GROUP DISABILITY INCOME INSURANCE · FEDERAL EMPLOYEES

A monthly benefit. When work has to wait.

Guaranteed issue. No medical exam required. Pre-existing conditions are covered after 12 months for eligible groups.

For eligible applicants within the $5,000 monthly guaranteed-issue limit. Up to 65% of gross monthly income; state availability and policy terms apply.

Insurance company: **The Manhattan Life Insurance Company**

$600-$5,000	14 / 14 days	12 months
Monthly benefit choices	Accident / sickness waiting periods*	Base benefit period

Covered injury

Pays a monthly benefit for total or presumptive disability if a covered injury prevents you from working. Benefits begin after a 14-day elimination period and continue while total disability lasts, up to the end of the benefit period.

Covered sickness

Pays a monthly benefit for total or presumptive disability if a covered sickness prevents you from working. Benefits begin after a 14-day elimination period and continue while total disability lasts, up to the end of the benefit period.

***Waiting-period exceptions:** For the 14-day sickness option only, benefits begin on the first day admitted as a resident bed patient for a covered sickness. The elimination period does not apply to presumptive disability. Premium includes both accident and sickness coverage.

A benefit period that builds

The Building Benefit Rider increases your maximum benefit period according to how long the rider has been in force.

Rider years	0	1	2	3-4	5+
Benefit period	12 months	13 months	14 months	15 months	18 months

Waiver of premium

Premiums due after you receive total or presumptive disability benefits for 90 consecutive days are waived while benefits remain payable, at no additional charge. This waiver is not available with a 90-day benefit period.

More to know about the policy

- Pays in addition to other insurance; pays 50% if workers' compensation or a similar law pays.
- The policy may continue if you change jobs.
- One rate regardless of age or sex.
- Maternity is covered as any other sickness, subject to policy terms.
- Guaranteed renewable to age 70, subject to the termination provisions.
- Pre-existing conditions covered after 12 months for eligible groups; specific exclusions still apply.

Read the limitations, exclusions, pre-existing-condition rules, termination provisions and state variations on page 2. The insurance contract governs coverage. Benefit selection is subject to applicable income limits and eligibility.

FEDERAL DISABILITY INCOME · POLICY PROVISIONS

Read the coverage details.

Read the limitations, exclusions and state variations that apply to this coverage.

Policy Form Number: DICERT, DICERT ID, DICERT LA, DICERT MT, DICERT OK, DICERT TX; ML-DICERT (including state variations) Underwritten by ManhattanLife Assurance Company of America, 10777 Northwest Freeway, Houston, Texas 77092 CT, DC, DE, MI, NJ and NY underwritten by The Manhattan Life Insurance Company WHITFE-GDI (BBR

LIMITATIONS & EXCLUSIONS

The Policy (except in GA, including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician (in OK, being legally intoxicated as defined by State law where the loss occurred does not apply); or b. alcoholism or drug addiction (except in OK) or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane (in MO, insane does not apply) or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces (in KY, being exposed to does not apply) (in FL and NC, this exclusion does not apply to any act of terrorism); or f. engaging in an illegal activity (in GA and MO, illegal occupation) ; or g. participation in any form of aviation other than as a fare- paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or I. (except in OK) mountaineering, sky diving, hang gliding or bungee jumping; or j. (except in OK) riding in or driving any motor-driven vehicle in (in GA, an organized race) a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. (except in IN) any Pre-Existing Conditions as defined in the Policy. The Policy (except in GA, including any Rider(s) attached) does not pay Benefits for: a. (except in GA) care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. (except in GA) treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. (except in GA) Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed. We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution (in TX, due to a felony conviction).

PRE-EXISTING CONDITIONS

The Policy does not cover Pre-Existing Conditions for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under the Policy (in TN, whether disclosed in the application or not does not apply). Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition. By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication. For any person who was age 65 and over when they become an Insured under the Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of the contract or attached endorsement. Conditions specifically named or described as excluded in any part of the Policy are never covered. In TX, with respect to coverage provided under any Riders attached to the Policy that provide coverage for Hospital, medical or surgical benefits, credit will be given for any portion of the Pre- existing Condition Limitation that was met under the previous plan to which the Policy is a successor.

TERMINATION

The Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end the Policy. All coverage under the Policy and any attached Rider(s) will terminate when the Policy ceases to be in force. (In FL, if You fail to pay Premiums within the Grace Period, and Your Premiums are due to be paid by You less frequently than monthly, We will give you at least 10 days written notice of Termination to Your last known address according to our records. The notice of Termination due to Your nonpayment of Premiums will be without prejudice to any claim that began prior to the effective date of cancellation.) Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse. When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of the Policy.

30* DAY RIGHT TO EXAMINE POLICY

You have thirty (30*) days to examine the policy. If you are not satisfied, you may return it to us and have your premiums refunded. In OK, we do not return any premiums or monies paid within 30 days from the date of cancellation. We will pay interest on the proceeds. *In FL, 10 day. Benefit exclusions and limitations apply to the policy. For costs or complete details of coverage, contact your agent or the Company.