



ManhattanLife™

Standing By You. Since 1850.



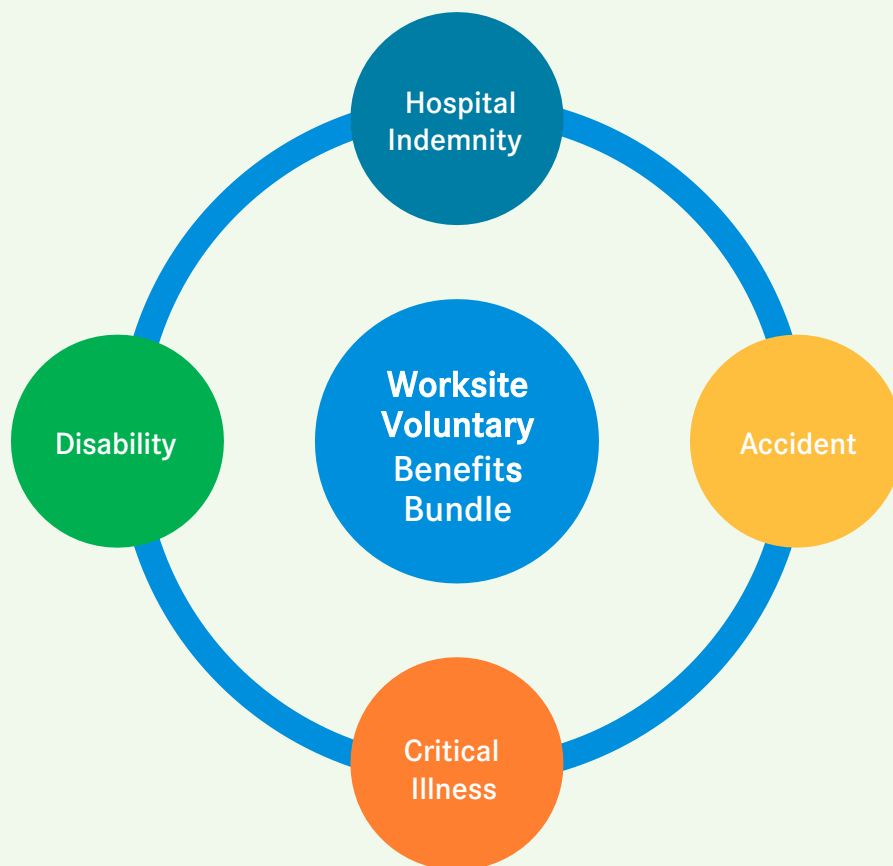
**Livian**™  
PERKS

# Worksite Voluntary Benefits Bundle

# 4 Plans In One Worksite Voluntary Benefits Bundle

## *Accident – Critical Illness – Disability – Hospital Indemnity*

To help cover the increased healthcare exposure often caused by hospitalizations, serious illnesses or accidents, we are pleased to introduce the Worksite Voluntary Benefits Bundle. This bundle can help limit the financial burden, providing a 4-in-1 solution by bundling accident, critical illness, disability and hospital indemnity.



### **WHAT WILL YOU DO IF THE UNEXPECTED HAPPENS?**

When agents have increased financial liability due to their medical treatment, this bundled protection can provide needed cash to offset these expenses.

# The 4-In-1 Solution

Your Worksite Voluntary Benefits Bundle includes the following:

## ACCIDENT

Offering supplemental coverage for accidents, injuries, ambulance services, accidental death, and more. Protection goes beyond basic health coverage and helps cover deductibles and other services your standard health care coverage may not provide.

There is no limit to the number of accidents payable per year (maximums may apply to specific benefits). Coverage starts at zero with each new accident and benefits pay in addition to any coverage in place.

Accidents vary greatly by type and severity. Your Accident plan provides specific coverage amounts based on the differing care and treatment required. We provide the insured with a wide variety of embedded benefits.

## CRITICAL ILLNESS

Helps protect an agent's and family's assets in the event of a critical illness such as a heart attack, stroke, or cancer by providing additional money to cover out-of-pocket expenses not covered by primary health insurance, such as home health care, daycare, even groceries and other daily expenses.



## Preventable Injury-Related Deaths

**173,040** in 2019 vs. **167,127** in 2018  
**3.5%** year-over-year increase  
**173,040** in 2019 vs. **86,777** in 1992  
**99%** increase over 27 years.

*The number of nonfatal, preventable injuries is even more staggering. In 2019, 48.3 million – about 1 in 7 – sought medical attention.*

[HTTP://Injuryfact.nsc.org](http://injuryfact.nsc.org) 2021

## GROUP HOSPITAL INDEMNITY

Provides coverage to help offset hospitalization expenses for agents and their family members. Benefits include daily lump sum hospital confinement, surgery and anesthesia benefits, Emergency Room and office visits.

## DISABILITY

Disability Income provides a monthly disability benefit payable to an insured agent in the event of a total disability resulting from an off-the-job, covered accident or sickness.

# Worksite Voluntary Benefits Bundle

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	Level 3	Level 4	Level 5
<b>Disability (ManhattanLife (DICERTXX))</b>			
Elimination Period (Accident / Sickness)	14 / 14	14 / 14	14 / 14
Duration Period	6 Months	6 Months	6 Months
Coverage Available to	Keller Williams Agent Only	Keller Williams Agent Only	Keller Williams Agent Only
Guaranteed Issue Amount (total benefit not to exceed 65% of monthly income)	\$500 Monthly Benefit	\$1,000 Monthly Benefit	\$1,000 Monthly Benefit

<b>Hospital Indemnity (ManhattanLife)</b>			
1st Day in Hospital	\$300	\$400	\$1,000
Days 2-3 in Hospital, per day	\$300	\$400	\$500
Days 4-60 in Hospital, per day	\$100	\$200	\$200
Inpatient Surgery	Not Included	\$500	\$500
Outpatient Surgery	Not Included	\$250	\$250
Doctor's Office Visit - Diagnostic / Sick Care	Not Included	\$50	\$50
Emergency Room, per day	Not Included	\$150	\$200
Waiver of Premium	Included	Included	Included

<b>Off-the-Job Accident (ManhattanLife)</b>			
Accident Medical Expense	\$250	\$250	\$250
Hospital Indemnity, per day	\$100	\$100	\$100
Ground Ambulance	\$100	\$100	\$100
Air Ambulance	\$200	\$200	\$200
Loss of Life	\$20,000	\$20,000	\$20,000
Loss of any combination of two or more hands, arms, feet, legs, or sight of both eyes	\$20,000	\$20,000	\$20,000
Loss of single hand, arm, foot, leg, or sight of one eye	\$10,000	\$10,000	\$10,000
Loss of one or more toes	\$1,000	\$1,000	\$1,000
Loss of one or more fingers	\$800	\$800	\$800
Common Carrier	\$60,000	\$60,000	\$60,000
Fracture / Dislocation (See Schedule for details)	Up to \$2,000	Up to \$2,000	Up to \$2,000
Additional Benefits Rider Includes, but is not limited to:			
Blood and Plasma	\$300	\$300	\$300
Intensive Care Confinement, per day	\$400	\$400	\$400
Immediate Hospitalization	\$1,000	\$1,000	\$1,000
Paralysis / Quadriplegia	\$10,000 / \$20,000	\$10,000 / \$20,000	\$10,000 / \$20,000
Physical Therapy	\$30	\$30	\$30
Ruptured Disc / Tendon, Ligament, Rotator Cuff or Knee Cartilage	\$500	\$500	\$500

<b>Critical Illness (ManhattanLife)</b>			
Critical Illness Lump Sum, upon diagnosis	\$5,000	\$5,000	\$10,000
Heart Attack / Heart Transplant / Stroke	100%	100%	100%
Coronary Artery Bypass Surgery	25%	25%	25%
Angioplasty	10%	10%	10%
Invasive Cancer / Malignant Melanoma	100%	100%	100%
Cancer in Situ	25%	25%	25%
Major Organ Transplant	100%	100%	100%
End-Stage Renal Failure	100%	100%	100%
Coma	100%	100%	100%
Permanent Paralysis Due to Accident	100%	100%	100%
Severe Burns	100%	100%	100%
Occupational HIV	100%	100%	100%
Waiver of Premium	Included	Included	Included

<b>Monthly Premium Rates</b>			
Agent Only	\$60.10	\$116.31	\$145.71
Agent + Spouse	\$90.01	\$183.54	\$234.73
Agent + Child(ren)	\$78.67	\$157.49	\$196.74
Family	\$108.75	\$220.33	\$281.38

Rates include: Disability, Hospital Indemnity, Off-the-Job Accident, and Critical Illness Insurance Coverages  
Situs State - Texas


Accident, Hospital Indemnity and Critical Illness Administered by:



P.O. Box 161690 - Austin, Texas 78716 - (800) 845-7519

Disability Administered by, and all products Underwritten by:





Accident, Hospital Indemnity and Critical Illness Administered by:  
Bay Bridge Administrators  
P.O. Box 161690 - Austin, Texas 78716 - (800) 845-7519

Disability Administered by, and all products underwritten by:  
ManhattanLife Assurance Company of America  
10777 Northwest Freeway - Houston, Texas 77092