ManhattanLife™
Standing By You. Since 1850.



ManhattanLife Lighthouse Series

Hospital Indemnity Select

Enhancing your health coverage with financially supportive benefits.

175 Years
And Counting.

HIS-BR 0825

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



Hospital Indemnity Select

Why Hospital Indemnity Select:

Individuals with high deductible health plans, ACA plans, or Medicare Advantage plans may find hospital indemnity plans particularly valuable. These plans can help bridge the gap in coverage by providing financial assistance for out-of-pocket costs associated with high deductibles.



Ways in which a hospital indemnity plan can be valuable:



Simple Claims Process



Flexible Use of Funds



Helps cover out of pocket expenses



No Network Restrictions



Easy to Understand



Affordability

Choosing the right plan has never been easier!

- Benefits available immediately
- Competitive Rates
- Rates **DO NOT** increase as you age.
- Guarantee Issued for ages 64½ to 70
- Available for ages 18-89[1]
- Guaranteed Renewable for life[2]
- Individual, Individual & Spouse[3], Individual + Children, and Family rates available

[1] In CA, available issue ages 18-64 ½; [2]In CA, Guaranteed Renewable to age 65; [3]In HI, spouse or reciprocal beneficary; In NV, spouse or domestic partner.

Benefits

Hospital Confinement Benefit Your base hospital confinement benefit will pay a daily benefit directly to you if you are hospitalized for observation or confinement. After 60 days of being discharged, your benefits will fully restore.	**Issue Ages 18 to 64½:**[1] **Base Plan Choices** — **Daily Benefit Amount** 1 Day — $50 to $10,000 **Issue Ages 64½ to 89:**[2] **Base Plan Choices** — **Daily Benefit Amount** 3 Days — $50 to $750 6 Days — $50 to $750 10 Days — $50 to $750
Mental Health	If confined to a hospital for a mental or nervous disorder, your policy will pay you $175 per day, up to 7 days per calendar year. This benefit is paid in lieu of your hospital confinement indemnity benefit.
Short Duration Hospital Stay	If you are receiving services/care in a hospital and are discharged within 12 and 23[3] hours for observation or confinement, your policy will pay as follows: For the 1 Day benefit period option, 25% of your hospital confinement amount is payable. For all other benefit period options, 100% of your the daily benefit amount shown on the policy schedule.
Emergency Room or Urgent Care	Your policy will pay $150 if you are treated for an Injury in an Emergency Room or an Urgent Care Facility. This benefit is payable up to 6 days per calendar year.
Ambulance Benefits	Your policy will pay $200 per ground or air ambulance ride to or from a medical facility. This benefit is payable up to 4 times per calendar year, with a lifetime maximum of 15 trips.

Optional Riders

Skilled Nursing Facility Benefit Rider	**Option 1:** Your rider will pay $100, $150 or $200 per day for days 1 through 50 if you are confined to a skilled nursing facility. **Option 2:** Your rider will pay $100, $150 or $200 per day for days 21 through 100 if you are confined to a skilled nursing facility. Your confinement to a skilled nursing facility must be within 30 days of a period of hospital confinement of at least three consecutive days.
First Day Hospital Admission Benefit Rider *(Not available under 64½)*	In addition to your base hospital confinement indemnity benefit, your First Day Hospital Admission Benefit Rider will pay either $250, $500 or $750 upon admission to the hospital. This benefit is payable up to 6 times per calendar year.
Outpatient Surgical Procedure Benefit Rider *(Not available in CT)*	Your Outpatient Surgical Procedure Benefit Rider will pay $250, $500, $750 or $1,000 per day when a surgical procedure is performed in an ambulatory surgical center or outpatient hospital facility. This benefit is payable up to 2 times per calendar year.

[1] In CA, available issue ages 18-64 ½; [2] Not available in CA; [3] No time restrictions for SD.

Benefit Highlights



Hospital Confinement

Hospital confinement insurance is a type of supplemental health insurance that provides coverage specifically for periods of hospitalization. This type of insurance is designed to help with the costs associated with being hospitalized, which can include expenses such as room and board, medical procedures, and other related medical services.



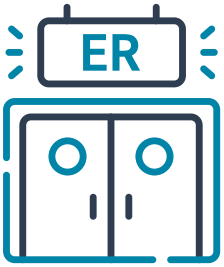
Observation Benefit

Your Hospital Indemnity Select policy provides benefits if you are confined to an observation unit. The primary purpose of an observation unit is to closely monitor and evaluate patients, usually for a short period of time, who do not require full inpatient hospitalization, but need more intensive monitoring and evaluation than can be provided in an outpatient setting.



Mental Health

Mental health in the United States is a complex and multifaceted issue that affects millions of individuals and families across the country. Stigma surrounding mental health is a significant barrier to seeking help and treatment and many individuals may feel reluctant to discuss their mental health concerns due to fear of judgment, or discrimination.



Emergency Room

ManhattanLife understands that accidents and emergencies happen, making this benefit crucial to a well rounded plan. This benefit will pay per day for each day the Insured receives Emergency Care or Urgent Medical Care in an Emergency Room or Urgent Care Facility for an injury.

Benefit Highlights



Ambulance

Ambulance Benefits are a critical component of a Hospital Indemnity plan, providing emergency medical transportation for individuals in need of urgent care. We will pay this per one-way-trip benefit when ground or air transportation in an ambulance is used by an Insured who needs Emergency Care for a covered event.



Skilled Nursing

Skilled nursing services in the United States refer to a range of medical and rehabilitative services provided by licensed healthcare professionals within skilled nursing facilities (SNFs), nursing homes, and home healthcare settings. These services are designed to care for individuals with medical conditions or recovery needs that require a higher level of care and expertise than what can be provided in standard assisted living or residential care settings.



Short Duration Hospital Stay

We will pay this per day benefit if the insured receives care while in the hospital for 12 to 23 hours and no more than 23 continuous hours[1] for sickness or injury.

[1] In SD, this benefit is paid while in the Hospital and never admitted for sickness or injury.



Payments directly to you when you need them most.

Upon approval, claim benefits are paid directly to the policyholder, regardless of any other insurance they may have. This benefit disbursement can then be used to offset co-payments and deductibles, car payments, mortgages, credit card bills, the choice is truly up to you.

Claim Example: Eric

Eric is 47 and lives in Tampa, FL. Last fall, Eric caught pneumonia and spent 3 nights in the hospital. Although Eric has an ACA plan, his out-of-pocket expenses and deductibles for the hospitalization cost him $8,000.

Fortunately for Eric, he had previously purchased a Hospital Indemnity Select plan with ManhattanLife. The plan Eric selected provided a 1 Day Hospital Confinement Benefit of $9,450 since Eric wanted to match the Out-of-Pocket maximum in his ACA plan. Eric was able to set aside the additional $1,450 he received from this claim to help cover any future deductibles or out-of-pocket costs or to use as he sees fit.



This Policy Paid Him:	
Eric's Out-of-Pocket Expenses	$8,000
Benefits Paid by ManhattanLife	
1 Day Hospital Confinement Benefit	$9,450
Total Amount Paid to Eric	$9,450

Eric can use the remaining funds however he likes. These additional benefits could be set aside to help cover future medical or Rx expenses.



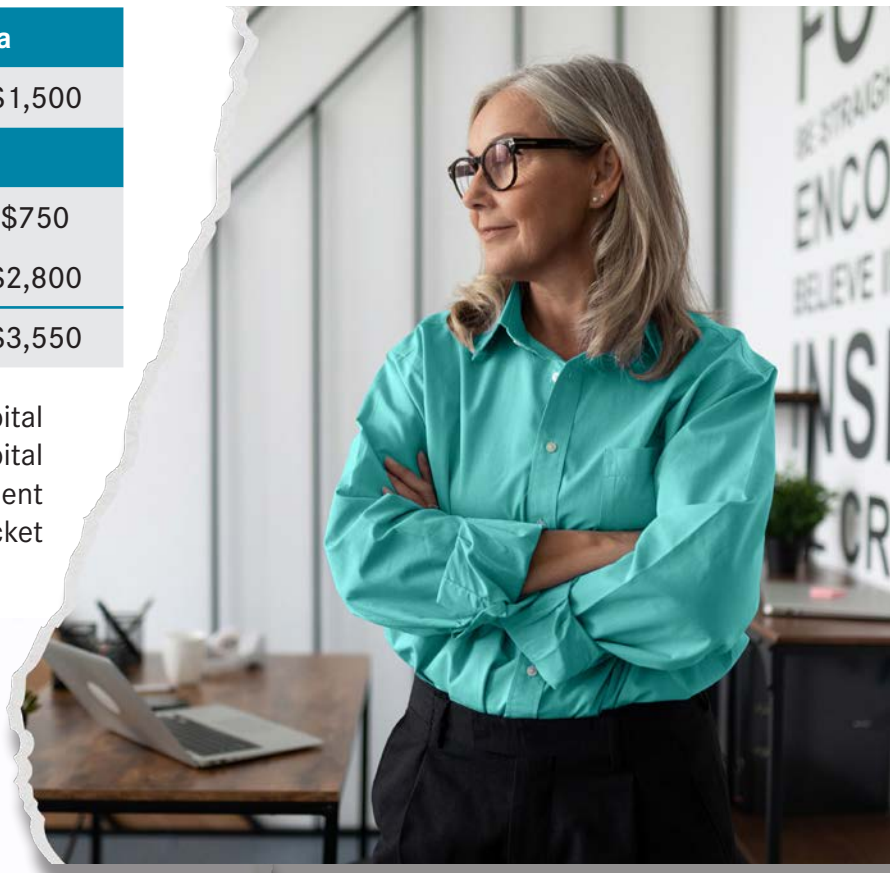
Not an actual policyholder or claim example - for example purposes only.

Claim Example: Barbara

Barbara was very grateful ManhattanLife's Hospital Indemnity plan was there for her! Barbara is 66 and lives in Texas. Last winter, Barbara was diagnosed with strep throat and bronchitis. Her condition then worsened, and she was admitted to the hospital where she utilized (4 days) of her 6-day benefit. Although Barbara had a Medicare Advantage Plan, her out-of-pocket expenses quickly ballooned to $1,500 ($500 for an admission copay and a $250 copay per day (4) for hospitalization).

Let's look at how it worked out for Barbara	
Barbara's Out-of-Pocket Expenses	$1,500
Benefits Paid by ManhattanLife	
Lump Sum Hospital Rider Benefit	$750
Hospital Confinement Benefit ($700 x 4 days)	$2,800
Total Amount Paid to Barbara	$3,550

Because Barbara had an active ManhattanLife Hospital Indemnity Select plan in place with a Lump Sum Hospital Admission Rider ($750) and a 4-day Hospital Confinement Benefit ($700), she was able to offset her out-of-pocket costs with this $3,550 in paid benefits.





Not an actual policyholder or claim example - for example purposes only. This example is not applicable in CA.

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

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

This is not a full disclosure of plan qualifications and limitations. To access the complete disclosure list for the Hospital Indemnity Select 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.

POLICY FORM NUMBER
AN7003 (and state variations)

RIDER FORM NUMBER
AN7003HA, AN7003OS, & AN7003SN

This brochure only provides a brief description of the important features of your policy. Only the actual policy provisions will control; therefore, it is important that you READ YOUR POLICY CAREFULLY.

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