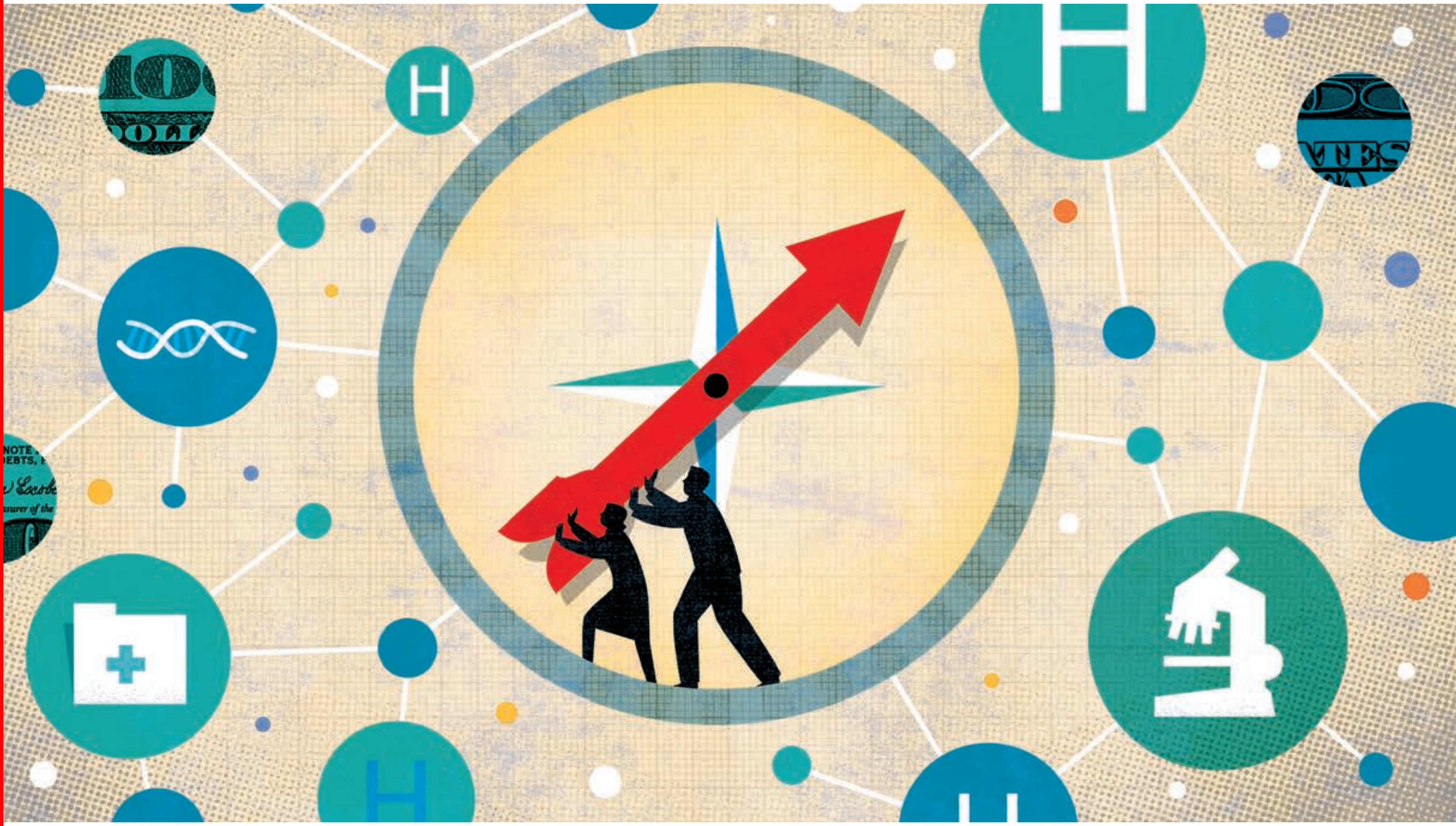
ManhattanLife™
Standing By You. Since 1850.



Advantage Series
Hospital Indemnity

Providing supplemental benefits for you and your family.

ASHI-BR 0721

This is a Hospital Indemnity Insurance Policy
Underwritten by ManhattanLife Insurance and Annuity Company

Advantage Series
Hospital Indemnity Insurance

Designed to provide employees with coverage and peace of mind.

High deductibles and copays for hospital stays could put a financial strain on your employees when they should be focusing on their health. A ManhattanLife Hospital Indemnity plan provides the supplemental coverage to help bridge the gap between health insurance and out-of-pocket expenses in the event of an unforeseen hospital stay due to Injury or Sickness.

- Can help reduce the financial strain of the high out-of-pocket expenses associated with hospital stays
- Benefits are paid directly to the employee in addition to any other insurance coverage
- Expertly focused coverage provides benefits to employees and their families when they need it most

- Guaranteed issue coverage available.
- Issue Ages of 18 - 75

Did you know?

The national average length of a hospital stay is 4.5 days.

Source: Decreasing the Patient Length of Stay (LOS) to Lower HAIs Centrak." Centrak. Web

Plan Options

Choose between our Classic and Preferred Hospital Indemnity plan options.

BENEFIT DESCRIPTION	VALUE	CLASSIC	PREFERRED
Hospital Confinement Pays a benefit if confined as an inpatient in a Hospital due to a covered Illness or Injury for at least 18 consecutive hours. Maximum of 30 days per period of confinement.	$100/day	$100/day	$200/day
First Hospital Admission Pays a benefit upon the first inpatient Hospital stay during a Calendar Year. Payable once per Calendar Year.	$1,000	$1,000	$2,000
Diagnostic Benefit Pays a benefit for each day an Insured receives a covered test for the purpose of diagnosing a covered Injury or Illness.* Payable two times per Calendar Year.	X	$50	$100
Intensive Care, Cardiac Care, and Burn Unit Benefit Pays a benefit if confined to an Intensive Care Unit, Cardiac Care Unit, or Burn Unit for at least 18 hours. Maximum of 10 days per Calendar Year.	X	$200/day	$400/day

OPTIONAL BENEFITS/RIDERS	
Rehabilitation Benefit Pays a daily benefit if transferred to a Rehabilitation Facility after being Hospital confined. Maximum of 30 days per Calendar Year.	$100/day
Accident Benefit Pays a benefit if the Insured receives Emergency Treatment in a Hospital Emergency Room as a result of a covered Accident. Payable 3 times per Calendar Year.	$300
Ambulance Benefit Pays a benefit if an Insured receives transportation in an Ambulance by ground or air as a result of an Accident or Illness. Pays a maximum of 4 times for ground ambulance and 4 times for air ambulance per Calendar Year.	**Ground:** $150 **Air:** $300
Well-Being Benefit Rider Pays a benefit when an insured receives a covered screening. Up to 1 per calendar year per insured. Maximum of 4 total screenings per family.	$50

**Check the Policy for a list of covered tests.*

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Underwritten by:
ManhattanLife Insurance and Annuity Company
10777 Northwest Freeway, Houston, Texas 77092

Hospital Indemnity plans pay a set of fixed benefits for covered charges incurred due to a Sickness or Injury regardless of other coverage.

Example 1

Classic Plan

Hospital Stay:	**Amount:***
Total Charges - 7 days	$12,537*
Current Balance:	**$12,537**
ManhattanLife Pays:	
Admission Benefit	$1,000
Hospital Days at $100/day	$700
Total Paid:	**$1,700**

In addition to other coverage, the insured received $1,700, which can help cover deductibles and other out-of-pocket expenses.

Example 2

Preferred Plan with the Ambulance Benefit added

Hospital Stay which required a ground Ambulance ride to the Hospital:	**Amount:***
Ambulance Ride	$450**
Hospital Stay - 4 days	$7,164*
Current Balance:	**$7,614**
ManhattanLife Pays:	
Ground Ambulance Benefit	$150
Hospital Admission Benefit	$2,000
Hospital Days at $200/day	$800
Total Paid:	**$2,950**

In addition to other coverage, the insured received $2,950, which can help cover deductibles and other out-of-pocket expenses.

* *Hospital Stay amounts are based on average hospital daily confinement cost according to source: Rappleye, Emily. "Average Cost per Inpatient Day across 50 States." Becker's Hospital Review, https://www.beckershospitalreview.com/finance/average-cost-per-inpatient-day-across-50-states.html.*

***Ambulance Ride amount is based on the average cost of a ground ambulance ride from source: MorabitoCM. "Why Taking an Ambulance Is so Expensive in the United States." CNBC, CNBC, 10 July 2020, https://www.cnbc.com/2020/07/10/why-taking-an-ambulance-is-so-expensive-in-the-united-states.html.*

- ManhattanLife knows the key to long-term success is service - to our producers, to employers like you, and most importantly, to our ultimate customers - your employees.
- For more information regarding rates and how to apply, visit the Agent Resource Center or email marketingmail@manhattanlife.com.

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. To access the complete disclosure list for the Advantage Series Hospital Indemnity product, visit Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8019 Well-Being Benefit: M-1775