

# UFCW Meat Processors 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.

<b>Product Base</b>	Group
<b>Coverage Type</b>	Disability Income Plus provides a monthly disability income benefit due to a non-occupational accident or sickness.
<b>BENEFITS &amp; FEATURES</b>	
<b>Accident &amp; Sickness</b>	Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination periods: 7/7 or 14/14.
<b>Benefit Period</b>	Three 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>Benefit Amount</b>	Minimum benefit of \$300 and maximum benefit of \$5,000 per month. Not to exceed 60% of base monthly income.
<b>Waiver of Premium</b>	Premium is waived if the member 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 member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.
<b>Recurrent Disability</b>	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.
<b>Portability</b>	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.
<b>24-Hour Coverage</b>	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.

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## 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.

### Eligibility

- Member issue ages 18-74
- Full-time, benefit eligible members, actively at work and working at least 15 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](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 Insurance and Annuity Company\*

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