



ManhattanLife™

Standing By You. Since 1850.

Disability Income Benefits

This is Group Disability Income Insurance



Designed Especially for: **National Nurses United**

DISABILITY INCOME – Accident* (DICERT/ML-DICERT)**

Pays a Monthly Benefit for Total Disability or Presumptive Disability if you are unable to work due to a Covered Injury. Monthly Benefits begin after an elimination period of 14 days.** Monthly Benefits continue while your Total Disability lasts or until the end of one year.

DISABILITY INCOME – Sickness* (DICERT/ML-DICERT)**

Pays a Monthly Benefit for Total Disability or Presumptive Disability if you are unable to work due to a Covered Sickness. Monthly Benefits will begin after your elimination period of 14 days.** For the 14 day elimination period only, if you are hospitalized as a resident bed patient for a Covered Sickness, Benefits will begin on the first day admitted. Monthly Benefits continue while your Total Disability lasts or until the end of one year.

**The premium for this policy includes coverage for both Accident and Sickness*

***Elimination period does not apply to Presumptive Disability.*

Waiver of Premium – All Premiums that are due after you have received Total or Presumptive Disability Benefits for 90 consecutive days will be waived for as long as Benefits are payable, at no additional charge. (Waiver of Premium not available with 90 day Benefit Period).

- ◀ Pays in addition to any other insurance, 50% if Workers' Compensation or similar law pays.
 - ◀ Disability Benefit due to childbirth available if the inception of the pregnancy occurs after the Certificate Effective Date and coverage is in full force.
 - ◀ Policy may be continued if employee changes jobs.
 - ◀ Guaranteed Renewable to age 70.
 - ◀ One rate regardless of age or sex.
 - ◀ Pre-existing conditions covered after 12 months.
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Underwritten by ManhattanLife Assurance Company of America
CT, DC, DE, MI, NJ and NY underwritten by The Manhattan Life Insurance Company

Short Term Disability 12 Month Benefit

\$2000 Monthly Tax Free Benefit—Cost \$48 Biweekly

\$2500 Monthly Tax Free Benefit—Cost \$59 Biweekly

\$3000 Monthly Tax Free Benefit—Cost \$70 Biweekly

\$3500 Monthly Tax Free Benefit—Cost \$82 Biweekly

\$4000 Monthly Tax Free Benefit—Cost \$93 Biweekly

\$4500 Monthly Tax Free Benefit—Cost \$104 Biweekly

\$5000 Monthly Tax Free Benefit—Cost \$115 Biweekly

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Enroll www.nnu-va.com