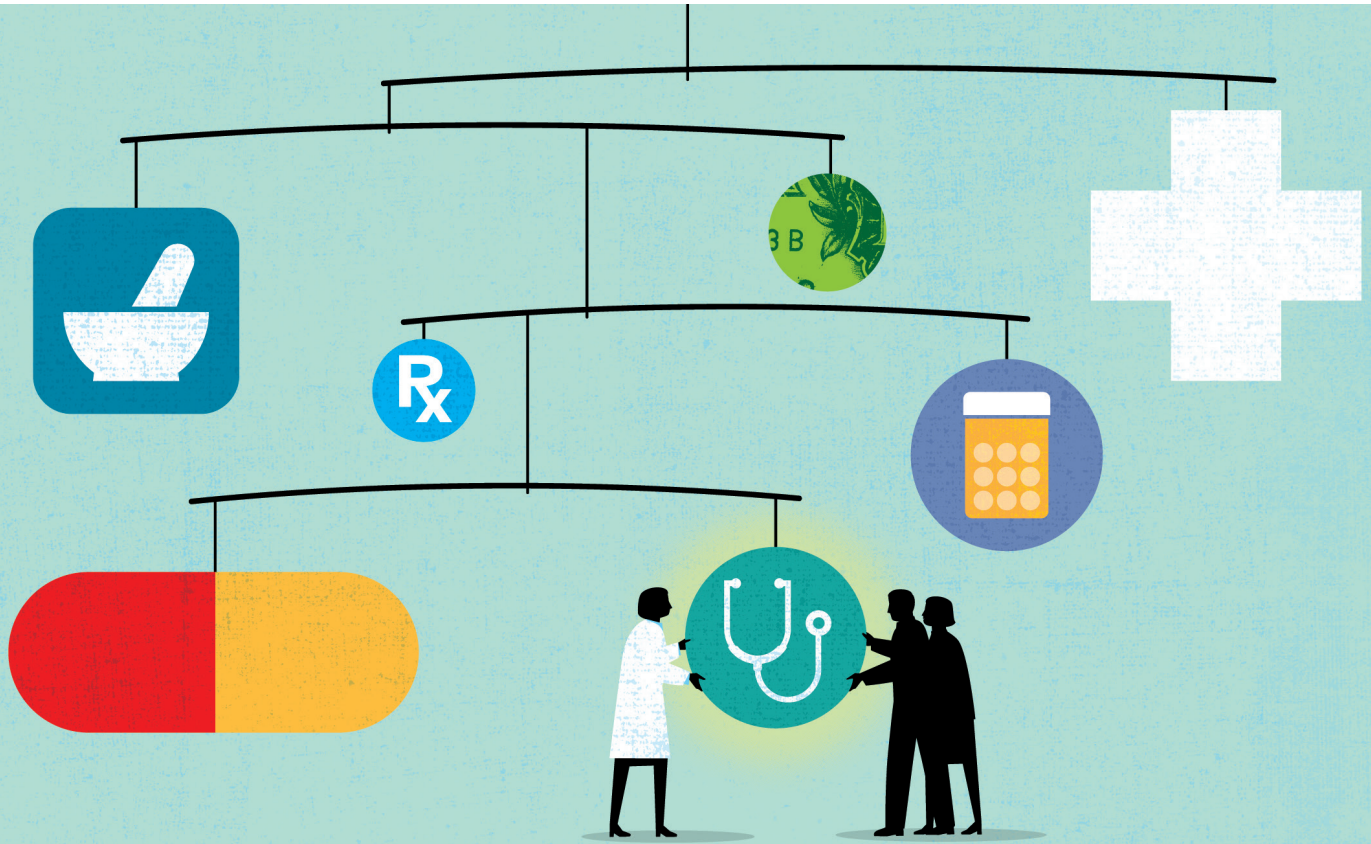
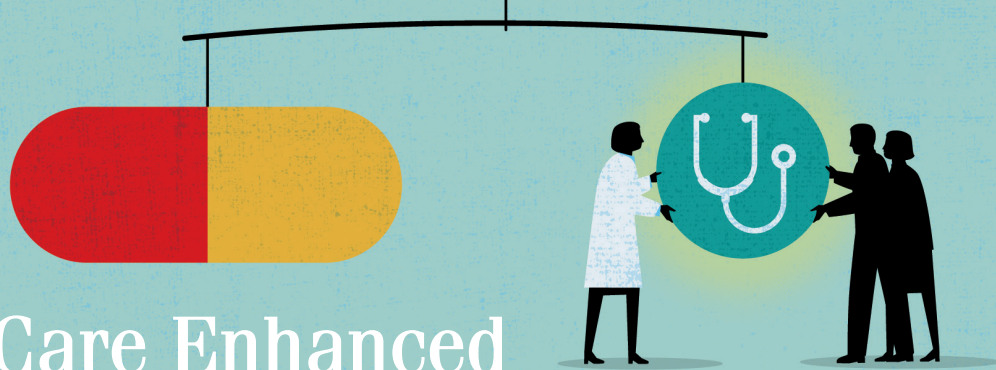




Home Health Care Enhanced

Providing health & financial security solutions when you need it most

This is a Home Health Care Insurance Policy
Underwritten by: ManhattanLife Insurance and Annuity Company



Home Health Care Enhanced

Individual Coverage from ManhattanLife

Health. Comfort. Peace Of Mind.

When illness, injury or loss of independence occurs, most people prefer care at home, especially from someone they know and trust. These unexpected moments can affect anyone at any stage of life.

ManhattanLife's Home Health Care Enhanced Insurance is an affordable supplemental solution that provides financial support for care at home, including help from loved ones, friends or others you're comfortable with. With flexible benefits designed to ease financial stress, these plans allow you to focus on healing, dignity and peace of mind—right where you belong.

Plan Features & Benefits

- **Issue Ages 18 - 89**
- **Guaranteed Renewable For Life**
- **30 Day "Free Look" Period to Examine the Policy**
- **Simple Underwriting!**
- **Prescription Drug Benefit Available in Most States**

Home Health Care Enhanced Benefits¹

- Daily maximum benefit of \$150 - \$450 with a maximum benefit period of 365 days² for the following services in your home from an Approved Home Health Care Practitioner, subject to the eligibility conditions:

	Classic	Premier	Deluxe
	\$150	\$300	\$450
Nursing Care	\$75	\$150	\$200
Physical Therapy	\$75	\$150	\$200
Speech Pathology	\$75	\$150	\$200
Occupational Therapy	\$75	\$150	\$200
Chemotherapy Specialist Services	\$60	\$120	\$200
Enterostomal Therapy	\$50	\$100	\$200
Medical Social Worker Services	\$100	\$200	\$300
Respiratory Therapy	\$50	\$100	\$200
Home Health Care Aide Services ¹	\$50	\$100	\$150

Homemaker Services Benefit¹

- Daily maximum care benefit for care received at home from an unlicensed family member, neighbor or friend.

Classic	Premier	Deluxe
\$25	\$50	\$75
Policy Maximum		
\$4,000	\$5,000	\$6,000

Prescription Drug Benefit¹

- 30-day prescription benefit of \$10/Generic or \$25/Brand.
- 90-day prescription benefit of \$30/Generic or \$75/Brand.

Maximum Benefit per Policy Year		
Classic	Premier	Deluxe
\$300	\$600	\$900

Restoration of Benefits¹

- The Maximum Benefit Period and/or Policy Maximum will be restored if benefits have not been paid or required for 180 consecutive days.

¹See the Policy and/or Outline of Coverage for state-specific details. ²Maximum benefit period may vary by state.

Routine Annual Physical Examination Benefit Rider³

- One benefit per year for a routine annual physical examination, subject to a 12-month waiting period.

Benefit	
\$150	

Accidental Death & Dismemberment Benefit Rider³

- Benefits for accidental death or an accidental bodily injury resulting in the loss of finger, toe, hand, arm, foot, leg or sight. To be covered, death or dismemberment must occur within 90 days of the covered accident and while this policy and rider are in force.
- Lifetime maximum is \$10,000.

Accidental Death	
\$10,000	

Max. Dismemberment Benefit	
Sight, both eyes	\$5,000
Sight, one eye	\$2,500
Hand/arm/foot/leg (multi)	\$5,000
Hand/arm/foot/leg (single)	\$2,500
Finger or toe (multiple)	\$500
Finger or toe (single)	\$250

Home Medical Equipment Benefit Rider³

- Benefits paid when you need home medical equipment prescribed by your physician while receiving Home Health Care Services.
- Lifetime maximum is \$500.

Benefit	
\$100 per piece	

Home Medical Equipment Limited to	
Mobility assistance	
Transfer aids	
Bathroom safety	
Home accommodations	
Personal medical equipment	

Ambulance Benefit Rider³

- Benefits paid for transportation in an ambulance for emergency care, including transportation from one medical facility to another when health care services are provided during the trip.
- Lifetime maximum is \$2,500.

Benefit	
\$200 per trip	
Per each one-way trip	4 trips per year

Accident Expense Benefit Rider³

- Benefits for dislocations, fractures or knee ligament tears when treated by a health care practitioner in a hospital emergency room, urgent care facility or physician’s office within 48 hours of the covered accident.
- Lifetime maximum is \$10,000.

Max Amount per Accident	
Option 1	Option 2
\$1,250	\$2,500

Max. Accident Benefit		
	Option 1	Option 2
Fracture, hip or skull	\$1,250	\$2,500
Dislocation Hip	\$1,000	\$2,000
Tear, knee ligament or meniscus	\$500	\$1,000
Dislocation Knee	\$500	\$1,000
Fracture, all other	\$250	\$500

³See the Rider and/or Outline of Coverage for state-specific details.



Underwritten by:
ManhattanLife Insurance and Annuity Company
10777 Northwest Freeway, Houston, TX 77092

For over 175 years, ManhattanLife Insurance and Annuity Company has been helping individuals and businesses by providing innovative products and superior customer service. We also provide competitive Medical, Life, Cancer and several other supplemental health insurance products with the personal attention you've come to expect from your insurance company. Additionally, we remain faithful to the core values on which our companies were founded: competitive products, personal service and prudent financial management. Our Customer Service team is friendly, knowledgeable and ready to help you.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a complete list for the Home Health Care Enhanced product at <https://www.manhattanlife.com/disclosure>. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy Form Number: AS7008 (including state variations)

Policy Rider Forms: AM7008AB, AM7008AC, AM7008DD, AM7008DE, AM7008RE
(including state variations)