ManhattanLife™

Standing By You. Since 1850.



PAID Enhanced

Personal Accident Indemnity Delivery

175 Years
And Counting.

PAIDEH-KYSD-BR 0524

This is an Accident Only Insurance Policy
Underwritten by ManhattanLife Insurance and Annuity Company

PAID Enhanced

Personal Accident Indemnity Delivery



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NEW PLAN BENEFITS

- Urgent Care Facility
- Physician Follow-up Visits
- Chiropractor Visits
- Rehabilitation Unit - Admission
- X-Ray
- Paraplegia
- Quadriplegia
- Concussion
- Coma
- Ambulatory Surgical Center Facility and/or Outpatient Hospital Facility

You're injured, you need emergency treatment, and you end up confined in the hospital for five days. "Accidents happen," the old saying goes. "You can't plan on them, but you can plan FOR them."

People call them accidents for a reason; they are unplanned and can happen to anyone at the most inopportune times.

When an accident affects your livelihood or that of a family member, having a plan for the unexpected can be invaluable. ManhattanLife Assurance's Personal Accident Indemnity Delivery product (PAID) can provide you with a vital piece of that plan. The PAID plan **helps you pay for out-of-pocket expenses** and provides benefits to you or your family for many of the accidents that can happen without warning.

Additionally, You can choose the coverage that works best for you with our 24-hour, or off-the-job only plan options. Eligible issue ages are 18-84, and the policy is guaranteed renewable for life.*

**Subject to our right to change premium rates.*

Accidents Happen

- More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age. [1]
- There were approximately 2.8 million nonfatal workplace injuries and illnesses reported by private industry employers in 2017. [2]
- There were 882,730 occupational injuries and illnesses in 2017 that resulted in days away from work in private industry. [2]
- Those who've faced household medical bill problems report struggling to make payments, both for their medical and non-medical bills. 61% say they have been late on a payment for a medical bill, and 56% say they've missed a payment. Similarly 56% report being late and 46% report missing payments for non-medical. [3]

Sources for statistics: [1] disabilitycanhappen.org/disability-statistic March 28, 2018; [2] Bureau of Labor Statistics, 11/08/2018 News Release: Employer-Reported Workplace Injuries and Illnesses; [3] The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey, January 5, 2016

Our plan pays benefits for Accidents, big and small.

BENEFIT HIGHLIGHTS INCLUDE:

- Accidental Death
- Hospital Admission and Confinement*
- Intensive Care Unit*
- Air and Ground Ambulance*
- Emergency Room Treatment
- Burns*
- Emergency Dental
- Lodging
- Transportation
- Surgery*
- Physical Therapy*

Also included are benefits for dislocations, fractures, dismemberment, eye injuries, and major diagnostic exams. Benefits are outlined on the following page, and the policy explains in detail any limitations and/or exclusions.

**Denotes expanded benefits*

PRODUCT FEATURES

- Helps you pay for out-of-pocket expenses
- 2 options: 24-hour, or off-the-job only
- Issue ages 18 - 84
- Guaranteed renewable for life, subject to our right to change premium rates
- Choose one or two units



OPTIONAL ANNUAL WELLNESS BENEFIT RIDER*

For any of the examinations listed below, a one-time benefit of $60 per year per covered person will be paid:

- Annual Physical Examination
- Dental Exam
- Mammogram
- Pap Smear
- Eye Examination
- Immunization
- Flexible Sigmoidoscopies
- PSA Test
- Ultrasounds
- Blood Screening Test

The Policy must be in force 30 days before this benefit is payable.