

# An Extra Layer of Security to Help Supplement Lost Wages.



## Disability



### 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.

With ManhattanLife Disability Income Plus you won't have that worry. You'll enjoy a valuable 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. Plus, ManhattanLife Disability Income Plus pays in addition to any existing disability coverage you may have.

A 30-year-old man has a one in five chance of suffering a long-term disability before reaching the age of retirement. A 30-year-old woman has a one in three chance. Your chances of being disabled for longer than three months are much greater than your chances of dying.

– Website, [www.insurance.com](http://www.insurance.com), 2010

### Here are some benefits:

You'll receive a cash benefit paid directly to you for the following:

- Benefits are paid for a limited time period per disability
- You can protect a percentage of your pay up to a maximum benefit
- Portable (if chosen by your employer) where premiums do not increase if you change employers
- Coverage effective on the policy date

### Here's how it works:

- Receive a benefit for the time period selected. Benefit is paid after the elimination period has been satisfied, which is the number of continuous days beginning with the first day of total disability.
- Save on your premiums because coverage through your employer typically is less expensive than purchasing it on your own.
- Pay premiums conveniently through automatic payroll deduction.
- Some benefits may vary by state.

# UFCW Disability Income Plus Insurance

## SUMMARY OF BENEFITS



ManhattanLife™

Standing By You. Since 1850.

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.

<b>Product Base</b>	Group
<b>Coverage Type</b>	Disability Income Plus provides a monthly disability income benefit as a result of 24 hour coverage accident or sickness.

### BENEFITS & FEATURES

<b>Accident &amp; Sickness</b>	Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination periods of 0/7, 7/7 or 14/14 days.
<b>Benefit Amount</b>	Minimum benefit of \$300 and maximum benefit of \$5,000 per month, not to exceed 60% of base monthly income. For New York and Rhode Island, the benefit maximum is up to 40% of base monthly income. New Jersey is up to 25% of base monthly income.
<b>Benefit Period</b>	Three months or 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.
<b>Elimination Period</b>	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.
<b>Waiver of Premium</b>	Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
<b>Partial Disability</b>	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.
<b>Recurrent Disability</b>	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.
<b>Portability</b>	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.

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## 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 employer-sponsored disability income benefit plans, not to exceed 100% of the insured's income at the time of disability.

## PLAN PROVISIONS

### Pre-existing Conditions

If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 3 months prior to policy effective date, no benefits will be paid for the first 12 months after the policy effective date.

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### Eligibility

- Employee issue ages 18-74
- Full-time, benefit eligible employees, actively at work and working at least 20 hours per week

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### Termination Age

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

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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](http://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



[www.manhattanlife.com](http://www.manhattanlife.com)

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