The Advantage Series from ManhattanLife

Group coverage to help meet everyday employee medical coverage needs.

Annuities

As healthcare costs continue to rise, the need for supplemental insurance coverage becomes imperative. An Accident Indemnity plan from ManhattanLife's Advantage Series can help address your employees' concerns by offering them supplemental coverage for the associated costs of Accidents and Injuries.

- Guaranteed Issue coverage
- No health questions or medical exams
- Employee and Family coverage available
- HSA compatible
- Portable while the master contract is in effect



Critical Illness

We understand that treatment is not the only financial burden that comes with a covered Critical Illness diagnosis. A Critical Illness plan from ManhattanLife's Advantage Series is an affordable solution that gives your employees the advantage of choice. We pay a lump-sump benefit directly to your employees - they choose whether to use the funds for deductibles, co-payments, living expenses, childcare, or anything else.

- Guaranteed Issue coverage options
- Lump-sum benefit directly to employees
- HSA compatibility available
- Optional Recurrence Benefit



Hospital Indemnity

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.

- Guaranteed Issue coverage options
- Benefits are paid directly to employees in addition to any other insurance coverage
- Flexible plan designs



Short-Term Disability

Short-Term Disability from ManhattanLife's Advantage Series can help protect your employees and their families' assets when an accident or illness leaves an employee disabled. When they are unable to work, Short-Term Disability provides benefits that can help pay bills, cover housing costs, food, car payments, or additional expenses.

- 24-hour and Off-the-Job coverage options
- Flexible benefit payment options
- Supplement Long-Term Disability coverage or offer as a stand-alone benefit

Underwritten by:

ManhattanLife Assurance Company of America 10777 Northwest Freeway, Houston, Texas 77092



Thank you for considering ManhattanLife for the coverage and commitment you need.