ManhattanLife™
Standing By You. Since 1850.



ManhattanLife Lighthouse Series
OmniFlex™
Short-Term Care

Welcome to the Future of Short-Term Care

175 Years
And Counting.

This is a Short Term Facility Care Insurance Policy

Underwritten by: ManhattanLife Insurance and Annuity Company
and Standard Life and Casualty Insurance Company

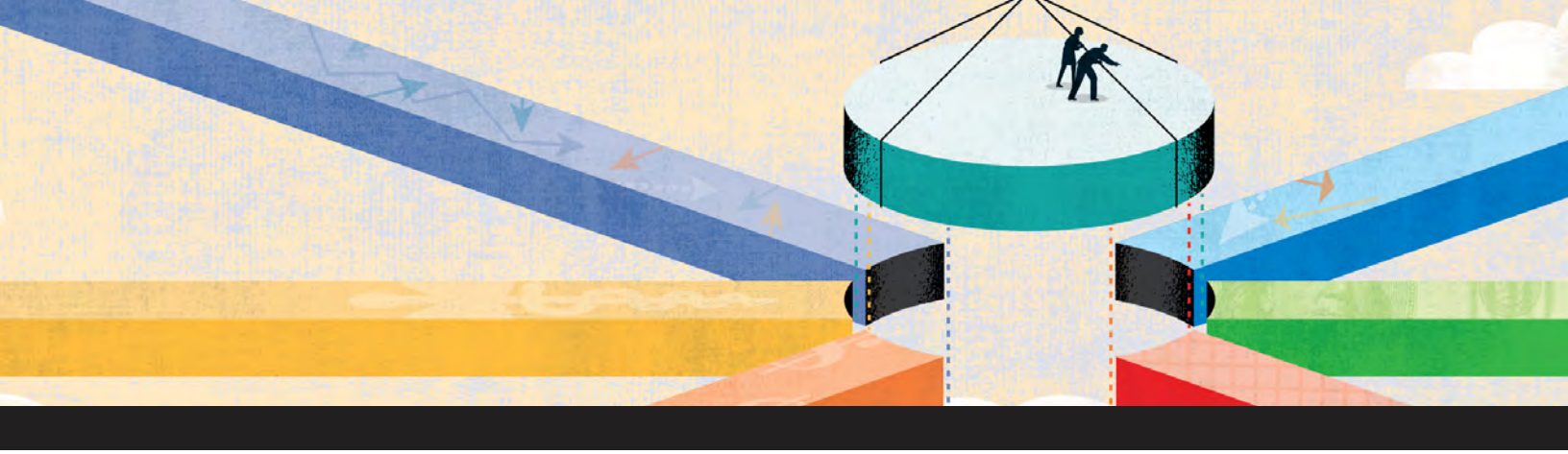
STC-BR 0525

OmniFlex™ is transforming the Short-Term Care insurance (STCi) industry with its simplified underwriting, affordability, and unparalleled flexibility.

For 175 years, ManhattanLife has consistently stood by our clients with extensive, yet easy to understand product offerings.



Pictured: ManhattanLife Building on Broadway in the Financial District of Manhattan, New York City. Built in 1894, it was one of the first skyscrapers in New York[1]



With the cost of Long-Term Care insurance (LTCi) services continuing to rise and health eligibility requirements making it more difficult to qualify, ManhattanLife has developed OmniFlex™ Short-Term Care insurance (STCi) to address the growing need for coverage with an affordable solution.

Rising prices have impacted a vast majority of industries, and the health care industry is no exception. For a semi-private Nursing Home room one can expect to pay an average of $305 per night.[2] Private rooms are even higher averaging $350 per night.[2] These figures are expected to continue on an upward trajectory for the foreseeable future.

Cost of Care[2]

Annual Cost for a Semi-Private Room
$111,325

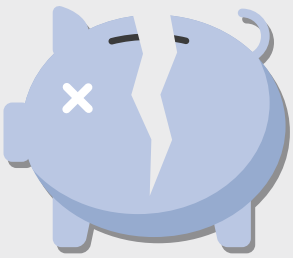
Annual Cost for a Private Room
$127,750

Estimated Annual Totals in 2030
$149,616 - Semi-Private
$171,684 - Private

Did You Know:

Almost **40% of those aged 66-69**, and a staggering **47.2% of those over 70 are declined** for traditional Long-Term Care Insurance.[3]

About 3 of every 5 personal bankruptcies in the United States are a direct result of overwhelming medical expenses – and 78% of these people had traditional health insurance.[4]



[2-4] Source information on back.

Plan Now For Peace Of Mind Later When Having To Deal With The Unexpected

Even individuals who lead healthy lifestyles may be at risk of experiencing a health issue requiring the need for therapy and rehabilitation.



Plan Ahead With OmniFlex™

Being financially prepared to pay for facility-based care, rehabilitation or professional home health care services can be a major concern for a growing segment of the population.

ManhattanLife's new OmniFlex™ STC insurance plan is designed to financially help individuals who are faced with the physical challenges caused by an injury, illness or medical condition.

An OmniFlex™ STC policy automatically includes coverage for:

- Nursing Homes/Facilities
- Assisted Living Facilities
- Hospice Care Facilities
- Bed Reservation Benefit
- Prescription Drugs

Enhance and customize your plan with the following optional benefits:

- Home Health Care Rider
- Hospital Indemnity Benefit Rider*
- 5% Simple Inflation Benefit

**Not available in NH*





Policy Benefit Options

OmniFlex™ is there when you need it most. When you need assistance with two or more Activities of Daily Living (*Bathing, Continence, Dressing, Eating, Toileting, Transferring*) or suffer from a cognitive impairment, benefits are paid directly to you or a medical provider that you designate. OmniFlex™ benefits are paid in addition to any other health care coverage.

The benefits and premiums for this coverage will vary based on the plan options selected.

Daily Benefit***	Elimination Period	Benefit Periods
$50 - $400 ($10 increments)	0, 20, 60 or 90 days	90, 180, 270 or 360* days

Your **Lifetime Maximum Benefit** Period is equal to two times your chosen Benefit Period.

Other Benefits Included In Your Policy

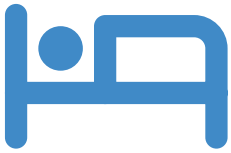


Prescription Drug Benefit

Your policy includes a benefit of $10 for each generic or $25 for each brand name prescription drug, up to a policy year maximum of $300. *You **do not** need to be receiving services from your OmniFlex™ plan to receive Prescription Drug reimbursements under this Benefit.*

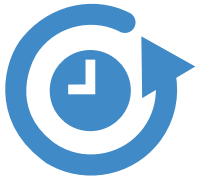
Fast-50™ Benefit

Exclusive to OmniFlex™ STC plans, the ***Fast-50™*** Benefit waives the Elimination Period and pays a first-day cash benefit equal to 50% of your accumulated Daily Benefit. While it can be used for anything, ***Fast-50™*** is perfect for times when a spouse**, family or friends chip in and help with your care.



Bed Reservation

The Bed Reservation benefit will reserve your room for up to 10 days at the Facility where you reside in the event you are admitted to a hospital. The lifetime maximum is 20 days.



Restoration of Benefits

After a period of 180 days in which no care is required and no benefit paid out, your Facility Care or Home Health Care Benefit Period restores, until you've reached your Lifetime Maximum shown in your policy schedule.

See policy for details and definitions.

**In ID, 360 day benefit period does not apply.*

***In NV, and OR, spouse or domestic partner; In RI, spouse or civil union partner*

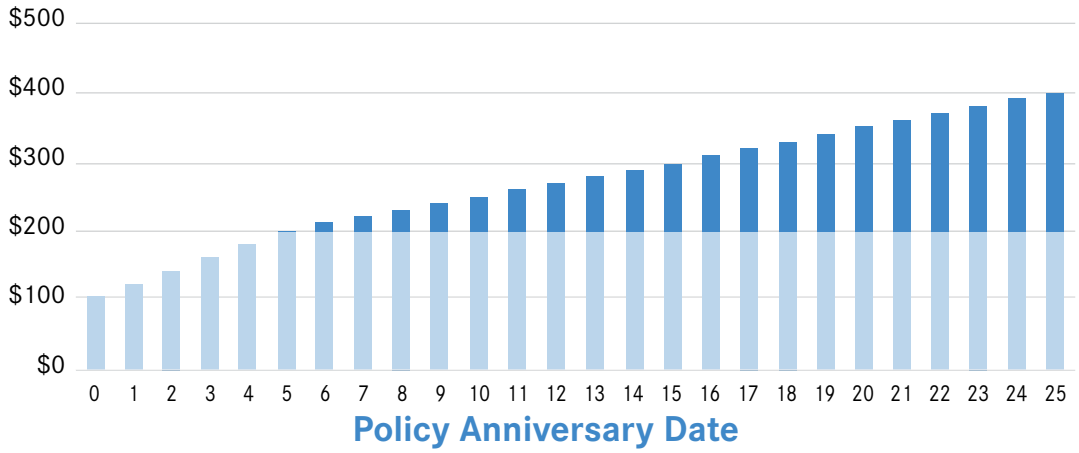
****The Accrued Daily Benefit available to the policyholder starts at 50% of the elected Daily Benefit at the time of purchase. The Accrued Daily Benefit then increases each policy anniversary date per the chart example on the next page.*

Optional Simple Inflation Benefit

No matter your financial situation, keeping an eye on the horizon in terms of costs is key. With the OmniFlex™ Simple Inflation Option, your benefits grow 5% beginning on the 6th policy anniversary date and increase by the same dollar amount each subsequent anniversary, until your Daily Benefit reaches double its value.

An OmniFlex™ Example: *Daily Base Benefit Elected $200*

On the effective date the Accrued Daily Benefit starts at 50% of the daily benefit amount selected. The graph below illustrates how a $200 Daily Base Benefit starts at $100 and grows over time.



At policy anniversary date #5, your daily benefit grows to $200.

With the Simple Inflation Benefit, your daily benefit grows to $400 at policy anniversary date #25.

Optional Riders

Home Health Care Rider

The OmniFlex™ Home Health Care Rider was created to help provide you with the option to recover from accidents or illnesses in your own home. This rider pays an indemnity benefit for any day you receive a covered home care service, which include: *Nursing Care Services (including from a Home Health Aide), Physical Therapy, Speech Pathology, Occupational Therapy, Chemotherapy Specialist Services, Enterostomal Therapy, Respiratory Therapy, Medical Social Services & Non-Medical Homemaker Services*. This rider can help offset the rising, typical costs[2].



$169/Day
Home Health Aide



$100 - $400/Session
Physical Therapy



$100 - $250/Session
Speech Pathology



$56 - $400/Session
Occupational Therapy

Hospital Indemnity Benefit Rider*

This valuable OmniFlex™ rider pays a daily cash benefit to help cover the ever-increasing co-pays, deductibles, or other miscellaneous costs associated with a hospital stay. This rider pays regardless of other insurance coverage you may have in place. **Lifetime Max of 180 days*

[2] Source information on back.

**Not available in NH*

Availability

Issue Age	45 - 89
Underwriting	Simplified Issue
Policy Type	Guaranteed Renewable (*$25 One-time Policy Fee Applies)*

Base Plan Highlights

Facility Care	
Facility Care Daily Benefit	$50 - $400
Elimination Period	0, 20, 60, or 90 days
Benefit Period	90, 180, 270 or 360* days
Lifetime Maximum Benefit Period	2x Benefit Period
Bed Reservation Benefit	10 days (Lifetime Max 20 days)

Built-in Benefits	
Prescription Drug Benefit	$10 Generic / $25 Brand $300 Policy Year Max
Fast-50™	Waives Elimination Period on Facility Care or Home Health Care Benefits to receive 50% level of accumulated Daily Benefit – perfect for care provided by a spouse**, family or friends.
Restoration of Benefits	Restores Facility Care or Home Health Care benefits after the 180 days out of care need is satisfied, up to lifetime max benefit period

Optional Benefits

Home Health Care	
Home Health Care Daily Benefit	$50 - $300
Elimination Period	0, 20, 60, or 90 days
Benefit Period	90, 180, 270 or 360* days
Lifetime Maximum Benefit Period	2x Benefit Period

Simple Inflation Benefit	
5% Simple Inflation	If chosen, the Simple Inflation applies to Facility Care as well as Home Health Care, if the Home Health Care Rider is also elected.

Hospital Indemnity Benefit* **	
Daily Benefit	$50 - $300
Benefit Period	3, 6 or 20 days
Lifetime Maximum Benefit Period	180 days

See policy for details and definitions.
**In ID, 360 day benefit period does not apply.*
***In NV, and OR, spouse or domestic partner; In RI, spouse or civil union partner*
****Not available in NH*

Claim Example: Anthony

Anthony's goal was to age in place in the home he and his spouse* of 40 years loved. Planning ahead to accomplish his goal, he purchased an OmniFlex™ STC plan that included a $280 base Daily Benefit, a 360-Day Home Health Care Rider and 5% Simple Inflation benefit. He especially liked the built-in *Fast-50™* benefit that pays first-day cash – even for help from a spouse*, family or friends.

Anthony owned his OmniFlex™ plan for 10 years before his health changed and he needed assistance.

Due to the Inflation Benefit, his Accrued Daily Benefit for both Facility Care and HHC had grown to $350, and he was pleased to learn his *Fast-50™* HHC Benefit would pay $175 per day.

Despite his challenges, his spouse*, Sandy, provided informal care at home. So at claim time, Anthony chose to collect his $175/day *Fast-50™* HHC benefits, which began immediately and could be used in any way the family needed.

After 6 months, Anthony recovered and regained his independence.

His policy had paid a total of $31,500 in *Fast-50™* HHC benefits.



OmniFlex™ allowed Anthony to recover in his own home, with care provided by a caregiver of his own choice. He still had 6 months remaining in his Benefit Period, should his need for care return in the coming weeks and months. Better yet, if he fully recovered for a minimum of at least 180 days, he had peace of mind knowing his OmniFlex™ plan automatically included a Restoration of Benefits.

The Power of the *Fast-50™*

Fast-50™ is a unique, built-in feature of OmniFlex™ Short-Term Care plans. This benefit pairs with the Facility Care Benefit and/or Home Health Care Benefit, if selected, and allows you to receive 50% of your Accrued Daily Benefit, *without first satisfying your elimination period*.

Anthony's story above is not unique. Many individuals want to remain in their home for as long as possible. And when the need for care arises, they turn to a spouse*/partner, family member or trusted friend for help. The first-day cash from *Fast-50™* can provide the perfect solution.

Not an actual policyholder or claim example - for example purposes only.

**In NV, and OR, spouse or domestic partner; In RI, spouse or civil union partner.*

Claim Example: Julie

Julie recognized the importance of planning ahead. As a widow with fixed income and assets, she could be at great financial risk if she needed care. Her goal was to have a plan that provided coverage for in-home care, as well as care in an Assisted Living Facility or Nursing Home.

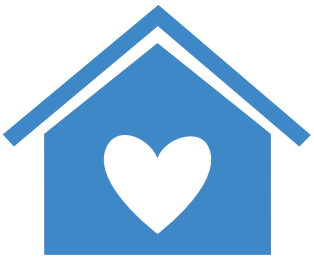


At 76, she was concerned about securing an insurance policy that would provide benefits for facility and home health care. Julie learned of OmniFlex™ and was able to purchase a plan with a $200 Daily Benefit for both facility care and home care.
Five years later at age 81, Julie needed assistance with daily living. She was pleased that her OmniFlex™ plan would pay $200 per day and was able to remain at home, as the home health care benefit was included in her policy.



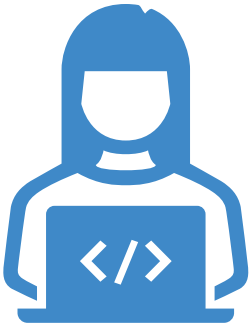
Not an actual policyholder or claim example - for example purposes only.

Even More Reasons to Love OmniFlex™



Spousal Discount

A 10% spousal discount is available if you live in a home with a legal spouse* who has a Short- Term Care policy or is applying for a Short-Term Care policy with our company.



Build a Plan Tailored for You

Utilizing the plan's varying base options, benefit & elimination periods, as well as Rider choices, you can now build a custom Short-Term Care plan that ensures the most appropriate coverage possible for your given situation.



Short-Term Costs Add Up

485 days[5] is the average length stay for short-term care in an assisted living facility, and at the national average cost of **$305-$350** *https://www.carescout.com/cost-of-care* per day, these costs can escalate quickly.[2]

**In NV, and OR, spouse or domestic partner; In RI, spouse or civil union partner.*



Feel Confident in Your Decision

If for any reason, you decide a Short-Term Care insurance (STCi) plan is not right for you, return it to us within 30 days for a full refund of any premium you paid.

Short-Term Care Insurance is an Ideal Solution!

- OmniFlex™ enables more individuals to obtain coverage due to its innovative plan design and higher issue ages (up to 89!)
- OmniFlex™ is a more affordable alternative to LTCi, with flexibility that allows the plan to be customized to fit nearly any budget.
- OmniFlex™ can help supplement existing LTCi that can have longer elimination periods.
- OmniFlex™ has several optional benefits that add great value!

EXAMPLE: Utilizing The Hospital Indemnity Benefit Rider*

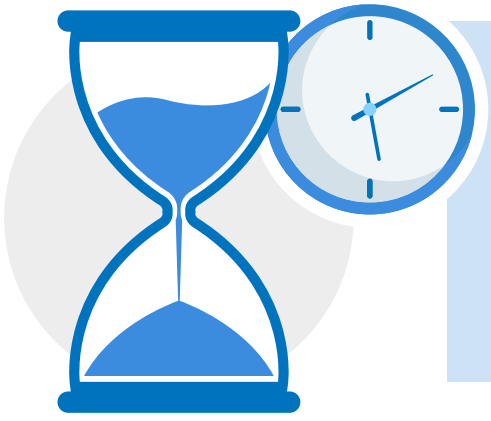
6 Day Benefit at $300/Day = $1,800 Cash Benefit

This very affordable rider can be added to any OmniFlex™ plan *with no additional underwriting*. Your cash benefit can help with the significant out-of-pocket costs from a hospital stay.

It's perfect for filling gaps from a Medicare Advantage plan!

**Not available in NH*

The Time To Buy Is Now



As with many types of insurance, eligibility is based on health status. Therefore, NOW is the time to purchase a plan before your health status changes and you no longer qualify for coverage.

This brochure provides an overview of your OmniFlex™ Short-Term Care insurance (STCi) policy. Your agent/producer will provide you with an outline of coverage that includes complete details.

ManhattanLife™
Standing By You. Since 1850.

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

Standard Life and Casualty Insurance Company
PO Box 510690; Salt Lake City, UT 84151-0690

Benefits and riders may vary by state and may not be available in all states.

This is not a full disclosure of plan qualifications and limitations. To access the complete disclosure list for the Short-Term Care product, visit **disclosure.manhattanlife.com.** Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

POLICY FORM NUMBER
AL7060, AL7060I, AL7060ID, AL7060IID, AL7060LA, AL7060ILA, AL7060MT, AL7060IMT, AL7060OK, AL7060IOK, AL7060TX, AL7060ITX, (including state variations)

RIDER FORM NUMBER
AL7060HC, AL7060IH, AL7060HR, AL7060HCOK, AL7060IHOK, AL7060HROK, AL7060HRMT, AL7060HCTX, AL7060IHTX, AL7060HRTX, (including state variations)

This brochure only provides a brief description of the important features of your policy. Only the actual policy provisions will control; therefore, it is important that you READ YOUR POLICY CAREFULLY.

SOURCE INFORMATION

[1] *Korom, Joseph J. "The American Skyscraper, 1850-1940: A Celebration of Height", Braden Books, 2008.*

[2] *https://www.carescout.com/cost-of-care*

[3] *2022 Milliman Long Term Care Insurance Survey, July 2022*

[4] *American Association for Critical Illness Insurance, "Critical Illness is a Real Risk," 2012*

[5] *https://www.care.com/c/average-nursing-home-stay/#:~:text=What%20is%20the%20average%20nursing,of%20progression%20for%20health%20conditions*

175 Years
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