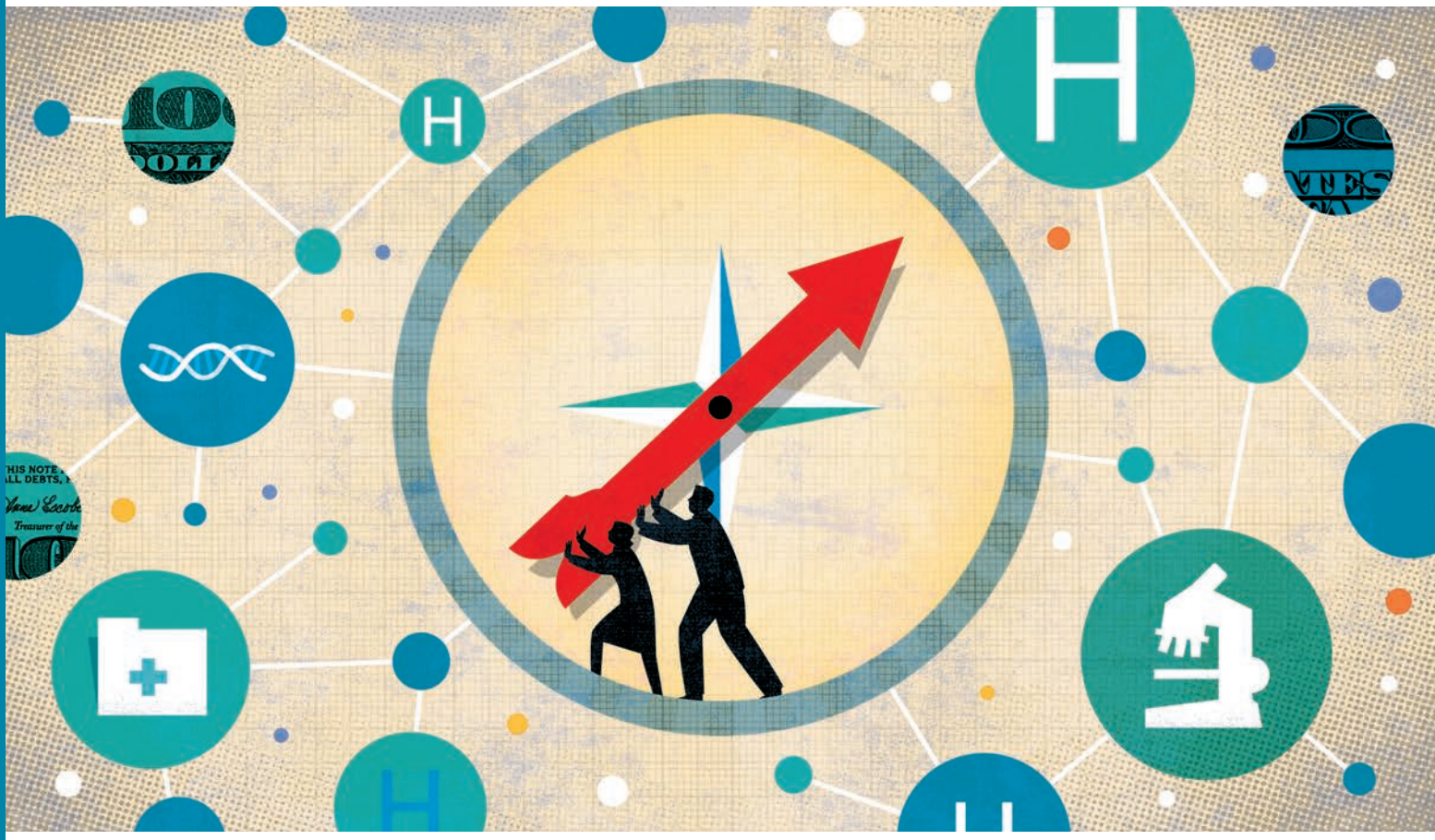
ManhattanLife™

Standing By You. Since 1850.



The Affordable Choice Enhanced

Healthcare Freedom Starts Here.

This is a Hospital Confinement and other Fixed Indemnity Insurance Policy
Underwritten by ManhattanLife Insurance and Annuity Company

AFC7010-KYBR 1225

Your Work, Your Way
Your Protection

A Hospital Confinement and other Fixed Indemnity Insurance Policy

In today's economy, healthcare shouldn't be luxury or a gamble. Whether you're building your own business, working gig jobs or stuck with a high-deductible plan, Affordable Choice delivers real finanical protection when you need it most. With immediate cash benefits, no network restrictions and premiums starting under $80, its healthcare coverage designed for how America works today.

ISSUE AGES: 18-64

BENEFITS AND FEATURES

- No Waiting Periods
- Cancer Benefit Included
- Hospital Admission Benefit
- Hospital Confinement
- Dr. Office Vist Rollovers
- Prescription Benefit
- Outpatient Services
- Surgery Benefit
- ER and Urgent Care
- No Networks Required
- Ground and Air Ambulance
- Lab and Radiology

WHO BENEFITS MOST

- Independent contractors & gig workers
- Small business owners
- People with high-deductible health plans
- Individuals wanting an extra layer of protection
- Individual's in-between jobs
- Aged off parents plan

SPECIFIED DISEASE RIDER (OPTIONAL)

Life's most serious health challenges shouldn't devastate your finances. Our optional Specified Disease Rider provides targeted cash benefits for major conditions like heart attacks, strokes, cancer and organ transplants. When facing this critical diagnosis, you'll receive benefits allowing you to focus on what matters most – your recovery.

Hospital costs per inpatient day vary significantly across the United States, with the national average sitting at $3,025.*

Join thousands who've chosen smart, affordable protection.

** https://nchstats.com/average-cost-of-hospital-stays-in-us/*