ManhattanLife™
Standing By You. Since 1850.



Hospital Indemnity Select

Enhancing your health coverage with financially supportive benefits.

HIS-BR 0126

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
- Individual, Individual & Spouse[2], Individual + Children and Family rates available

[1] In CA, available issue ages 18-64 ½; [2] In HI, spouse or reciprocal beneficary; In NV and OR, spouse or domestic partner.

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.



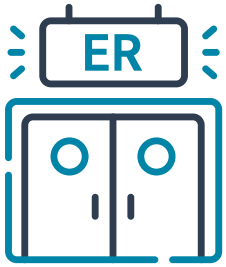
Observation Benefit

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.