FEDERAL EMPLOYEES

Income protection.

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. Income limits, state availability and policy terms apply.

Group short-term disability income insurance
for federal employees other than postal.

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

Accident + sickness	14 / 14 days	12 months
Coverage included in premium	Accident / sickness waiting periods	Base benefit period

Choose your monthly benefit

Eligibility and your final payment are confirmed before enrollment.

Monthly benefit	Biweekly premium	Monthly benefit	Biweekly premium	Monthly benefit	Biweekly premium
$600	$14.50	$2,100	$50.75	$3,600	$87.00
$700	$16.92	$2,200	$53.16	$3,700	$89.41
$800	$19.33	$2,300	$55.58	$3,800	$91.83
$900	$21.75	$2,400	$58.00	$3,900	$94.25
$1,000	$24.17	$2,500	$60.41	$4,000	$96.66
$1,100	$26.58	$2,600	$62.83	$4,100	$99.08
$1,200	$29.00	$2,700	$65.25	$4,200	$101.49
$1,300	$31.42	$2,800	$67.66	$4,300	$103.91
$1,400	$33.83	$2,900	$70.08	$4,400	$106.33
$1,500	$36.25	$3,000	$72.50	$4,500	$108.74
$1,600	$38.66	$3,100	$74.91	$4,600	$111.16
$1,700	$41.08	$3,200	$77.33	$4,700	$113.58
$1,800	$43.50	$3,300	$79.75	$4,800	$115.99
$1,900	$45.91	$3,400	$82.16	$4,900	$118.41
$2,000	$48.33	$3,500	$84.58	$5,000	$120.83

Coverage: Up to 65% of your gross monthly income.

For first-time enrollment, choose a monthly benefit from $600 to $5,000, subject to income limits, eligibility, state availability and policy terms.

Benefits, exclusions and limitations are described in the insurance contract. This rate sheet is not the policy or a guarantee of coverage.