PAID Enhanced

Personal Accident Indemnity Delivery Enhanced

Agent Guide

ManhattanLife Insurance and Annuity Company

Agent Use Only

ManhattanLife™

Standing By You. Since 1850.

Table of Contents

General Information 3
Renewability 3
Issue Ages and Premium Ages 3
Group Eligibility 3
Underwriting and Effective Dates 4
Completing the Application 4
Processing Delays 4
Application Assistance 5
Application Status 5
Billing and Premium Modes 5
Ineligible Industries 6

General Information

The policy form is an individual supplemental accident expense product that provides benefits only in the case of accidents. Benefits are included for accidental injury, accidental death, accidental dismemberment, and accident-related hospital and ambulance expenses.

Renewability

Coverage is guaranteed renewable for life. Subject to the company's right to change premiums.

Issue Ages and Premium Ages

- In computing premiums, the Company uses "Age Last Birthday" on these policy forms. The two-parent family premium is based on the older age for bank draft sales and the employee's age for payroll sales. No adult over age 84 is eligible for coverage.
- Policy Form AK7024, and AK7025 is issued from age 18 to 84. Rates are tiered at:
  - Individual only
  - Individual plus child
  - Individual plus Spouse
  - Family
- Individual Child vs. Family Rates
  - Individual/Child Rate only applicable for single parent with up to 1 child. Additional children (2+) would constitute a family rate.

Group Eligibility

- To be eligible a group must have been in business at least one year and be in sound financial standing.
- To be eligible, an employee must be actively-at-work for at least 27 hours per week, employed a minimum of 6 months at the employer's usual place of business.
- A minimum participation of 3 eligible lives is required for group billing.
- Coverage may not be backdated.
- On payroll deduction business, you must submit a Premium Payment Agreement form (AIA0001). A true employer/employee relationship as outlined in this form must exist.
- For ManhattanLife to accommodate an employer and bill them as they instruct, we must have received all necessary material in the Home Office 14 days prior to the group effective date.

Underwriting and Effective Dates

- Coverage is not effective until a policy has been approved and issued.
- The “Effective Date” of a policy will be the policy date stated on the policy schedule page. It is not the date the application is signed.
- Insurance policies may not be effective on the 29th, 30th and 31st of the month.
- Simplified underwriting is used based upon the insured’s answers on the application. Policies are issued on an accept/reject basis.
- If a bank draft application is submitted without premium, the first modal premium will be drafted once effective. Subsequent drafts will occur on the date requested; however, if no date is requested, the draft will occur on the date of the month on which the policy became effective.
- Disability Income Rider- The applicant must meet the following eligibility guidelines.
  - Must apply at time of application for the base Accident coverage.
  - The monthly benefit amount cannot exceed 60% of the gross income.
  - Applicant must be actively at work on the effective date to be eligible.
  - Full time employees who work at least 27 hours per week.
  - Persons who are laid off, between jobs, on disability or part-time employees are not eligible.

Completing the Application

- New application submission can be done via Online enrollment, easy upload through Agent Resource Center, fax or regular mail.
- You must be properly licensed and/or appointed by the insurance department and the Company in the state you are soliciting applications, prior to soliciting any applications.
- Use the appropriate state version of the PAID Application, AK7026, as well as current approved state sales material.
- In addition, an Outline of Coverage for this product must be left with the applicant. Complete all questions on the AK7026 application. Plainly print the applicant’s full name, the applicant’s residence address must be completed making sure the zip code is included. Also, include the proper telephone number starting with the area code and a valid email address.
- The replacement form is mandatory whenever replacement is involved.
- If you are completing the application with the applicant, all questions should be asked, and the answers recorded on the application exactly as stated to you. On exclusions, the Company must have the full name of the person to be excluded with the health condition listed.

***Always, take a few minutes to review the application to make sure it is completed in its entirety, and the premiums are calculated properly based on the modal factors.*

Processing Delays

If an application is submitted with incomplete or missing information that is critical to the risk evaluation, an amendment to the application will be issued. Critical information includes but is not limited to: Plan choice, complete residential address, date of birth, any unanswered health questions, applicants signature (mother’s maiden name if applied online), replacement forms are not submitted, or if the quoted premium is not accurate.



Application Assistance

If you have any questions about the application or about how to answer any of the questions on the application, please call customer service at 1-800-999-2971.

Application Status

For your convenience, you may access www.manhattanlife.com at any time to verify the status on a submitted application.

Application Status Codes:

- Data Entry - In the process of being keyed into the computer system
- Pending Information - Missing items on the application identified during data entry
- Pending Agent Appointment- Application processed but pending appointment.
- Withdrawn- Application closed
- Not Taken- Policy cancelled within the freelook period
- Decline- Not eligible for coverage
- Approved, future policy effective date- Application approved, pending future effective date
- Approve, Pending Premium draft- Application approved, but waiting for the requested draft date.
- Active, Premium Paying- Policy Approved

Billing and Premium Modes

- The Company accepts business on bank draft (EFT), list bill and direct methods of payment.
- Bank drafts can be monthly, quarterly, semi-annual, and annual.
- In completing a bank draft form, please print all information especially the account holder name, the name of the bank to be drafted as well as their city and state.
- The payor (person whose account will be drafted) must sign the bank authorization using the signature normally used to sign checks (the signature on file at the bank).
- Applicants should select which date the premiums will be drafted from their account. If no date is selected, the draft will occur on the effective date and each subsequent billing period.
- Draft dates of the 29th, 30th or 31st cannot to be selected.
- Direct bill can be quarterly, semi-annual, and annual.
- Annual, semi-annual, and quarterly modes of payment are acceptable for all forms of payments. Monthly direct bill premium notice is not available.
- The Company does not accept:
  - post-dated checks
  - Credit Cards
  - personal checks from an agent or agency
  - partial payments
  - C.O.D. applications

All premium checks must be payable to ManhattanLife Insurance and Annuity Company or Family Life Insurance Company



Ineligible Industries

- Groups in Bankruptcy or Reorganization
- Lodges and Fraternal Organizations Members (must have home office approval before taking applications)
- Industries susceptible to accidents that may involve multiple deaths or injuries or those working with hazardous materials.
- Transient, or seasonal workers or high turnover industries
- Employments that fall into one of the listed categories below:
  - pool halls
  - sports teams
  - underground mining, explosives, fireworks
  - racetracks, casinos
  - forestry, fishing, logging companies
  - oil or gas exploration, refining, and production*
  - rodeo performers
  - bars, taverns, cocktail lounges, nightclubs, dance clubs
  - fertilizer manufacturing, chemical
  - exterminators

** eligible with worksite only – minimum 10 lives enrolled*

Policy Forms - AK7024, AK7025, AK7026, AK7027, AK7028 (including state variations)