

Voluntary Disability



Protect your financial well-being with voluntary disability

ManhattanLife's disability plan will help with day-to-day expenses - housing, food, car payments, even additional medical costs - if an illness or accidents disables you away from the workplace. You won't have to worry about using your savings or incurring additional debt to cover these costs and care for your family.

Why do I need disability coverage?

Most people can't afford to be disabled, even for a short time. Almost 90 percent of disabling accidents and illnesses are not work related, so you can't count on Workers Compensation to be there for you and your loved ones (National Safety Council, Injury Facts 2008 Ed.). Here are more reasons to take a closer look at short-term disability protection:

- 71% of American employees live from paycheck to paycheck.
 - American Payroll Association, "Getting Paid in America" Survey, 2008
- Unexpected illnesses and injuries cause 350,000 personal bankruptcies each year.
 - "Illness and Injury as Contributors to Bankruptcy," Health Affairs, Feb. 2, 2005

In the United States, disabling injury occurs every second.

National Security Council Injury Facts 2008 Ed.

Why choose a ManhattanLife plan?

Benefits from your ManhattanLife plan are paid in addition to any disability coverage you already have. Your monthly coverage, elimination period, benefit period and any optional benefits will depend on the plan design your employer selects. You'll find the plan to be easy and economical - your premiums are conveniently paid through payroll deduction. Here are more reasons you'll feel good about a ManhattanLife plan:

- Benefits are paid in addition to any disability coverage you already have
- Your premium is waived if you're totally disabled for more than 90 days or the elimination period, whichever is longer
- Work-life support services are included with every disability plan

Act now

Because you can't know when a disabling illness or injury will impact your ability to bring home a paycheck, you can enroll disability coverage from ManhattanLife to help you and your family deal with the unexpected. You'll be able to concentrate on your recovery after a sickness or accident, and return to your job.

Voluntary Disability

Louisiana

Livingston Parish School Board

Disability Income Plus provides a monthly disability income benefit as a result of a non-occupational "off-the-job" accident or sickness. If you're totally disabled by an accident or illness, Disability Income Plus can be there to help, helping pay the bills that won't go away just because you can't work: housing costs, food, car payments, and additional medical costs. You can focus on a full recovery and successful return to the workplace.

Coverage type	Disability Income Plus is a group disability income insurance policy that provides a monthly disability income benefit due to an off the job accident or injury.
Benefit amount	Minimum benefit of \$300 and maximum benefit of \$5,000 per month, not to exceed 67% of base monthly income.
Plan design	Accident & Sickness: Provides coverage for disabilities caused by either an accidental injury or sickness.
Benefit period	Six months
Elimination period	Provides off-the-job coverage for injuries after 14 or 30 days and off-the-job sicknesses after 14 or 30 days of total disability. 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.
Definition of disability	Total disability: for the first 24 months of a disability that the employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability. After 24 months of total disability, totally disabled means that the employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability. Partial disability: because of a covered sickness or injury, the employee/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. The normal pre-disability schedule is as defined by the employee/member's employer but does not include overtime.

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 8014

Underwritten by ManhattanLife Assurance Company of America.



Definition of disability

Recurrent disability: total and/or partial disability that is due to the same or related causes as a prior period of disability, follows a prior period for which a monthly benefit was paid, and occurs within 180 days after the end of a prior period for which a monthly benefit was paid.

Additional included benefits

Partial disability: Pays 50 percent of the total benefit when the employee cannot perform 20 percent to 80 percent 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.

Waiver of premium: Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.

Work-Life resources: These services are included to give guidance to participants on life's challenges. Participants receive a brochure with their certificate that outlines the Work- Life program.

- Portability:** Before age 70, employees can take their coverage with them at the same rate if they leave their jobs. Coverage can continue as long as premiums are paid, the group master policy remains in force, and the employee is less than 70.

Additional included benefits

- Mental Health Rider:** provides benefits for mental health disabilities subject to an elimination period and removes the mental health exclusions from the base plan and from any other riders.

Pregnancy

Treated as any other illness.

Product Restrictions

Employers with employees working in HI, NJ, & RI refer to Risk Management. Not available for sale with Accident if the Accident Total Disability Benefits Rider is included.

Riders not available for sale with Health Care Plus.

Disability Income Plus rates

Livingston Parish School Board

Louisiana

Disability Income Plus rates

Standard Industry Classification Code: Custom Rates

14/14 6 months

Uni-tobacco coverage, Monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount										
	BENEFIT:	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
18-35		\$9.05	\$11.31	\$13.58	\$15.84	\$18.11	\$20.37	\$22.64	\$24.90	\$27.17	\$29.43
36-45		\$9.53	\$11.96	\$14.38	\$16.81	\$19.23	\$21.66	\$24.09	\$26.51	\$28.94	\$31.37
46-55		\$10.74	\$13.57	\$16.39	\$19.22	\$22.05	\$24.88	\$27.71	\$30.54	\$33.37	\$36.20
56-65		\$12.08	\$15.36	\$18.64	\$21.91	\$25.19	\$28.47	\$31.75	\$35.02	\$38.30	\$41.58
66+		\$15.39	\$19.78	\$24.16	\$28.54	\$32.92	\$37.30	\$41.68	\$46.06	\$50.44	\$54.83

Uni-tobacco coverage, Monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount										
	BENEFIT:	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
18-35		\$31.70	\$33.97	\$36.23	\$38.50	\$40.76	\$43.03	\$45.29	\$47.56	\$49.82	\$52.09
36-45		\$33.79	\$36.22	\$38.65	\$41.07	\$43.50	\$45.93	\$48.35	\$50.78	\$53.20	\$55.63
46-55		\$39.03	\$41.85	\$44.68	\$47.51	\$50.34	\$53.17	\$56.00	\$58.83	\$61.66	\$64.49
56-65		\$44.86	\$48.13	\$51.41	\$54.69	\$57.97	\$61.24	\$64.52	\$67.80	\$71.07	\$74.35
66+		\$59.21	\$63.59	\$67.97	\$72.35	\$76.73	\$81.11	\$85.50	\$89.88	\$94.26	\$98.64

Uni-tobacco coverage, Monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount								
	BENEFIT:	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000
18-35		\$54.35	\$56.62	\$58.89	\$61.15	\$63.42	\$65.68	\$67.95	\$70.21
36-45		\$58.06	\$60.48	\$62.91	\$65.34	\$67.76	\$70.19	\$72.62	\$75.04
46-55		\$67.31	\$70.14	\$72.97	\$75.80	\$78.63	\$81.46	\$84.29	\$87.12
56-65		\$77.63	\$80.91	\$84.18	\$87.46	\$90.74	\$94.02	\$97.29	\$100.57
66+		\$103.02	\$107.40	\$111.78	\$116.16	\$120.55	\$124.93	\$129.31	\$133.69

Policy: 8014

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Disability Income Plus rates

Disability Income Plus rates

Standard Industry Classification Code: Custom Rates

30/30 6 months

Uni-Tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount									
	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
18-35	\$6.84	\$8.37	\$9.90	\$11.43	\$12.96	\$14.49	\$16.01	\$17.54	\$19.07	\$20.60
36-45	\$7.22	\$8.87	\$10.53	\$12.19	\$13.84	\$15.50	\$17.15	\$18.81	\$20.47	\$22.12
46-55	\$8.29	\$10.30	\$12.31	\$14.32	\$16.34	\$18.35	\$20.36	\$22.37	\$24.39	\$26.40
56-65	\$9.60	\$12.05	\$14.50	\$16.95	\$19.40	\$21.85	\$24.29	\$26.74	\$29.19	\$31.64
66+	\$12.36	\$15.73	\$19.10	\$22.47	\$25.84	\$29.20	\$32.57	\$35.94	\$39.31	\$42.68

Uni-Tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount									
	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
18-35	\$22.13	\$23.66	\$25.19	\$26.72	\$28.25	\$29.78	\$31.31	\$32.84	\$34.37	\$35.90
36-45	\$23.78	\$25.43	\$27.09	\$28.74	\$30.40	\$32.06	\$33.71	\$35.37	\$37.02	\$38.68
46-55	\$28.41	\$30.42	\$32.44	\$34.45	\$36.46	\$38.47	\$40.49	\$42.50	\$44.51	\$46.52
56-65	\$34.09	\$36.54	\$38.99	\$41.44	\$43.89	\$46.34	\$48.79	\$51.24	\$53.69	\$56.14
66+	\$46.05	\$49.42	\$52.79	\$56.16	\$59.53	\$62.90	\$66.27	\$69.64	\$73.01	\$76.38

Uni-Tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount							
	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000
18-35	\$37.43	\$38.96	\$40.49	\$42.02	\$43.54	\$45.07	\$46.60	\$48.13
36-45	\$40.34	\$41.99	\$43.65	\$45.30	\$46.96	\$48.62	\$50.27	\$51.93
46-55	\$48.54	\$50.55	\$52.56	\$54.57	\$56.59	\$58.60	\$60.61	\$62.62
56-65	\$58.59	\$61.04	\$63.48	\$65.93	\$68.38	\$70.83	\$73.28	\$75.73
66+	\$79.75	\$83.11	\$86.48	\$89.85	\$93.22	\$96.59	\$99.96	\$103.33

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