ManhattanLife™

Standing By You. Since 1850.



Out-of-Pocket Protection Plan

GAP15-BR 0320

This is a Hospital Confinement Protection Insurance Policy
Underwritten by ManhattanLife Insurance and Annuity Company



Out-of-Pocket Protection Plan

A Hospital Confinement Protection Insurance Policy

With today's rising cost of medical care and health insurance premiums, many individuals and groups have selected higher deductibles, fewer co-pays and more out-of-pocket costs. This has been done to make health insurance premiums more affordable.*

*National Center Biotechnology information.

But, out-of-pocket costs may still cause unnecessary burdens on many individuals.

What's the solution?

THE NEW OUT-OF-POCKET PROTECTION PLAN!

- Pays directly to you, unless you assign your benefits to your provider(s).
- Your choice of benefits and premiums.
- Pays in addition to all other insurance.
- No deductibles.
- No networks.