

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.

Coverage Type

Disability Income Plus provides a monthly disability income benefit due to a non-occupational accident or sickness.

BENEFITS & FEATURES

Accident & Sickness

Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination periods: 0/7, and 14/14.

Benefit Period

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.

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 or the elimination period, whichever is longer.

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.

Pregnancy

Treated as any other illness.



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.

Eligibility

- Employee issue ages 18-70
- Full-time, benefit eligible employees, actively at work and working at least 20 hours per week

Termination Age

Age 70 unless actively at work, then on last day of active employment.

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*

*NY, NJ, and FL - Insured by Manhattan Life Insurance Company



www.manhattanlife.com

DI-SB 0320

FFGA Berkeley Monthly Composite Rates

Disability Income Plus rates

Semi-Monthly deductions, Elimination Period: 0/7 90 days

Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
All Ages	\$4.18	\$5.57	\$6.96	\$8.36	\$9.75	\$11.14	\$12.53	\$13.93	\$15.32	\$16.71
Benefit	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
All Ages	\$18.11	\$19.50	\$20.89	\$22.28	\$23.68	\$25.07	\$26.46	\$27.86	\$29.25	\$30.64
Benefit	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200
All Ages	\$32.03	\$33.43	\$34.82	\$36.21	\$37.60	\$39.00	\$40.39	\$41.78	\$43.18	\$44.57
Benefit	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
All Ages	\$45.96	\$47.35	\$48.75	\$50.14	\$51.53	\$52.92	\$54.32	\$55.71	\$57.10	\$58.50
Benefit	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000		
All Ages	\$59.89	\$61.28	\$62.67	\$64.07	\$65.46	\$66.85	\$68.24	\$69.64		

Disability Income Plus rates

Semi-Monthly deductions, Elimination Period: 14/14 90 days

Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
All Ages	\$2.76	\$3.68	\$4.60	\$5.52	\$6.44	\$7.36	\$8.28	\$9.20	\$10.12	\$11.04
Benefit	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
All Ages	\$11.96	\$12.88	\$13.80	\$14.72	\$15.64	\$16.56	\$17.48	\$18.40	\$19.32	\$20.24
Benefit	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200
All Ages	\$21.16	\$22.08	\$23.00	\$23.92	\$24.84	\$25.76	\$26.68	\$27.60	\$28.52	\$29.44
Benefit	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
All Ages	\$30.36	\$31.28	\$32.20	\$33.12	\$34.04	\$34.96	\$35.88	\$36.80	\$37.72	\$38.64
Benefit	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000		
All Ages	\$39.56	\$40.48	\$41.40	\$42.32	\$43.24	\$44.16	\$45.08	\$46.00		