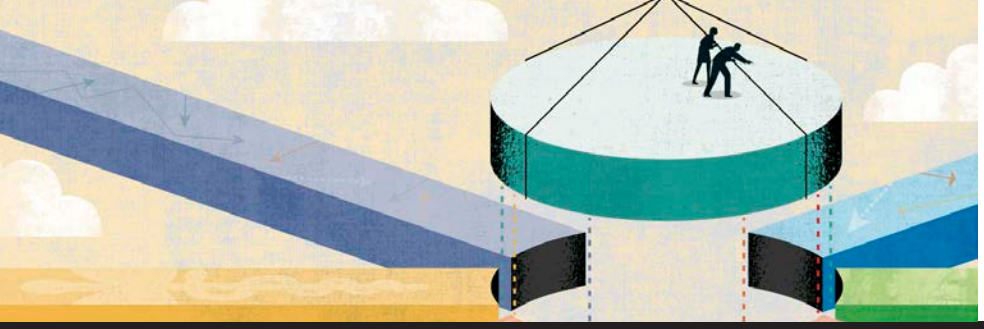


ManhattanLife™
Standing By You. Since 1850.

OmniFlex™ Short-Term Care Frequently Asked Questions

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

Yes, the policy fee is commissionable.

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.

Rule on backdating OmniFlex™ app?

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

Why do some client's 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.

What notifications are made upon OmniFlex™ policy approval?

Currently, ManhattanLife does not send any notifications/emails to the insured on policy approval. Insureds receive their printed policy.

What policy print options are available for OmniFlex™?

Currently the application allows the policy to be sent directly to the insured OR to the agent.

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

Should a Policy Delivery Receipt be signed and returned to ManhattanLife?

Policy Delivery receipts should be signed and returned to ManhattanLife. We will attach a copy to the client's file. The policy receipt does not cause a delay in processing or commissions but the agent should ensure that the client returns the document. Policy receipts are required on all policies issued in Louisiana, Nebraska, South Dakota, and West Virginia. Two copies of the delivery receipt will be included in the policy package. One copy is to be left with the client, and the second copy must be signed and returned to ManhattanLife via fax or mail.

What if a change is made to the policy within the 30-day free look period?

An endorsement will be sent to the client confirming the change. If the insured disagrees with the change, they must contact ManhattanLife. If no response is received from the insured, we will assume the change is correct and the endorsement will become part of the policy.

OmniFlex™ Short-Term Care Frequently Asked Questions

Tech Questions

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.

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.

What is the e-Application signature process for OmniFlex™?

We require only the applicants Mothers Maiden Name for our electronic application platform.

Underwriting

Can agents submit a pre-determination request for the Short-Term Care product?

Yes. If you are curious about whether your client will qualify for a Short-Term Care policy, simply send the below details to stcunderwriting@manhattanlife.com and let us guide you!

- Name (Nice to have, but not required)
- Age
- Health History, Diagnosis Dates
- Prescription history
- Date of your last physical examination

Please provide details on any other information we may need. Information such as date of onset/diagnosis, severity, treatment details, and any limitations caused is very helpful.

What is the best phone number to reach OmniFlex™ Underwriting?

Health Pre-screen: 800-672-4535, option 9 (Pre-screen), option 1 then option 2 (OmniFlex™).
Interview Clarification Call ("PHI"): 800-672-4535, option 8 (PHI), then option 2 (OmniFlex™).

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

Can a person own more than one OmniFlex™ plan?

No, clients may only have one OmniFlex™ plan. However, there is no limitation on the person owning other Short-Term Care or Long-Term Care plans with other insurance companies.

Can an insured have both Home Health Care and Short -Term Care from ManhattanLife?

Yes and policies are treated individually.

OmniFlex™ Short-Term Care Frequently Asked Questions

Underwriting Continued

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.

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

For Tier 1 underwriting qualification, the Daily Benefit Maximum for Hospital Indemnity Benefits is $100.
NOTE: the 3, 6, and 20-day Benefit Period options all remain available.

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 60 days approved by ManhattanLife.

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

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

Is each policyholder eligible for a 10% HH discount?

Yes, as long as they meet the house hold criteria.

Does Short-Term Care cover maternity?

No.

Where can I find the rates?

Due to the complexities and number of possible pricing outcomes, there is no traditional rate guide for this product. We have however created a Quick Quote tool within 2.0 Direct. Simply login to 2.0 and begin a Short-Term Care Quote. After answering the first 2 questions in you will see an option for Quick Quote.

Is there a height/weight chart used in UW for STC?

No. There are no build requirements for OmniFlex™ Short-Term Care.

Rates

Could a policyholder and their spouse qualify for a spousal discount if the spouse applies and is subsequently approved for coverage at a later date?

Given both eventually meet the guidelines for the household discount and both are approved in Underwriting; yes, both would be eligible for a Spousal Discount.

How do they apply for the spousal discount in this situation?

As you proceed with the application for the spouse joining at a subsequent time, following the initial coverage approval for the first spouse, kindly include a note in the application stating, "This policy, together with policy number XXXXXXX, seeks eligibility for the Spousal Discount."

Are OmniFlex™ rates gender based?

No, unisex pricing is used.

OmniFlex™ Short-Term Care Frequently Asked Questions

Rates Continued

Does OmniFlex™ pricing increase after issue based on age bands?
This is an ISSUE AGE product. Rates do not increase as the customer gets older.

Is OmniFlex™ Issue or Attained age?
Issue age.

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?
Every insurance company that offers a limited indemnity benefit Short-Term Care product could file for a premium increase with the state department of insurance.

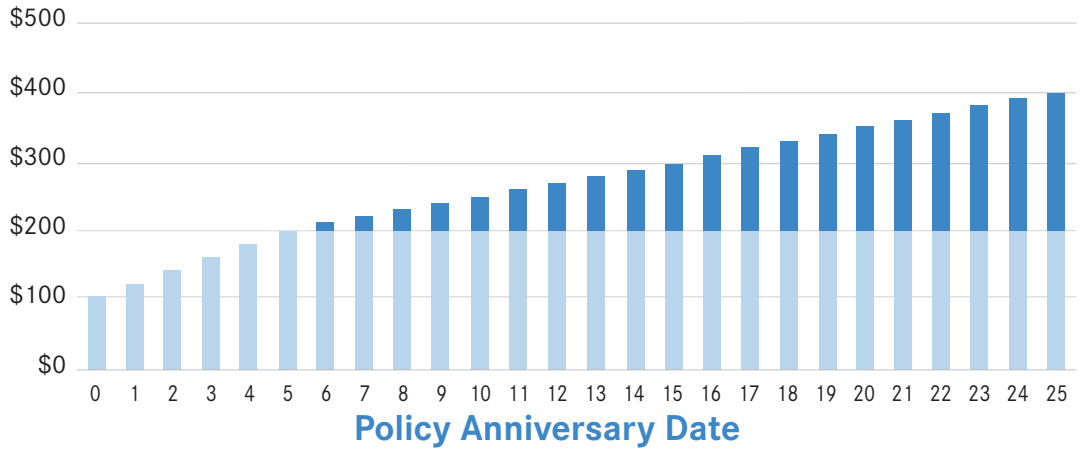
Benefits

How does the optional Simple Inflation benefit work?
The Accrued Daily Benefit available to the policyholder starts at 50% of the elected Daily Benefit at the time of purchase.

The Accrued Daily Benefit then increases each policy anniversary date per the chart example on the next page.

So, a $200 daily benefit starts at $100 and increases over the next 5-years until it reaches $200.

Example:



At policy anniversary date #5, your daily benefit grows to $200.

With the Simple Inflation Benefit, your daily benefit grows to $400 at policy anniversary date #25.

Can a policyholder receive both Fast-50 and Indemnity benefits at the same time?
No. It's either one or the other.

OmniFlex™ Short-Term Care Frequently Asked Questions

Benefits Continued

If multiple Short-Term Care/Long-Term Care plans are owned by an individual, will both pay benefits at claim time?

OmniFlex™ does not limit benefit payments based on other Short Term Care/Long Term Care policies. However, an insured can only have one Short-Term Care policy with ManhattanLife..

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.

How much for Generic drugs and how much for Brand name?

OmniFlex™ will reimburse $10 for Generic and $25 for Brand name prescriptions/refills, up to $300 per year.

Under Home Health Aide benefit, can the insured use licensed Home Care companies like Amada, Visiting Angels, etc.?

As long as it is a licensed Home Care Company and it is included in the plan of care, it should be covered.

When the optional Simple Inflation Benefit is chosen, can the applicant choose whether it would apply just to Facility or Home Health Care?

No. The optional Simple Inflation Benefit is applied for automatically, applies to both Facility and Home Health Care benefits (if Home Health Care Rider is chosen).

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 Switching from Fast 50 to indemnity benefits requires the full elimination period to be met. Payment of benefits under the Fast 50 does not satisfy any of the elimination periods.

Does OmniFlex™ Indemnity benefit pay outside of the United States?

No, OmniFlex™ benefits are not payable outside of the United States.

If the Home Health Care Rider is paid and then insured goes into a facility, would the Facility Benefit pay? Are they paid separately and independent of each other?

An insured would either be on a Home Health Care claim or on a Facility Care claim. The Home Health Care rider would pay separate from someone in a facility.

After the Elimination Period is satisfied, is a check mailed immediately, or at the end of the month?

The insured would only be eligible for benefits for the days services were rendered. After services are rendered, a claim will need to be filed showing the detail of those services.

OmniFlex™ Short-Term Care Frequently Asked Questions

Benefits Continued

What is the timing for claim checks to be mailed to the policyholder?
Checks are mailed after the claim is processed.

Can an insured increase or decrease benefits?
Yes. To **increase benefits**, a new application must be submitted referencing the current policy number, and approval is subject to underwriting.

To **decrease benefits**, a written request (by email, mail, or fax) may be submitted, also referencing the current policy number.

Can an insured add or remove a Rider from their policy?
Yes. To **add a Rider**, a new application must be submitted referencing the current policy number, and approval is subject to underwriting.

To **remove a Rider**, a written request (by email, mail, or fax) may be submitted, also referencing the current policy number.

Would they get to keep the existing daily benefit amounts after they drop the inflation rider (if not, please clarify)? In addition, how would the new rate be calculated?
No, if the inflation rider benefit was dropped and therefore no longer part of the benefit package. As an example, if the insured drops the simple inflation rider in the 8th year of the policy, their daily benefit amount would have matured as of the 5th policy anniversary date and then started growing with the inflation rider at that point. However, with the inflation rider no longer in place, the daily benefit amount would match the original amount selected at time of application.

If a client personally pays $0 for their prescriptions and/or they are already receiving some other prescription benefit (i.e. some other Home Health Care or Short-Term Care plan, etc), do they still receive the OmniFlex™ Prescription Drug Benefit?
Yes

Is a prescription for Marijuana for treatment of anxiety or mild depression insurable?
No, Marijuana cannot be prescribed like conventional medications because these products are not FDA-approved and are illegal under federal law. According to the policy language we would not cover this.

Does ManhattanLife allow facilities (nursing home, assisted living, etc.) to file a claim on behalf of the policyholder, whereby ManhattanLIfe then pays the claim directly to the facility, per the terms of the policy?
ManhattanLife can make claim payments to a facility or provider. Providers have the option to submit their own detailed invoice along with a an assignment of benefits signed by the policyholder. Alternatively, they can also submit a CMS 1500 claim form with the insured's signature authorizing payment.

Can the Fast-50 benefit from either the facility benefit or the Home Health Care Rider benefit be used for in home care from a family member or loved one?
Yes. The policy allows for the Fast-50 benefit on the Facility Benefit and/or the Home Health Care Rider benefit to be used for in home care from a family member or loved one.

OmniFlex™ Short-Term Care Frequently Asked Questions

Tax Questions

Are the premiums paid for OmniFlex™ STC tax deductible?
No.

Are the benefits received when on claim for OmniFlex™ STC taxed?
No, however policyholders should seek information from a qualified tax accountant or professional as tax regulations may change.

How does OmniFlex™ STC work with Medicaid?
Medicaid is generally the payor of last resort, so we may be required to reimburse Medicaid if they paid for covered services.

Is the OmniFlex Short-Term Care Product registered as a 7702B?
It is not filed as 7702B and does not meet that criteria. We always advise clients to speak with a tax professional or their accountant for this type of advice though.

Underwritten by:
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