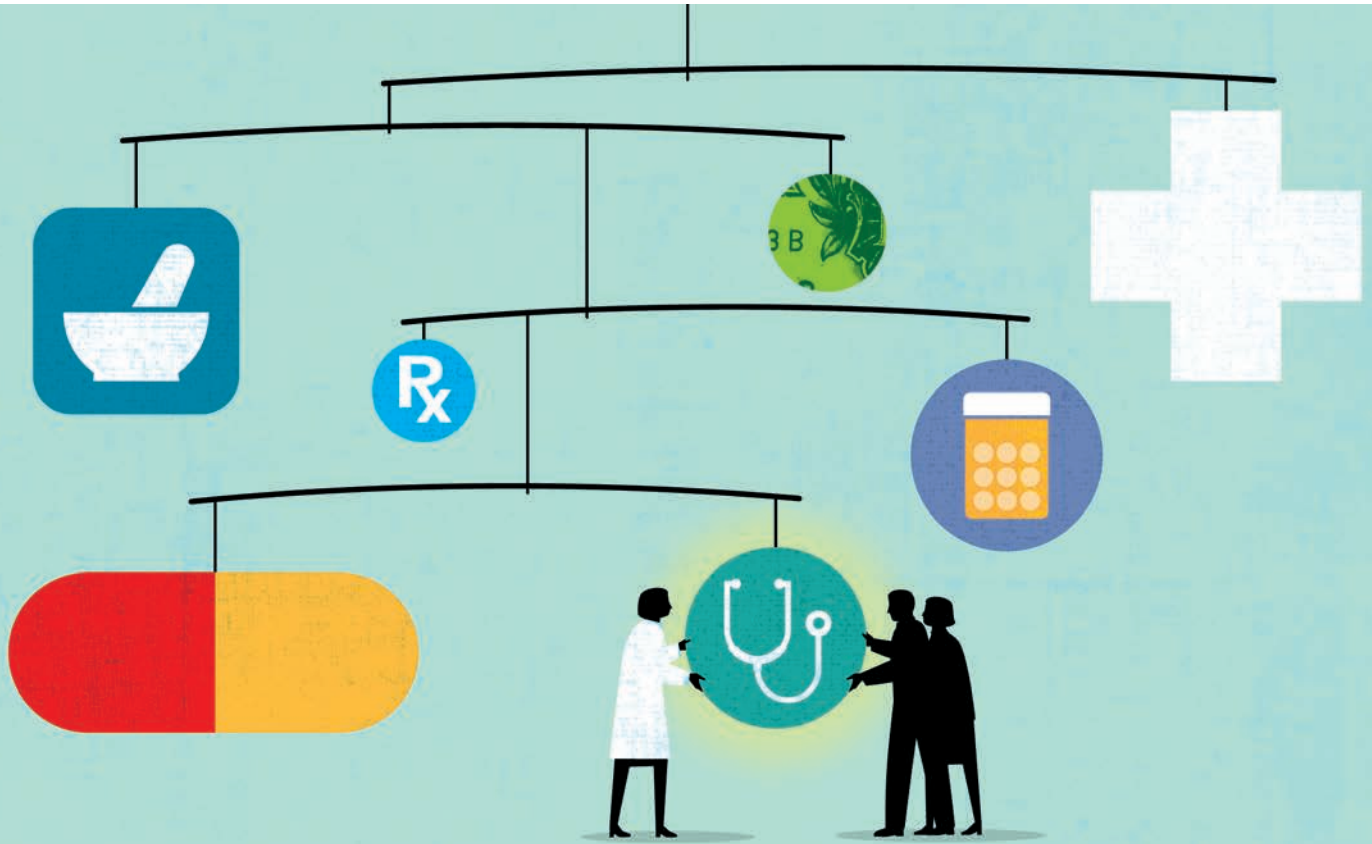




ManhattanLife™

Standing By You. Since 1850.



ManhattanLife Lighthouse Series Home Health Care

Providing health & financial security solutions when you need it most



Home Health Care

Home Health Care Insurance

Health. Value. Peace Of Mind.

If possible, wouldn't you rather recuperate from an injury or chronic illness in the comfort of your own home? A sudden illness, injury, or debilitating chronic condition can happen to any individual at any age.

ManhattanLife & Standard Life's **Home Health Care Insurance** is an affordable solution that provides both the flexibility and the financial support you need to recover at home surrounded by family and those that you love. These plans can also minimize financial stress and allow you to focus your energy and attention on your own personal recovery.

Plan Features & Benefits

- **Issue Ages 55 - 85**
- **Guaranteed Renewable For Life**
- **30 Day "Free Look" Period to Examine the Policy**
- **2 People Can Apply Using 1 Application**

Home Health Care Benefits ¹

- Daily maximum benefit of \$150 - \$450 with a maximum benefit period of 365 days ² for the following services in your home from an Approved Home Health Care Practitioner, subject to the eligibility conditions:

	Classic	Premier	Deluxe
	\$150	\$300	\$450
Skilled Nursing Care (RN)	\$75	\$150	\$200
General Nursing (LPN/LVN)	\$60	\$120	\$200
Physical Therapy	\$75	\$150	\$200
Speech Pathology	\$75	\$150	\$200
Occupational Therapy	\$75	\$150	\$200
Chemotherapy Specialist	\$60	\$120	\$200
Enterostomal Therapy	\$50	\$100	\$200
Respiration Therapy	\$50	\$100	\$200
Medical Social Services	\$100	\$200	\$300

¹ See the Policy and/or Outline of Coverage for state-specific details.

² Maximum benefit period may vary by state.

Home Health Care Benefits

Home Health Care Aide ¹

- Daily benefit for each day you require services immediately following a hospital confinement for a minimum of three days. Maximum benefit period of 60 days.

Classic	Premier	Deluxe
\$40	\$80	\$120



Prescription Drug Benefit ¹

- Per prescription benefit of \$10/Generic or \$25/Brand.

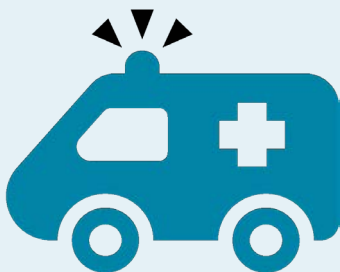
Maximum Benefit per Policy Year		
Classic	Premier	Deluxe
\$300	\$600	\$600

Restoration of Benefits ¹

- The Maximum Benefit Period for Home Health Care and Aide benefits will be restored if benefits have not been paid or required for 180 consecutive days.



Home Health Care Rider



Ambulance Benefit Rider ²

Benefits paid if a licensed ground Ambulance service transports you:

- To a medical facility from your residence or place of Injury
- From the medical facility to your residence or;
- From medical facility to medical facility.

Benefit	
\$200 per trip	
1 per day	4 trips per year

¹ See the Policy and/or Outline of Coverage for state-specific details.

² See the Rider and/or Outline of Coverage for state-specific details.



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

Premium Calculation Worksheet

Prepared For: _____ (A)
 _____ (B)

	(A)	(B)
Issue Age:		
Policy Selected:		
Classic -	<input type="checkbox"/>	<input type="checkbox"/>
Premier -	<input type="checkbox"/>	<input type="checkbox"/>
Deluxe -	<input type="checkbox"/>	<input type="checkbox"/>
Ambulance Rider:	<input type="checkbox"/>	<input type="checkbox"/>
Payment Mode:		
Annual -	<input type="checkbox"/>	<input type="checkbox"/>
Semi-Annual -	<input type="checkbox"/>	<input type="checkbox"/>
Quarterly -	<input type="checkbox"/>	<input type="checkbox"/>
Monthly Bank Draft -	<input type="checkbox"/>	<input type="checkbox"/>

Applicant A

Monthly policy rate _____
 + Rider rate _____
 = Rate subtotal _____
 x premium factor ³ _____
Total Mode Premium _____

Applicant B

Monthly policy rate _____
 + Rider rate _____
 = Rate subtotal _____
 x premium factor ³ _____
Total Mode Premium _____

³ Premium Mode Factors:

Monthly 1.0 Quarterly 3.0 Semi-Annual 6.0 Annual 12.0

For over 70 years, ManhattanLife Insurance and Annuity & Standard Life And Casualty Insurance Company have been helping individuals and businesses by providing innovative products and superior customer service. They also provide competitive Medical, Life, Cancer, and several other supplemental health insurance products with the personal attention you've come to expect from your insurance company. Additionally, they remain faithful to the core values on which our companies were founded: competitive products, personal service, and prudent financial management. Our Customer Service team is friendly, knowledgeable, and ready to help you.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a complete list for the Home Health Care product at Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy Form Number: M-HHC, S-HHC, S-HHC-LA, S-HHC-OK (including state variations)

Policy Rider Forms: M-EBR, M-CAR, S-ABR, S-EBR, S-CAR, S-CAR-LA, S-ABR-LA (including state variations)