

Critical Illness

Helping protect you and your family with
lump sum coverage



Critical Illness/Cancer voluntary coverages pay benefits to you

With our Critical Illness and Cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

Why do I need Critical Illness and Cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can use the benefit however you want:

- Make your mortgage payments.
- Hire extra help around the house, such as in-home caregivers.
- Help cover medical bills as well as therapy and training.
- Pay for travel to treatment facilities away from home – and for family visits.

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other associated costs.

Here's how it works

All benefit payments are made directly to you, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You will save on your premiums because coverage through your association typically is less expensive than purchasing on your own. You can continue the coverage even if you change associations.

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS. Underwritten by ManhattanLife Insurance and Annuity Company, and ManhattanLife Insurance Company for FL, NJ, & NY. Applications will not be accepted under this offer until written acceptance of this offer, the Association Agreement and minimum Participation Requirements are received in ManhattanLife's New Business Department.

Critical Illness/Cancer Coverage

Coverage type		Voluntary Critical Illness insurance is a group policy that includes coverage for vascular, cancer, and other critical illnesses.	
Product	Policy Type:	Group	
	Policy Name:	Critical Illness	
	Policy Form:	M-8021	
Eligibility	Issue Ages:	Member:	18 – 69
		Spouse:	18 – 69
		Child:	• Member is benefit eligible, age 18 or older, actively at work full-time, working at least 20 hours per week. • Spouse and children not eligible if Member is not issued coverage. • Spouse includes domestic partner where allowed by state
	Criteria:	and Association. • Member: Age 70 unless actively at work, then on last day of active employment. • Spouse: When Member terminates. • Child: Age 26, or when Member terminates, whichever is earlier.	
	Termination Age:	and Association. • Member: Age 70 unless actively at work, then on last day of active employment. • Spouse: When Member terminates. • Child: Age 26, or when Member terminates, whichever is earlier.	
			Contingent Guarantee Issue
Underwriting Offer	Member:	\$20,000	\$50,000
	Spouse:	50% of the Member's benefit	\$25,000
	Child(ren):	\$5,000	\$5,000
Target Participation	Minimum to Issue:	5 enrolled or 1% of all eligible, whichever is greater.	
	Guarantee Issue:	15% of all eligible	
Benefit Amounts	Member:	\$10,000 – \$50,000	
	Spouse:	\$5,000 – \$25,000, 50% of Member election	
	Child(ren):	\$5,000, 25% of Member election to \$5,000	

*If Enrollment technology does not support SI Underwriting all applications must be taken on paper applications.

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Benefits and Features Conditions

Covered Conditions		Percent Payment
Cardiac Benefits	• Myocardial Infarction	100%
	• Coronary Heart Disease •	25%
	Sudden Cardiac Arrest	100%
Cerebral Vascular Disease Benefit	• Stroke	100%
	• Ruptured Brain Aneurysm	10%
	• Transient Ischemic Attack •	10%
Cancer	Invasive	100%
	• Non-Invasive	25%
	• Skin Cancer	\$250
Additional Occurrence Benefit	Included	
Pre-existing Condition Limitation	12/12	
Waiver of Premium for Disability	After 180 days	
Portability	Included	
Benefit Reduction	Waived	
Recurrence	Included	
Wellness Screening	\$50	
Infectious Disease	25% Benefit per condition. Covered Conditions: • Cerebrospinal Meningitis • Malaria • Encephalitis • Legionnaire's disease • Necrotizing Fasciitis • Osteomyelitis • Tuberculosis	
Childhood Condition Triggers* *not eligible for recurrence benefit.	25% Benefit per condition. Covered Conditions: • Cerebral Palsy • Cleft Lip/Cleft Palate • Cystic Fibrosis • Down Syndrome • Spina Bifida • Type 1 Diabetes	

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CI & Cancer without OSI (Classic)

Displaying Monthly rates including Recurrence, Infectious Disease, Childhood Conditions, Sudden Cardiac Arrest, Skin Cancer, and \$50 Wellness Screening Benefit.

Issue Age	Member - NTU										
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29		\$2.63	\$3.92	\$5.21	\$6.51	\$7.80	\$9.09	\$10.38	\$11.67	\$12.96	\$14.25
30-39		\$4.49	\$7.52	\$10.55	\$13.58	\$16.61	\$19.65	\$22.68	\$25.71	\$28.74	\$31.77
40-49		\$9.34	\$16.99	\$24.64	\$32.30	\$39.95	\$47.60	\$55.25	\$62.90	\$70.56	\$78.21
50-59		\$17.84	\$33.65	\$49.46	\$65.27	\$81.09	\$96.90	\$112.71	\$128.52	\$144.33	\$160.14
60-64		\$27.68	\$53.02	\$78.36	\$103.69	\$129.03	\$154.37	\$179.71	\$205.04	\$230.38	\$255.72
65-69		\$34.75	\$66.89	\$99.02	\$131.16	\$163.30	\$195.43	\$227.57	\$259.71	\$291.84	\$323.98

Issue Age	Member & Spouse - NTU										
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29		\$3.74	\$5.68	\$7.62	\$9.55	\$11.49	\$13.43	\$15.36	\$17.30	\$19.24	\$21.17
30-39		\$6.59	\$11.14	\$15.68	\$20.23	\$24.78	\$29.32	\$33.87	\$38.42	\$42.96	\$47.51
40-49		\$13.98	\$25.45	\$36.93	\$48.41	\$59.89	\$71.37	\$82.85	\$94.32	\$105.80	\$117.28
50-59		\$26.90	\$50.61	\$74.33	\$98.05	\$121.77	\$145.48	\$169.20	\$192.92	\$216.64	\$240.36
60-64		\$41.82	\$79.83	\$117.83	\$155.84	\$193.84	\$231.85	\$269.85	\$307.86	\$345.87	\$383.87
65-69		\$52.55	\$100.76	\$148.96	\$197.17	\$245.37	\$293.58	\$341.78	\$389.99	\$438.19	\$486.40

*Spouse Amount is 50% of Member Amount.

Issue Age	Member & Children - NTU										
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29		\$2.63	\$3.92	\$5.21	\$6.51	\$7.80	\$9.09	\$10.38	\$11.67	\$12.96	\$14.25
30-39		\$4.49	\$7.52	\$10.55	\$13.58	\$16.61	\$19.65	\$22.68	\$25.71	\$28.74	\$31.77
40-49		\$9.34	\$16.99	\$24.64	\$32.30	\$39.95	\$47.60	\$55.25	\$62.90	\$70.56	\$78.21
50-59		\$17.84	\$33.65	\$49.46	\$65.27	\$81.09	\$96.90	\$112.71	\$128.52	\$144.33	\$160.14
60-64		\$27.68	\$53.02	\$78.36	\$103.69	\$129.03	\$154.37	\$179.71	\$205.04	\$230.38	\$255.72
65-69		\$34.75	\$66.89	\$99.02	\$131.16	\$163.30	\$195.43	\$227.57	\$259.71	\$291.84	\$323.98

*Child Amount is 25% of Member Amount, capped at \$5,000.

Issue Age	Family - NTU										
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29		\$3.74	\$5.68	\$7.62	\$9.55	\$11.49	\$13.43	\$15.36	\$17.30	\$19.24	\$21.17
30-39		\$6.59	\$11.14	\$15.68	\$20.23	\$24.78	\$29.32	\$33.87	\$38.42	\$42.96	\$47.51
40-49		\$13.98	\$25.45	\$36.93	\$48.41	\$59.89	\$71.37	\$82.85	\$94.32	\$105.80	\$117.28
50-59		\$26.90	\$50.61	\$74.33	\$98.05	\$121.77	\$145.48	\$169.20	\$192.92	\$216.64	\$240.36
60-64		\$41.82	\$79.83	\$117.83	\$155.84	\$193.84	\$231.85	\$269.85	\$307.86	\$345.87	\$383.87
65-69		\$52.55	\$100.76	\$148.96	\$197.17	\$245.37	\$293.58	\$341.78	\$389.99	\$438.19	\$486.40

*Spouse Amount is 50% of Member Amount. Child Amount is 25% of Member Amount, capped at \$5,000.

NTU: Non-tobacco user; TU: Tobacco user

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8021

Underwritten by ManhattanLife Insurance and Annuity Company



CI & Cancer without OSI (Classic)

Displaying Monthly rates including Recurrence, Infectious Disease, Childhood Conditions, Sudden Cardiac Arrest, Skin Cancer, and \$50 Wellness Screening Benefit.

Issue Age	Member - TU									
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.04	\$4.71	\$6.39	\$8.07	\$9.75	\$11.42	\$13.10	\$14.78	\$16.45	\$18.13
30-39	\$6.34	\$11.13	\$15.91	\$20.69	\$25.48	\$30.26	\$35.05	\$39.83	\$44.61	\$49.40
40-49	\$15.29	\$28.60	\$41.91	\$55.21	\$68.52	\$81.83	\$95.13	\$108.44	\$121.75	\$135.05
50-59	\$30.54	\$58.48	\$86.43	\$114.37	\$142.31	\$170.26	\$198.20	\$226.14	\$254.09	\$282.03
60-64	\$47.67	\$92.18	\$136.70	\$181.22	\$225.74	\$270.26	\$314.78	\$359.30	\$403.82	\$448.33
65-69	\$58.94	\$114.31	\$169.68	\$225.05	\$280.42	\$335.79	\$391.16	\$446.53	\$501.90	\$557.27

Issue Age	Member & Spouse - TU									
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$4.36	\$6.88	\$9.39	\$11.91	\$14.42	\$16.94	\$19.46	\$21.97	\$24.49	\$27.00
30-39	\$9.42	\$16.59	\$23.77	\$30.94	\$38.12	\$45.30	\$52.47	\$59.65	\$66.82	\$74.00
40-49	\$23.05	\$43.01	\$62.97	\$82.93	\$102.90	\$122.86	\$142.82	\$162.78	\$182.74	\$202.70
50-59	\$46.23	\$88.15	\$130.06	\$171.98	\$213.89	\$255.81	\$297.72	\$339.64	\$381.55	\$423.47
60-64	\$72.20	\$138.97	\$205.75	\$272.53	\$339.31	\$406.09	\$472.87	\$539.64	\$606.42	\$673.20
65-69	\$89.31	\$172.37	\$255.42	\$338.48	\$421.53	\$504.59	\$587.65	\$670.70	\$753.76	\$836.81

*Spouse Amount is 50% of Member Amount.

Issue Age	Member & Children - TU									
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.04	\$4.71	\$6.39	\$8.07	\$9.75	\$11.42	\$13.10	\$14.78	\$16.45	\$18.13
30-39	\$6.34	\$11.13	\$15.91	\$20.69	\$25.48	\$30.26	\$35.05	\$39.83	\$44.61	\$49.40
40-49	\$15.29	\$28.60	\$41.91	\$55.21	\$68.52	\$81.83	\$95.13	\$108.44	\$121.75	\$135.05
50-59	\$30.54	\$58.48	\$86.43	\$114.37	\$142.31	\$170.26	\$198.20	\$226.14	\$254.09	\$282.03
60-64	\$47.67	\$92.18	\$136.70	\$181.22	\$225.74	\$270.26	\$314.78	\$359.30	\$403.82	\$448.33
65-69	\$58.94	\$114.31	\$169.68	\$225.05	\$280.42	\$335.79	\$391.16	\$446.53	\$501.90	\$557.27

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Issue Age	Family - TU									
	Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$4.36	\$6.88	\$9.39	\$11.91	\$14.42	\$16.94	\$19.46	\$21.97	\$24.49	\$27.00
30-39	\$9.42	\$16.59	\$23.77	\$30.94	\$38.12	\$45.30	\$52.47	\$59.65	\$66.82	\$74.00
40-49	\$23.05	\$43.01	\$62.97	\$82.93	\$102.90	\$122.86	\$142.82	\$162.78	\$182.74	\$202.70
50-59	\$46.23	\$88.15	\$130.06	\$171.98	\$213.89	\$255.81	\$297.72	\$339.64	\$381.55	\$423.47
60-64	\$72.20	\$138.97	\$205.75	\$272.53	\$339.31	\$406.09	\$472.87	\$539.64	\$606.42	\$673.20
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Policy: M-8021

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Benefit Definitions

ADDITIONAL OCCURRENCE BENEFIT: 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.

WAIVER OF PREMIUM FOR DISABILITY: This waives a Member's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. Total Disability must start while policy is in force, for members ages 18-55.

PORTABILITY: Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, and no longer Actively a member of the Association. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Association's Master Policy. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

PRE-EXISTING CONDITION LIMITATION: If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations.

RECURRENCE: 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: Pays a cash benefit when a member has one or more of the 21 covered screening tests. This screening benefit is payable once per covered person per calendar year.

INFECTIOUS DISEASE BENEFIT: Pays a benefit when a Covered Person has been diagnosed by a Physician with an Infectious Disease. An Infectious Disease means the following infectious or contagious diseases that are caused by organisms, such as bacteria, viruses, fungi, or parasites.

CHILDHOOD CONDITION TRIGGERS: Pays a benefit upon a covered dependent child's initial date of diagnosis on or after the policy effective date for one of the childhood conditions listed.

Critical Illness Rates

Rate Assumption Information

Rate Structure:	Issue Age - tiered
Tobacco Status:	Tobacco Distinct
Rate Guarantee Period:	None
Contributions:	100% Member paid
Commissions:	Standard
Coverage Type:	Lump Sum
Benefits Included:	As shown above in the Benefits and Optional Benefits sections.
Participation Expectation:	15% of all eligible

PARTICIPATION EXPECTATION:

Participation requirement is the number of enrolled needed for Guaranteed Issue offer. If the participation requirement is waived, then all applications will be Guaranteed issue up to the amount listed in the Underwriting offer of the proposal, for the initial enrollment period.

At the end of the enrollment period, it will be expected that a minimum percentage of all eligible will be enrolled into the product. This participation percentage is in the participation section of the proposal. If the participation expectation is not met, then all applications will be Underwritten on a Simplified Issue basis.

Other Contingencies

- Total amount of Critical Illness and Cancer in force with all carriers including ManhattanLife cannot exceed \$100,000.
- Late enrollees will be accepted on an SI basis only, unless otherwise approved by underwriting.
- If spouse is also a Member, they may apply as an Member or as a dependent, but not as both.
- If both parents are Members of the association, then the child(ren) may be covered under only one parent, not both.
- If group is takeover, these conditions apply: The takeover/replacement policies will be underwritten based on the Member's age as of the Effective Date of Coverage with ManhattanLife. Coverage replaces a similar in force coverage. The replaced coverage was in force within 63 calendar days of the date of ManhattanLife's application. The previous carrier's most current bill is submitted to ManhattanLife which includes all employees currently covered. The takeover/replacement policies will be underwritten on a Guarantee Issue basis. After the initial enrollment period is complete, takeover is no longer available.
- Please refer to the certificate/policy for full benefit and limitation information.
- Group may only elect one Critical Illness plan (includes cancer only plan).

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