Designed Especially for:

Northwest Mississippi Community College

ManhattanLife™
Standing By You. Since 1850.

Single Bucket GAP



Benefits to Help Fill the GAP in Your Major Medical Plan

Example of How a GAP Plan Works

Jessie was hurt in an auto accident. After the chaos of the ambulance ride, ER, surgery and hospital stay, she knows that she has racked up expenses and she is not sure how much her medical insurance will pay. It's a relief to remember that she signed up for her employer's GAP Plan which will help to pay for out-of-pocket expenses like deductibles, co-insurance and co-payments.

Jessie's ManhattanLife Group GAP Plan works seamlessly with her employer's medical plan. Our GAP plan provides the much-needed coverage to help Jessie fill the holes left behind, and particularly by medical plans with high deductibles and out-of-pocket costs.*

* This is only an example of how coverage works and not based on an actual claim.

Here is how it works:

BENEFITS & FEATURES	
Benefit Name and Description	
Your Annual Inpatient and Outpatient Benefit Pays a benefit for covered charges when a covered person receives inpatient or outpatient treatment for an injury or sickness and the expenses are covered by the covered person's medical plan. This benefit does not include expenses incurred for an examination by a doctor in a doctor's office, expenses incurred for outpatient prescription drugs or transportation via air or ground ambulance.	$2,000 Individual / $4,000Family
Coverage For Normal Pregnancy Benefits for a normal pregnancy are payable on same basis as any other illness.	Included
Ambulance Benefit **Ground Ambulance**: Pays a benefit for covered charges when a covered person receives transportation in an ambulance by ground to a hospital due to an injury or sickness. **Air Ambulance**: Pays a benefit when a covered person receives transportation in an ambulance by air to a hospital due to an injury or sickness. Transportation must be to a hospital or to the nearest trauma center from the covered person's location. Transport must be necessary in the opinion of the covered persons attending doctor. Covered charges for ambulance transportation, both ground and air, are subject to the Plan Year Maximum.	$1,000 Ground / $2,000 Air Plan year maximum of 4 transports

Policy: M-8038
Underwritten by ManhattanLife Insurance and Annuity Company
NWMS CC-SGAP_(09/26)

BENEFITS & FEATURES

Eligibility	You must be 18+, actively employed and working at least 20 hours per week, and all employees and their eligible dependents must be covered by the employer-sponsored major medical plan. Spouse issue ages 18+; ineligible if employee is denied coverage. Child issue under age 26; ineligible if employee is denied coverage. If you currently have a health spending arrangement such as a Health Savings Account (HSA), or if you plan to open one in the future, please consult your tax advisor about the features offered in this supplemental medical policy, and the possible tax implications of combining these plans.
How to Submit a Claim	The ID card you will receive after enrollment should be presented at time of service, so providers are paid directly after your major medical carrier determines what you owe. If you don't do so at time of service, simply submit a ManhattanLife Group GAP claim form (https://www.manhattanlife.com/Employers/Group-Products/Claim-Forms), UB04 (hospital claim form) or HCFA (physician claim form), and the Explanation of Benefits (EOB) from the major medical carrier showing what you owe after what they paid. You can find a detailed description of ManhattanLife's GAP claims process at: https://www.manhattanlife.com/Group-GAP-Claims
Termination of Insurance	Please refer to Group GAP policy certificate of coverage M-8038 for complete details regarding termination of coverage.

Benefits and riders may vary by state and may not be available in all states.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to www.ManhattanLife.com/Disclosure. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.