

Disability Income



An Extra Layer of Security to Help Supplement Lost Wages

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.

ManhattanLife Disability Income Plus provides a 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. Benefits are paid in addition to any existing disability coverage you may have.

Facts

- 51 million working adults in the U.S. are without disability insurance.
- Over 375,000 Americans become totally disabled each year, and over 8 million adults have a disability that prevents them from working.
- 48% of U.S. adults say they only have enough savings to cover three months of living expenses if they stop working.

– Source: Council for Disability Awareness, SSA

What Does Disability Coverage Do?

BENEFITS & FEATURES

Disability Benefit Amount	Guarantee Issue to \$3,600. Minimum \$300 and maximum benefit of \$5,000 per month. Not to exceed 70% of base monthly benefit.*
Plan Design	Non-Occupational coverage for Injury & Sickness – Provides coverage for disability caused by either an accidental injury or sickness.
Benefit Periods and Elimination Periods	Benefit period of 6 months. Coverage for injuries or sickness after 14 days or after 30 days of total disability. The number of continuous days, beginning with the first day of a total disability, before any monthly benefit is payable.
Partial Disability	50% benefit up to 6 months. The employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule and is under the regular care of a physician.
Recurrent Disability	Recurrs within 180 days of returning to work, elimination period will be waived.

*Employees with work locations in states that participate in State DI plans will be reduced as follows: CA/CT/MA/NJ 25%; HI/NY/RI 40%

Policy: AL7053

Underwritten by ManhattanLife Insurance and Annuity Company

GISD-DI_0326

BENEFITS & FEATURES

Pre-Existing Provision	12/12 – If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date.
Pregnancy	Treated as any other illness.
Portability	Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, has had continuously been covered by the policy for at least six months, and no longer actively at work for the employer. Participants may continue coverage for up to 52 weeks, or until the insured becomes eligible under another group disability income policy, by paying premiums on a direct bill method.
Waiver of Premium	Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
Mental Illness/ Substance Abuse	50% of the benefits for Total or Partial Disability shown on the schedule will be paid when disability is contributed to or caused by mental or emotional disease or disorder, alcoholism or drug addiction. Limited to a 6-month benefit duration or maximum benefit period shown on the schedule if less. We will pay no more than 12 months during the entire time that the policy is in force for any disabilities contributed to or caused by mental or emotional disease disorder, or alcoholism or drug addiction.
Survivor Benefit	Pays the beneficiary the Survivor Benefit shown on the schedule on a lump sum benefit not to exceed the Maximum Survivor Benefit if the insured dies while receiving Total Disability Benefits and has been receiving Total Disability Benefits for at least 6 consecutive weeks prior to death. Survivor Benefit is 1x the Monthly Total Disability Benefit up to a Maximum Survivor Benefit: \$6,000.
Eligibility	Employee issue ages 18-70; benefit eligible, actively at work full-time, working at least 20 hours per week.
Termination Age	Age 70 unless actively at work, then on last day of active employment.

Disability benefits coordinate with other income sources and may be reduced to comply with the Covered Percentage of Earned Income.

Benefits and riders may vary by state and may not be available in all states.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to www.ManhattanLife.com/Disclosure. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS

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Disability Income Rates

Gorman Independent School District

Displaying Monthly Premiums for Non-Occ Coverage with Survivor Benefit, and Mental/Substance Abuse.



6 Month Benefit Period, 14/14 Elimination Period

6 Month Benefit Period, 30/30 Elimination Period

Age	Uni-Tobacco
Benefit	18 - 70
\$300	\$6.64
\$400	\$8.86
\$500	\$11.08
\$600	\$13.29
\$700	\$15.51
\$800	\$17.72
\$900	\$19.94
\$1,000	\$22.15
\$1,100	\$24.37
\$1,200	\$26.59
\$1,300	\$28.80
\$1,400	\$31.01
\$1,500	\$33.23
\$1,600	\$35.45
\$1,700	\$37.66
\$1,800	\$39.88
\$1,900	\$42.09
\$2,000	\$44.30
\$2,100	\$46.52
\$2,200	\$48.74
\$2,300	\$50.95
\$2,400	\$53.16
\$2,500	\$55.38
\$2,600	\$57.59
\$2,700	\$59.82
\$2,800	\$62.03
\$2,900	\$64.24
\$3,000	\$66.46
\$3,100	\$68.67
\$3,200	\$70.89
\$3,300	\$73.10
\$3,400	\$75.32
\$3,500	\$77.53
\$3,600	\$79.75
\$3,700	\$81.97
\$3,800	\$84.19
\$3,900	\$86.40
\$4,000	\$88.61
\$4,100	\$90.83
\$4,200	\$93.04
\$4,300	\$95.26
\$4,400	\$97.47
\$4,500	\$99.69
\$4,600	\$101.91
\$4,700	\$104.12
\$4,800	\$106.34
\$4,900	\$108.55
\$5,000	\$110.77

Age	Uni-Tobacco
Benefit	18 - 70
\$300	\$4.55
\$400	\$6.07
\$500	\$7.59
\$600	\$9.11
\$700	\$10.62
\$800	\$12.14
\$900	\$13.66
\$1,000	\$15.17
\$1,100	\$16.69
\$1,200	\$18.21
\$1,300	\$19.73
\$1,400	\$21.24
\$1,500	\$22.76
\$1,600	\$24.28
\$1,700	\$25.80
\$1,800	\$27.31
\$1,900	\$28.83
\$2,000	\$30.35
\$2,100	\$31.87
\$2,200	\$33.38
\$2,300	\$34.90
\$2,400	\$36.42
\$2,500	\$37.93
\$2,600	\$39.45
\$2,700	\$40.97
\$2,800	\$42.48
\$2,900	\$44.00
\$3,000	\$45.52
\$3,100	\$47.04
\$3,200	\$48.55
\$3,300	\$50.07
\$3,400	\$51.59
\$3,500	\$53.11
\$3,600	\$54.62
\$3,700	\$56.14
\$3,800	\$57.66
\$3,900	\$59.17
\$4,000	\$60.70
\$4,100	\$62.21
\$4,200	\$63.73
\$4,300	\$65.25
\$4,400	\$66.76
\$4,500	\$68.28
\$4,600	\$69.79
\$4,700	\$71.32
\$4,800	\$72.83
\$4,900	\$74.35
\$5,000	\$75.87

Note: Final implementation rate may vary slightly due to rounding

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