Manhattan Life Group GAP Insurance

A supplemental health benefit designed to protect employees from out-of-pocket costs — working seamlessly alongside your existing major medical plan.

BENEFITS OVERVIEW



What Is Group GAP Insurance?

The Coverage Gap Problem

Even with employer-sponsored major medical insurance, employees can face significant out-of-pocket exposure — deductibles, coinsurance, and copayments that add up fast, especially under high-deductible health plans (HDHPs).

The GAP Solution

Manhattan Life Group GAP is a **supplemental health plan** that kicks in where your primary medical coverage stops. It helps bridge the financial gap between what your major medical pays and what employees ultimately owe — reducing financial stress and improving benefit satisfaction.

Group GAP works **in addition to** your primary plan — it never replaces it.

How It Works: Simple as Showing Two Cards

01

Employee Enrolls

Coverage is available as employer-paid or voluntary (employee-paid). Spouses and children are also eligible — with no limit on the number of dependent children.

02

GAP Card Arrives by Mail

Each enrolled employee receives a Manhattan Life GAP ID card. It works alongside their existing major medical ID card.

03

Visit a Provider

At every appointment or facility visit, the employee simply presents **both** cards — the primary medical card and the GAP card.

04

GAP Pays the Difference

Once the primary plan processes the claim and issues an Explanation of Benefits (EOB), the GAP plan coordinates and pays eligible remaining costs up to the chosen benefit amount.



Core Benefits at a Glance

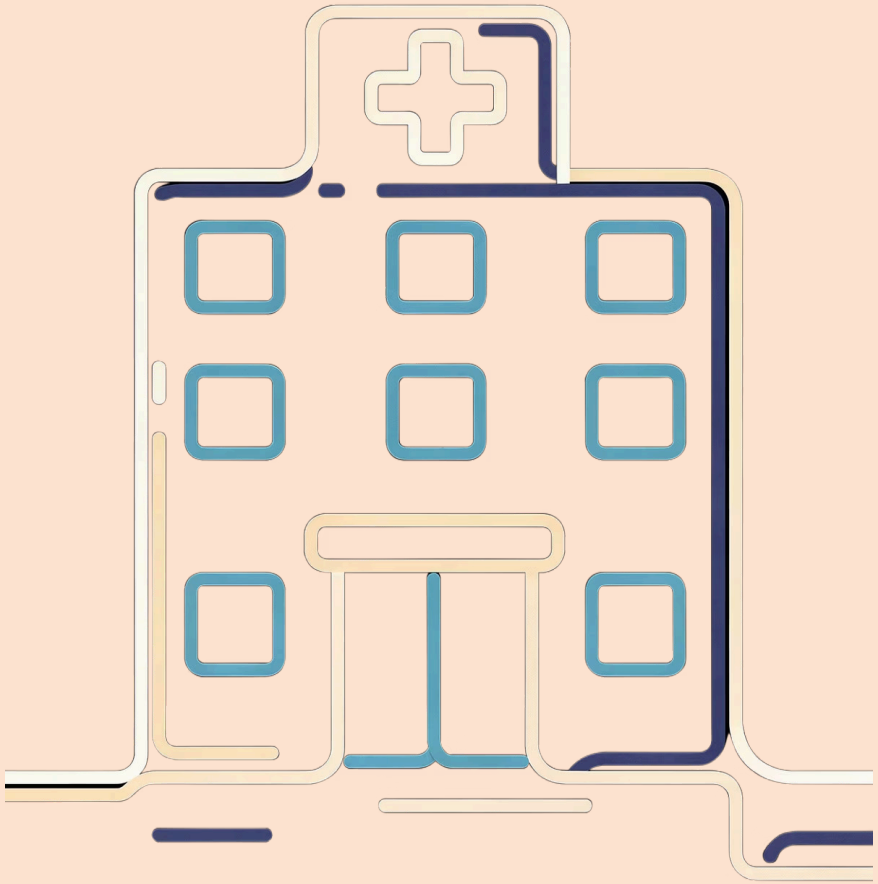
Employers can customize coverage amounts to fit their workforce's needs and budget. Two primary benefit categories are available:

🏥 Inpatient Benefits

Covers expenses from inpatient hospital stays, inpatient surgeries, and physician charges during inpatient stays — when covered by the primary medical plan.

🩺 Outpatient Benefits

Covers outpatient treatment for injury or sickness at emergency rooms, urgent care centers, ambulatory surgical centers, free-standing facilities, and outpatient hospital settings.



Real-World Example: The GAP in Action

The Situation

An employee is admitted to the hospital. After the primary major medical plan pays its share, the employee is left with **$7,000 in out-of-pocket costs** — a combination of their deductible and coinsurance.

The GAP Coverage

With a **$7,500 Inpatient GAP benefit** in place, the plan covers the remaining $7,000 in full — protecting the employee from a potentially devastating financial burden.

The Result

The employee pays **$0 out of pocket** for the hospital stay. That's the power of a well-designed supplemental benefit — turning a financial crisis into a non-event.

Key Plan Features



Seamless Coordination

Works directly with your primary major medical plan. Requires an EOB from the primary carrier — no complicated claims process for employees.



Pays on Top

GAP benefits are paid **in addition to** any other insurance — they do not reduce or replace primary plan payments.



In- & Out-of-Network

Both in-network and out-of-network services are eligible, up to the maximum benefit amount selected by the employer.

Ready to Learn More?

Questions about plan design, enrollment, or claims? Our team is here to help you build the right supplemental benefit solution for your workforce.

📞 Contact Truly Health

Speak directly with a benefits specialist who can walk you through plan options, customization, and implementation.

(800) 576-5912

Manhattan Life Group GAP Insurance — **bridging the gap** between what insurance pays and what employees owe.