable for your employees' needs.

BENEFITS OPTIONS	
Coverage	24-hour on, or Off-the-Job
Coverage Type	Accident & Sickness or Accident-Only
Elimination Periods	Accident/Sickness: 0/7, 7/7, 7/14, 14/14, 30/30 Accident Only: 0, 7, 14, or 30
Benefit Periods	3, 6, or 12 months
Total Disability Benefit Amount	\$300/month - \$6,000/month* (not to exceed 60% of income)

BASE BENEFITS	
Total Disability Benefit	Pays a monthly benefit if the insured is unable to perform the duties of their Regular Occupation, is not working another occupation and is under the care of a Physician.
Partial Disability	Pays 50% of the Total Disability Benefit following at least one day of receiving a Total Disability Benefit.
Waiver of Premium	Premiums will be waived after an insured has been Totally Disabled for a period of 90 consecutive days due to a covered Injury or Sickness.

OPTIONAL ENHANCEMENTS	
Catastrophic Disability Benefit	Pays a lump-sum benefit if the insured person is receiving total disability benefits and is Catastrophically Disabled for at least 30 days following the Elimination Period.** Subject to the maximum catastrophic disability benefit.
Accidental Death Benefit (not available in IL and MA)	Pays the Beneficiary a lump-sum benefit if the insured dies due to an injury sustained in a Covered Accident. Subject to the maximum accidental death benefit.
Presumptive Disability	Pays an amount equal to the Total Disability Benefit for the entire Benefit Period if an insured suffers an irrevocable loss due to Injury or Sickness.***
Survivor Benefit	Pays an insured's Beneficiary a lump-sum benefit if the insured person dies while receiving Total Disability Benefits for at least 6 consecutive weeks.**** Subject to the maximum survivor benefit.
Terminal Illness Benefit (not available in MA)	Pays a lump-sum benefit if the insured is diagnosed with a Terminal Illness while receiving Total Disability Benefits, and has been collecting benefits for 6 consecutive weeks when proof of diagnosis is received. Subject to the maximum terminal illness benefit.

*Underwriting is required for benefits above \$3,000/month

**Catastrophically Disabled requires assistance in performing at least two Activities of Daily Living.

***See Policy for a specific list of covered Injuries or Sicknesses.

****If Terminal Illness Benefit is paid, the Survivor Benefit will not be paid.



ManhattanLifeTM
Standing By You. Since 1850.

Underwritten by:
ManhattanLife Insurance and Annuity Company
10777 Northwest Freeway
Houston, Texas 77092

Act Now To Offer Your Employees Short-Term Disability Insurance From ManhattanLife

- Adding as a supplement to Long-Term Disability coverage or as a stand-alone benefit, Short-Term Disability can help you attract and retain top talent.
- Expand your benefits and bolster employee morale with no direct cost to you.
- Make your employees feel comfortable by selecting voluntary benefits that have been given the seal of approval by their organization.
- Help simplify billing through the ease of payroll deduction. This translates to less administration for you and fewer payments to make for your employees.

You'll have the peace of mind dealing with a national leader in Worksite Benefits.

Offer your employees added security and peace of mind with Short-Term Disability from ManhattanLife's Worksite Advantage Series of products. ManhattanLife knows the key to long-term success is service - to our producers, to employers like you, and most importantly, to our ultimate customers - your employees.

For more information regarding rates and how to apply, visit the **Agent Resource Center** or email marketingmail@manhattanlife.com.

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. To access the complete disclosure list for the Workplace Voluntary Benefit product, visit Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: AL7053