



ManhattanLife[™]
Standing By You. Since 1850.

OmniFlex[™] Short-Term Care Frequently Asked Questions

1. Is the one-time \$25 policy application fee commissionable?

Yes, the policy fee is commissionable.

2. Is there a 30-day free look period with the OmniFlex[™] Short-Term Care?

Yes, the insured will have the opportunity to review the plan for 30-days.

3. Rule on backdating OmniFlex[™] app?

Backdating is not allowed on an OmniFlex[™] application or forms.

4. Why does some client correspondence not include the OmniFlex[™] name and/or ManhattanLife?

OmniFlex[™] is the marketing name of the Short-Term Care plan that is underwritten by Standard Life and Casualty Insurance Company, a subsidiary of ManhattanLife. Consumer correspondence (and policy billing) may show Standard Life and Casualty instead of ManhattanLife.

NOTE: Actual company name appearing on policy & consumer materials may differ by state.

5. What notifications are made upon OmniFlex[™] policy approval?

Currently, ManhattanLife does not send any notifications/emails to the insured on policy approval. Insureds only receive their printed policy if that option is elected at time of application.

6. What policy print options are available for OmniFlex[™]?

Currently the application allows the policy print to be sent directly to the insured OR to the agent. If selected to go to insured, the agent can request a duplicate copy be mailed to his/her own address by emailing PolicyPrintRequest@manhattanlife.com (note policy number in subject line).

NOTE: A PDF copy of the policy print can be accessed within ManhattanLife's producer portal (ARC), under Inforce Business > Agent Policy List > select the insured's policy, and click on the , and click on the Correspondence tab within the Policy Information pop-up.

7. Once the OmniFlex[™] policy is effective, will the insured need to sign a delivery receipt?

A signed policy delivery receipt is a state requirement, so it depends on which state your client resides in.

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Tech Questions

8. **What browsers work best when using ManhattanDirect 2.0 quoting & enrollment?**
The ManhattanDirect 2.0 platform works best when using Google Chrome or Microsoft Edge browsers.
- NOTE:** Using Mozilla FireFox or Microsoft Internet Explorer may result in unexpected errors.
9. **Why is OmniFlex™ not showing up on Agent Portal?**
Once ManhattanLife producer appointment confirmation is received, an agent is able to gain access to the ManhattanLife Agent Portal using that number.
- NOTE:** There is a 24-hour delay before OmniFlex™ will appear listed among the products able to be quoted/enrolled on ManhattanDirect 2.0.
- If appointed but Agent Portal account creation is delayed, note that minor delays may still exist before OmniFlex™ is reflected among carriers able to be quoted/enrolled.*
10. **What is the e-Application signature process for OmniFlex™?**
Unlike other carriers' processes for electronic application signatures, OmniFlex™ only requires the use of Mother's Maiden Name for client signature(s) and the agent signature is indicated by checking a box. Of course, all signatures are needed for paper and/or PDF fillable applications.

Underwriting

11. **What is the best phone number to reach OmniFlex™ Underwriting?**
Health Prescreen: 800-672-4535, option 9 (Prescreen), then option 2 (OmniFlex™).
Interview Clarification Call ("PHI"): 800-672-4535, option 8 (PHI), then option 2 (OmniFlex™).
12. **What are ManhattanLife's OmniFlex™ Underwriting hours?**
Monday - Thursday: 8:00 a.m. to 5:00 p.m. Central Time
Friday: 8:00 a.m. to 2:00 p.m. Central Time
13. **Can a person own more than one OmniFlex™ plan?**
No, clients may only buy one OmniFlex™ plan. However, there is no limitation on the person owning other STC or LTC plans with other insurance companies.
14. **Can an insured have both Home Health Care and Short -Term Care from ManhattanLife?**
Yes and policies are treated individually.
15. **If an applicant answers "No" to Tier 1 & Tier 2 underwriting questions, should I still list any medications the person is taking?**
Yes, all prescribed medications should be provided on the application. OmniFlex™ underwriting includes a pharmaceutical check, and any discrepancies may prompt the need for a clarification call.

Underwriting Continued

16. For Tier 1 underwriting qualification, what - if any - limitations apply to the optional Hospital Indemnity Benefit?

For Tier 1 underwriting, just as the Daily Benefit Maximum is \$100 for the Facility Care Base & Home Health Care Rider, the same Daily Benefit Maximum of \$100 applies to Hospital Indemnity Benefits.

NOTE: the 3, 6, and 20-day Benefit Period options all remain available.

17. What are the guidelines for changing the effective date on the application?

At time of application, a future effective date may be requested. After the application has been submitted, the request to change the effective date must be made in writing within 30 days approved by ManhattanLife.

18. Do OmniFlex™ declines get reported to the Medical Information Bureau (MIB)?

No, declinations for coverage are not reported to the MIB.

Rates

19. Are OmniFlex™ rates gender based?

No, currently unisex pricing is used.

20. Does OmniFlex™ pricing increase after issue based on age bands?

No, in-force pricing does not increase based on age bands.

21. Is OmniFlex™ Issue or Attained age?

Attained age.

22. What are the OmniFlex™ Modal Premium loads?

Besides the Semi-Annual premium mode (a factor of .52 X Annual premium), the other premium modes do not have any premium loads.

Annual = 1.0; Quarterly = 0.25; Monthly = 0.0833

Can the rates on in-force OmniFlex™ plans ever increase?

Any insurance company that offers a Guaranteed Renewable, limited indemnity benefit STC product could potentially file for - and have states approve - premium rate increases based on an entire policy class. However, this is rare in the indemnity STC marketing overall.

As an added protection, OmniFlex™ has an innovative, 5-year benefit ramp-up design which helps at ramp-up design which helps avoid adverse selection and protects the carrier from claims in the first few years of policy life. Plus, the simple inflation rider capping at 2x the Daily Benefit will further help ManhattanLife/Standard Life avoid future rate increases on existing policies.

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Benefit

- 23. Can a policyholder receive both Fast-50 and Indemnity benefits at the same time?**
No. It's either one or the other.
- 24. If multiple STC/LTC plans are owned by an individual, will both pay benefits at claim time?**
Yes. OmniFlex™ does not limit benefit payments based on what other insurance companies pay (there is no coordination of benefits between insurance companies).
- 25. How does the Restoration of Benefits work on OmniFlex™?**
After a period of 180 days in which no care is needed and no benefit paid out, the Facility Care and/or Home Health Care Benefit Period restores. Restoration could be used multiple times, until the corresponding Lifetime Maximum Benefit Period (2x Benefit Period) is reached.
- 26. How much for Generic drugs and how much for Brand name?**
Immediately after the effective date, OmniFlex™ will reimburse \$10 for Generic and \$25 for Brand name prescriptions/refills, up to \$300 per year.
- 27. Under Home Health Aid benefit, can the insured use licensed Home Care companies like Amada, Visiting Angels, etc.?**
As long as included in the plan of care, these services could be covered with full Home Health Care Indemnity Benefit in OmniFlex™.
- 28. When the optional Simple Inflation Benefit is chosen, can the applicant choose whether it would apply just to Facility or Home Health Care?**
No. When the optional Simple Inflation Benefit is bought, it automatically applies to both Facility and Home Health Care benefits (if HHC Rider is chosen).
- 29. How often can an insured switch between receiving Fast-50 Cash and Indemnity benefits?**
Currently there is no policy language limiting the timeframe. Requests to switch between Fast-50 and Indemnity benefits should be made to ManhattanLife in writing.
- 30. Does OmniFlex™ Indemnity benefit pay outside of the United States?**
No, OmniFlex™ benefits are not payable outside of the United States.

Underwritten by:
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