

- Arkansas State Employees - Central Care Disability



This is a Group Short Term Disability Insurance Policy
Underwritten by ManhattanLife Assurance Company of America
and Manhattan Life Insurance Company



What is CentralCare Disability?

CentralCare Group Disability Income Insurance Policy Form Numbers DIMSTR and DICERT provide a monthly disability benefit payable to an insured employee in the event of a total disability resulting from an off-the-job, covered accident or sickness.

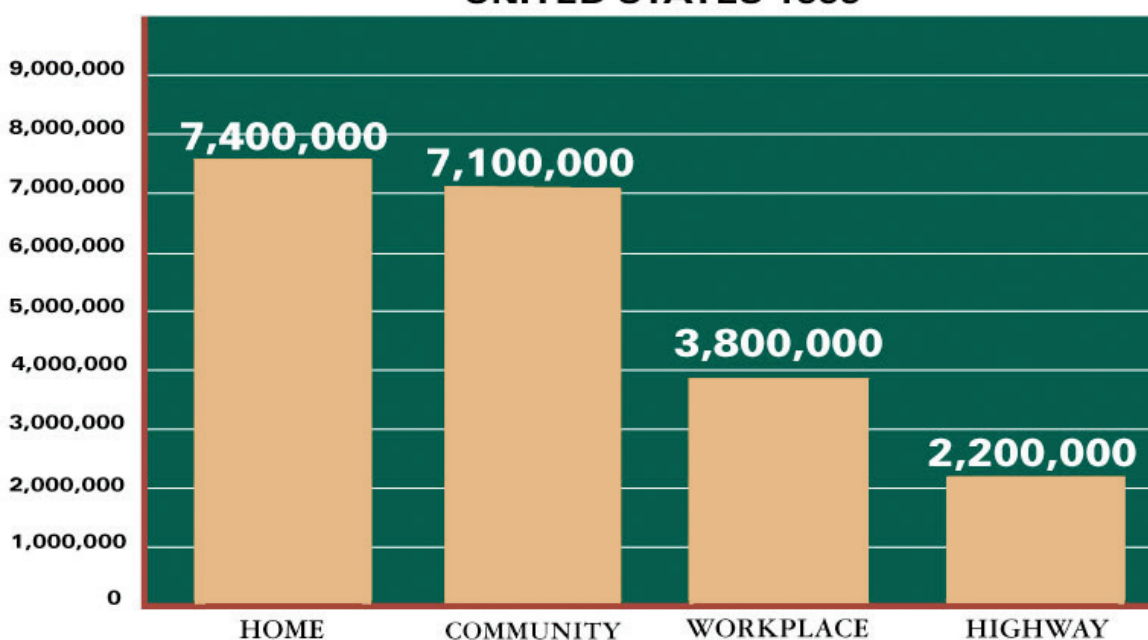
Why does CentralCare Disability Make Sense?

Consider these statistics...

- A disabling injury occurs every 1.5 seconds.*
- In the home, there is a disabling injury every 4 seconds.*
- In public places or places used in a public way, there is a disabling injury every 5 seconds.*

**Source: Injury Fact(R), 2003 Edition, National Safety Council*

DISABLING UNINTENTIONAL INJURIES UNITED STATES 1999



- Approximately 82% of disabling unintentional injuries in 1999 occurred away from the workplace.**

***Source: NEW SAFETY AGENDA TARGETS MAJOR CAUSES OF PREVENTABLE DEATH AND INJURY IN THE U.S. (National Safety Council, April 2000)*

The above facts represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the Company or the policy by the National Safety Council

Why is CentralCare Disability Important?

For most employees, the ability to earn an income is their most valuable asset. CentralCare Disability can provide a source of income to help employees continue to pay normal living expenses as well as additional expenses that may have been created by the covered injury or illness.

- Mortgage (or rent)
- Food
- Clothing
- Utilities
- Car payments
- Gas
- Insurance
- Medical expenses not covered by other plans

The benefits described in the brochure do not cover all non-medical expenses. However, the benefit payment you receive can be used to pay any of your medical or non-medical costs not paid by any other insurance



Employers choose the plan design they wish to offer...

- An employer may elect to make available a total of four CentralCare Disability Plan Designs to employees. Each would consist of one elimination period for accident or sickness and one benefit period.
- Issue ages are 18 - 69 years old.
- Guaranteed Issue available to a maximum of \$4,000.00 per month.*
- Additional benefits to a maximum of \$6,000.00 per month.

** For benefits greater than \$4,000, policy issue may rely on answers to health questions on the applications.*

Monthly Benefit Amount	\$500 - \$6,000
Elimination Period (refers to the length of time you must be out of work before the policy begins to pay)	0/7 or 0/14 (Accident/Sickness)
Benefit Duration	Total Disability - 3 or 6 months

The monthly benefit amounts cannot exceed 65% of salary, excluding bonuses and overtime.

Employers agree that their employees are their most valuable asset.

Employees agree that the ability to earn an income is their most valuable asset.

Protect both with CentralCare.



Helping *Employers* Face Today's Health Care Challenges

Providing *Employees* with Affordable Individual and Family Health Care Solutions

Recognized by Leading Industry Consultants for:

“Innovative Product Solutions”

“Stability”

“Responsive Service”

EXCLUSIONS - The Group Policy does not cover Total Disabilities or Partial Disabilities caused by or in connection with (in CA, a Covered Injury or covered Sickness while the Employee is Actively at Work): 1. suicide or any attempt whether sane or insane. In MO, “insane” does not apply; 2. intentional self-inflicted injury whether sane or insane. In MO, “insane” does not apply; 3. termination or suspension of any professional license or certification for any reason other than Total Disability; 4. Mental or Nervous Disorders; 5. service in the armed forces or units auxiliary thereto. Premiums will be refunded on a pro-rata basis for any Employee who enters military services and all coverage for that Employee will be suspended until military service is over; 6. war or any act of war, whether declared or undeclared, while serving in the military service or any auxiliary attached thereto; 7. commission of, or attempt to commit, an assault or a felony. In MN, “an assault” does not apply; 8. except in MN and SD, alcoholism or drug addiction or sickness or injury from the (in MT, voluntary) use of alcohol and/or the use of drugs not prescribed by a Physician; 9. participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed, passenger carrying aircraft; 10. mountaineering, parachuting, or hang-gliding; or 11. participating in any sport or hazardous activity for wage, compensation or profit, or racing any type vehicle in any organized event.

In MN only, bodily injuries received while operating a motor vehicle under the influence of alcohol as evidence by a blood alcohol level in excess of the state legal intoxication limit.

LIMITATIONS

FOREIGN TRAVEL - If You become Totally Disabled while You are outside the United States, the Elimination Period will not begin until You return to the United States provided You are still Totally Disabled on that date.

PRE-EXISTING CONDITIONS - The Group Policy does not provide benefits for Total or Partial Disabilities due to a Pre-Existing Condition unless You incur a covered loss due to pre-existing conditions at least 12 months after:

1. the date this Certificate became effective; or
2. with respect to any amount of increased Monthly Benefits, the effective date of such increased Monthly Benefit amount;

and the Pre-Existing Condition was disclosed (not applicable in MO) and not misrepresented on Your application and We have not specifically excluded the Pre-Existing Condition by name or specific description.

This is not a policy of workers' compensation insurance. The employer does not become a subscriber to the Workers' Compensation System by purchasing this policy, and if the employer is a non-subscriber, the employer loses those benefits that would otherwise accrue under the Workers' Compensation Laws. The employer must comply with the Workers' Compensation Law as it pertains to the non-subscribers and the required notifications that must be filed and posted.