

# 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	
<b>Benefit Amount</b>	<p>Employee:</p> <ul style="list-style-type: none"> <li>• \$10,000 to \$30,000.</li> </ul> <p>Dependents:</p> <ul style="list-style-type: none"> <li>• Spouse: \$5,000 - \$15,000. Equal to half of the employee's coverage amount.</li> <li>• Child: \$2,500 - \$5,000. Equal to half of the employee's coverage amount to a max of \$5,000</li> </ul>
<b>Cardiac Conditions</b>	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.
<b>Cerebral Vascular Disease</b>	<p>100% of the benefit amount paid upon treatment or proof of loss for a Stroke.</p> <p>10% of the benefit amount paid upon treatment or proof of loss for a Ruptured Brain Aneurysm.</p> <p>10% of the benefit amount paid upon treatment or proof of loss for a Transient Ischemic Attack.</p>
<b>Cancer</b>	<p>100% of the benefit amount paid upon treatment or proof of loss for Invasive Cancer.</p> <p>25% of the benefit paid upon treatment or proof of loss for a Non-Invasive Cancer.</p> <p>30 Day waiting period for Cancer - Waived</p> <p>\$250 will pay upon diagnosis of non-melanoma Skin cancer.</p>

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

Underwritten by ManhattanLife Insurance and Annuity Company

FASA-CI 0424

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## BENEFITS & FEATURES

### 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).

### Additional Occurrence

Pays a percentage of a critical illness listed if the occurrence is six months between the previous critical illness and new critical illness not caused by a critical illness for which benefits have been paid.

### Portability

Prior to age 70 and after six months of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect.

### Waiver of Premium

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.

### Recurrence Benefit

Provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months. Available once for the lifetime of the insured. **Please refer to the Critical Illness Policy for a complete list of covered conditions under the Benefit Recurrence Rider.**

### 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 same for all insureds on the certificate.

\$50

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](http://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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