

Critical Illness



A Critical Illness and Cancer Plan:

- Pays a lump sum benefit directly to you if diagnosed with a serious illness, unless otherwise designated
- Provides a benefit that can be used as you wish
- Pays in addition to any other coverage you may have
- Can cover you, your spouse and your children
- You or a covered member of your family are diagnosed with a covered critical illness, such as a heart attack, stroke or cancer

Did you know?

The 5-year relative survival rate for all cancers combined that were diagnosed during 2009 through 2015 was 67%.

<https://www.cancer.org/latest-news/facts-and-figures-2020.html>

BENEFITS & FEATURES

Benefit Amount	Member: • \$10,000 to \$30,000	Dependents: • Spouse: \$5,000 - \$20,000. Equal to 100% of the member's coverage amount • Child: \$2,500 - \$5,000. Equal to 50% of the member's coverage amount to a max of \$5,000
Guarantee Issue for Member, Spouse and Child(ren) coverage.		
Cardiac Conditions	100% of benefit amount paid upon treatment period or proof of loss for Myocardial Infarction or Sudden Cardiac Arrest. 25% of benefit amount paid at diagnosis for Coronary Heart Disease.	
Cerebral Vascular Disease	100% of the benefit amount paid upon treatment or proof of loss for a Stroke. 10% of the benefit amount paid upon treatment or proof of loss for a Ruptured Brain Aneurysm. 10% of the benefit amount paid upon treatment or proof of loss for a Transient Ischemic Attack.	
Cancer	100% of the benefit amount paid upon treatment or proof of loss for Invasive Cancer. 25% of the benefit paid upon treatment or proof of loss for a Non-Invasive Cancer. 30 Day waiting period for Cancer - Waived \$250 of benefit paid upon diagnosis of non-melanoma Skin Cancer.	

Policy: M-8021 | Well-Being Benefit: M-1775

Underwritten by ManhattanLife Insurance and Annuity Company
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BENEFITS & FEATURES

Waiver of Premium	Issue ages 18-55. Premiums will be waived for the insured if he or she is totally disabled as a result of a confirmed critical illness for at least 180 consecutive days.
Other Specified Illnesses	100% of the benefit amount paid for one of the following illnesses or conditions, for any unused benefit available: Benign Brain Tumor, Major Organ Failure, End-Stage Renal Failure, Coma, Severe Burns, Permanent Paralysis, Occupational HIV/Hepatitis, Functional Loss of Sight, Speech or Hearing as defined in the policy (certificate).
Progressive Diseases	100%; ALS, MS, Advanced Dementia (including Alzheimer's), and Advanced Parkinson's.
Infectious Diseases	25%; Cerebrospinal Meningitis, Malaria, Encephalitis, Legionnaire's disease, Necrotizing Fasciitis, Osteomyelitis, Tuberculosis.
Childhood Conditions	25%; Cerebral Palsy, Cleft Lip/Palate, Cystic Fibrosis, Down Syndrome, Spina Bifida, Type 1 Diabetes.
Additional Occurrence	Once benefits have been paid for a Critical Illness, a benefit is paid for an additional different Critical Illness when; 1) the Date of Diagnosis for the new Critical Illness is separated from the prior Critical Illness by at least six (6) consecutive months, and 2) the new Critical Illness is not caused by a Critical Illness for which benefits have been paid, and 3) a benefit is not paid for more than one Critical Illness within a six (6) month period.
Portability	Prior to age 70 and after six months of continuous coverage, members can take their coverage with them if they leave their employer as long as the master policy remains in effect.
Recurrence Benefit	This provides a one-time additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.
Wellness Screening	Benefit pays for any one of the 21 covered tests per calendar year including mammograms, colonoscopies, and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is the same for all insureds on the certificate. \$50
Pre-Existing Condition Limitation	12/12

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Voluntary Benefit products at www.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.

THIS POLICY PROVIDES LIMITED BENEFITS.

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