



ManhattanLife™

Standing By You. Since 1850.



Prestige Series Voluntary Benefits at a Glance

Help protect your employees' financial wellness

Underwritten by ManhattanLife Assurance Company of America
FL and NJ. Underwritten by Manhattan Life Insurance Company.
Prestige™ is a suite of products brought to you by ManhattanLife.

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PRESTIGE SERIES

Why Offer Employees Voluntary Benefits?

Help protect your employees who help your business succeed

You can help protect the greatest asset of your business – your employees – with voluntary benefits. Employees will feel more secure and financially prepared for the unexpected with voluntary products that can help you provide a more well rounded benefits package.

Voluntary products can provide financial protection by:

- ▶ Helping cover personal expenses of a high-deductible healthcare plan
- ▶ Meeting everyday living expenses in case of an illness or accident
- ▶ Providing life insurance that can follow your employees into retirement

Today's employees see real value in a flexible, competitive benefits plan, especially as they face rising healthcare costs and limited budgets. Voluntary products are available at a group rate, with easy administration.

This supplemental coverage can help employees protect their finances if unexpected costs occur due to an illness or injury. If the unthinkable happens – premature death – there's help for the surviving family's living expenses.

It's a solid strategy to help your business thrive.

Why Choose ManhattanLife for Voluntary Benefits?

Innovative plans, rooted in our health and wellness foundation

When it comes to your business, you are the expert. So you understand the value of putting your employee benefits in the hands of a knowledgeable team – like ManhattanLife.

We create voluntary benefits plans to help employers improve employee health and financial well-being. Our plans are designed to meet employees' changing needs, especially as they navigate today's complex healthcare landscape and a household budget.

Voluntary benefits are part of ManhattanLife's commitment to be your health and wellness partner for life. Our plans and programs are designed to help our products fill gaps in their current healthcare plan that will help employees with more well-rounded benefits.

More reasons to choose ManhattanLife:

- ▶ An experienced team, dedicated to voluntary benefits, including sales, claims, administration, and service
- ▶ One point of contact who understands and manages your business throughout the entire life cycle
- ▶ Ability to provide easy-to-use enrollment technology solutions
- ▶ Ability to leverage an employer's existing technology platform when needed
- ▶ A state-of-the-art, "green" administration system, providing electronic delivery of policies and materials

76% of Americans are living paycheck to paycheck.

CNN Money, June 2013.



Why Choose The Prestige™ Series?

Insurance today is more complex, requires more decisions for you to make, and it is more difficult to determine how much coverage you need. That's why ManhattanLife brings Prestige™ Voluntary Benefits to life. With Prestige™, we paint the picture for you, creating a landscape that guides you through all the important steps to help you and your family. Our experts will create a program that works for you, integrating with any employee benefits package.

ManhattanLife is a reliable, independent insurance company rigorously focused on providing policyholders with the life affirmations of health, wealth and security. *Standing by you. Since 1850.™*

Accident

Extra protection when it's needed



Your work colleague falls off his bike and breaks his leg.

Accidents happen. This inconvenience causes unexpected expenses. Major medical will cover some of the costs but often, employees are left with additional out-of-pocket expenses, such as plan deductibles. Arm your employees with coverage that can ease the pain of financial injuries.

Our Accident plan pays up to the entire accident billed charges, for costs associated with an accident*. Unlike some outdated plans, our Accident plan reimburses all eligible accidents, as well as sprains and superficial injuries.

Accident plans also offer these features:

- ▶ Multiple levels of coverage to complement your benefits package
- ▶ No calendar-year maximums and multiple claims can be filed each year*
- ▶ Guaranteed issue – no health questions
- ▶ Family coverage
- ▶ Convenient payroll deduction
- ▶ Well-being Rider available – provides cash payouts for wellness screenings and lifestyle reward participation

**Up to the specified amounts listed in the policy.*

The average charge for a trip to the emergency room is \$1,233 – 40% higher than the average American monthly rent.

"An Average ER Visit Costs More Than an Average Month's Rent," The Washington Post, Kliff, Sarah. March 2013.

Critical Illness

Help employees spend less time worrying and more time recovering



The good news is, survival rates of heart attacks, strokes, and cancer are on the rise. But the diagnosis of and recovery from these serious illnesses can interrupt anyone's life physically, emotionally, and financially.

Recovering from a critical illness is difficult enough without worrying about the added stress of meeting financial obligations.

Critical Illness coverage provides a lump-sum benefit to families so they can continue to meet their financial obligations while focusing on recovering from a critical illness. It can help decrease the need to tap into the equity in one's home or into retirement, education, or other savings accounts.

Critical Illness plans also offer these features:

- ▶ Separation of time between different diagnoses is not required. A benefit is paid for one critical illness in each of the three categories: Vascular, Cancer, or Other Critical Illnesses. Three separate buckets of money are available.
- ▶ Optional Recurrence Benefit is available, allowing for payment for a repeated condition with a separation of 12 months
- ▶ Family coverage available
- ▶ Well-being Rider available – provides cash payouts for wellness screenings and lifestyle reward participation

The five-year relative survival rate for all cancers diagnosed in 2004 - 2010 was 68%, up from 49% in 1975 - 1977.

American Cancer Society, Cancer Facts and Figures 2015.



An employee is admitted to the hospital with appendicitis, followed by an emergency appendectomy. While the surgery is stressful enough, wait until the medical bills arrive. With an average cost of \$10,000 per stay*, it's easy to see why Hospital Indemnity makes good financial sense. Even with major medical insurance, one hospital stay could be a major financial hardship.

The Hospital Indemnity plan pays employees a benefit, based on the number of days in the hospital and the type of treatment received when they're hospitalized. These cash benefits pay in addition to other coverage. Benefits can be used however they choose: to help pay medical bills and cover everyday expenses.

It can help them get back on their feet and back to work.

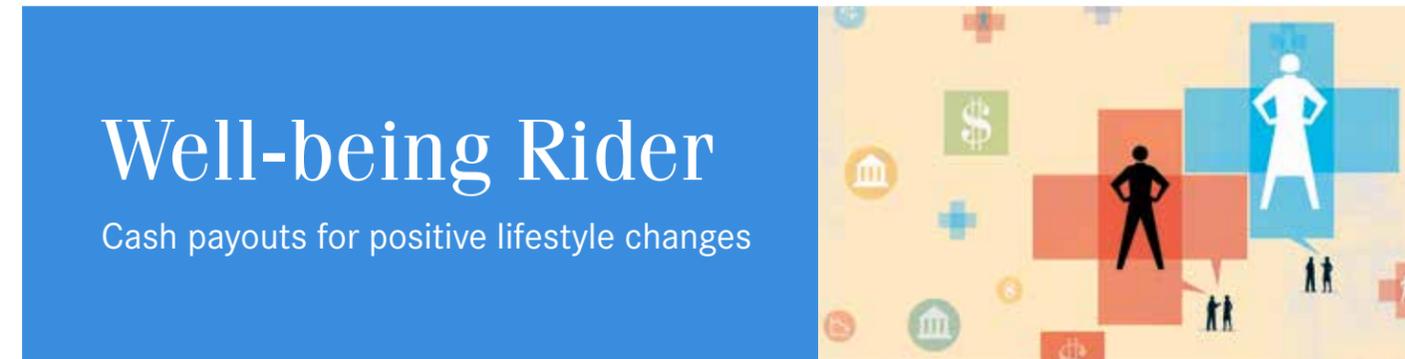
Employers can customize Hospital Indemnity plans to complement their current benefits packages.

A Well-being Rider is available – provides cash payouts for wellness screenings and lifestyle reward participation.

*"Costs for Hospital Stays in the United States, 2011," Healthcare Cost and Utilization Project, Pfunter, Anne; Wier, Lauren M., MPH; Steiner, Claudia, M.D., MPH. December 2013.

The average cost of a three-day hospital stay is around \$30,000.

<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>



Our unique well-being benefit helps you take control of costly chronic conditions while encouraging participation in your current wellness program. Cash payouts encourage your employees to engage in healthier lifestyle choices.

How it works:

- 1 An employee completes one of 21 wellness screenings.
Receives cash benefit
- 2 If an employee is, or has been, diagnosed with one of the following conditions, they are eligible for the lifestyle reward program:
 - ▶ Obesity
 - ▶ High blood pressure
 - ▶ High cholesterol
 - ▶ Diabetes
 - ▶ Cancer
 - ▶ Heart disease
- 3 Employee signs up for one of four lifestyle reward programs.
 - ▶ Weight loss
 - ▶ Smoking cessation
 - ▶ Nutrition
 - ▶ Health coaching*Receives cash benefit*
- 4 Employee finishes the lifestyle reward program or sticks with it for 90 days.
Receives cash benefit

*Well-being Rider is available with Accident, Critical Illness, and Cancer, or Hospital Indemnity and may not be available with every product in every state.

45% of Americans have a chronic condition— it costs five times more to cover them on your medical plan.

www.fightchronicdisease.org/sites/default/files/docs/GrowingCrisisofChronicDiseaseintheUSfactsheet_81009.pdf

Rider not available in AK, CO, CT, DC, NH, NM, OR, RI, UT, WA
Rider not available on the Accident policy in CA, MI, MN
Rider not available on the Hospital Indemnity policy in KS

Health Screen benefit only available in NJ and NY
Health Screen benefit only available on Accident Policy in KS
FL is 51+ eligible lives only

Disability Income

The benefit that works for your employees if they can't



Many employees have little to fall back on if an injury or illness prevents them from working. It is extremely important to protect your income. Sixty-five percent of working Americans say they couldn't cover normal living expenses, even for a year, and 38 percent say they couldn't pay their bills for more than three months*.

Disability Income insurance helps families stay afloat while employees recover by replacing up to 60 percent of their lost income. The plan provides a monthly disability income benefit that can help pay housing costs, food, car payments, and any additional medical costs.

Partial and Recurrent Disability included. Waiver of Premium available.

**Council for Disability Awareness, 2010 Consumer Disability Awareness Study.*

22% of the 1,000 people surveyed had less than \$100 in savings to cover an emergency, while 46% had less than \$800.

"76 percent of Americans Are Living Paycheck to Paycheck," CNN Money, June 2013.

Whole Life

Help employees insure their families' futures



While many employees carry a basic Term Life plan during their working years, it may not be enough to provide the level of protection dependents need in the later years, even to age 99.

Whole Life can help. It provides protection through retirement with premiums and benefits that don't change with age. It can also build cash value that the employee can gain access to for any reason – mortgage costs, a child's education expenses, retirement income, and more.

Plus, Whole Life is lifelong coverage (as long as premiums are paid) that employees can take with them, even if they retire or leave the company. It's an excellent complement to a term life plan.

Whole Life plans also offer these features:

- ▶ Accelerated living benefit for terminal illnesses
- ▶ *Facility care accelerated care benefit (not available in all states)
- ▶ Waiver of premium
- ▶ Optional family coverage

** Facility Care Benefit varies by state and is not approved in all states. Please review state-specific information on Whole Life marketing materials or contact your sales associate for detailed information.*

43% of Americans say they would feel the financial impact within six months if the primary wage earner died.

"Facts from LIMRA," September 2015.

Level Term Life

Affordable protection when employees need it most



A married employee with a growing family wants to make sure an unexpected death won't leave loved ones with financial burdens.

Level Term Life plans are a budget-friendly choice to supplement your current coverage and offer more options to employees. They provide straightforward protection that's affordable and remains the same for that period of time or "term."

If the employee dies during the term, loved ones receive a lump-sum benefit. This benefit can be used at the beneficiary's discretion.

Level Term Life plans also offer these features:

- ▶ 10 year and 20 year term periods
- ▶ Accelerated living benefit for terminal illnesses
- ▶ Accidental death, loss of sight, and dismemberment benefit
- ▶ Waiver of premium
- ▶ Optional family coverage

50% of U.S. households (58 million) say they need more life insurance.

"Facts About Life," LIMRA, 2013. MRA, 2013.

Enrollment Communications

Help employees understand – and value – their benefits

Employees are more satisfied with their benefit choices when they believe they've been given the right information to help them make these important decisions. ManhattanLife provides effective, targeted communications to help you create smooth, simple, and the most positive employee enrollment experiences.

We help you engage employees with our:

- ▶ Simple enrollment process with few or no health questions
- ▶ Real-time communications and educational tools such as "help" videos and enrollment fliers
- ▶ Step-by-step guidance during the enrollment process – much like an online retail experience
- ▶ Face-to-face, web-based, and mobile access enrollment capabilities

Our personalized employee enrollment focuses completely on helping the employee best meet his or her needs. It's a unique approach that educates employees about which of these often complex products might be the best fit for them.

An employer can offer the best benefits in the industry; however, employees must understand how those benefits work and what their value is, or they may be under appreciated and overlooked.

"Sixth Annual Study of Employee Benefits: Today and Beyond," Prudential, April 2011.

Simplified Enrollment Technologies

Advances make enrollment, communication, and administration easier

You're looking for a best-in-class enrollment and benefits administration solution that works, is simple to use, saves money and leads to happy employees and a productive workplace. Our team researches, evaluates, and delivers the latest, most advanced and proven enrollment technology solutions, available for all case sizes.

Our enrollment technology makes enrollment easy and affordable. It also provides a comprehensive benefits enrollment solution.

We also have relationships with many trusted enrollment technology companies in the industry that help us deliver a competitive benefits solution to you at no or a discounted cost.

- ▶ Proven technology solutions for all case sizes
- ▶ Seamless enrollment experience across multiple carriers
- ▶ Decision - support tools
- ▶ Help desk support
- ▶ Comprehensive reporting and enrollment performance tracking tools
- ▶ Leverage your existing enrollment platform or build on select technology partner platform

When asked what are important factors in selecting voluntary enrollment technology systems, 79% of employers said it was important that the system was easy to use and navigate, while 69% preferred all benefits be enrolled on a single enrollment platform.

"Employee Benefits at a Crossroads - Future Trends," LIMRA 2013 Employer Survey.

LEARN MORE

Thank you for considering ManhattanLife Voluntary Benefits

Learn more about how ManhattanLife Voluntary Benefits and industry-leading, decision-support tools can help you provide cost-effective plans to protect your employees. Contact your ManhattanLife representative today.

80% of employees perceive voluntary benefits to be valuable.

AON Consulting



ManhattanLifeTM

Standing By You. Since 1850.

The Prestige Series Overview

You can help protect yourself by protecting your greatest asset – your employees – with voluntary benefits. ManhattanLife offers innovative, data-driven voluntary benefit plans, rooted in our health and wellness foundation. These plans can help employees handle unexpected illness or injury and are managed by our knowledgeable team, dedicated to voluntary benefits.

Our voluntary benefits product portfolio includes:

ACCIDENT

Accidents happen. Help your employees be prepared for the unexpected with accident coverage that can be varied by selecting one of four benefit levels. Unlike the many plans commonly found in the industry, our accident plan covers strains, sprains, and superficial injuries – the leading cause of accident-related claims.

CRITICAL ILLNESS

If your employee suffers a heart attack, stroke, or other covered illness, a lump-sum payment allows benefits to be used to help cover medical, home healthcare, rehabilitation, and other expenses. Unlike many other plans, a separation of time between different diagnoses is not required.

HOSPITAL INDEMNITY

If an employee is hospitalized, hospital indemnity pays a cash benefit, regardless of other coverage. It can help handle other extra costs related to a hospital stay.

DISABILITY INCOME

Help employees cover gaps in pay and lost income if they become disabled in an accident or illness (nonoccupational). You choose the level of coverage to offer, and employees choose where the payments apply.

WHOLE LIFE

Whole life provides protection through retirement with premiums and benefits that don't change with age. It can also build cash value that the employee can gain access to at any time, for any reason.

LEVEL TERM LIFE

Level term life provides straightforward protection. Employees pay premiums and are protected for that "term" when the insured has greater family obligations. During this time, premiums stay the same. If the employee dies during the term, loved ones receive the insurance benefit.

WELL-BEING RIDER

Employees receive cash payouts for getting a wellness screening, enrolling in a lifestyle reward program (if diagnosed with obesity, high blood pressure, high cholesterol, diabetes, cancer, or coronary artery disease) and completing a lifestyle reward program for smoking cessation, weight management, health coaching, or nutrition counseling. (Available with Accident, Critical Illness, and Hospital Indemnity.)

Thank you for considering ManhattanLife Voluntary Benefits.

Learn more about how ManhattanLife Voluntary Benefits and our industry-leading, decision-support tools can help you provide cost-effective plans to help protect your employees. Contact your ManhattanLife representative today.

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 product at Disclosure.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.