

Critical Illness

SUMMARY OF BENEFITS - PREFERRED PLAN



Consider coverage that helps protect your employees, their families, and their assets in the event of a critical illness. Specialized benefits supplement other health insurance when employees may be most vulnerable: during the working years. Benefit payments can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home healthcare, travel to and from treatment facilities, rehabilitation, and other expenses.

PLEASE NOTE: Benefits are paid for one condition. If there is another condition separated by six months, the Additional Occurrence benefit will apply.

Product Base	Group
Coverage Type	Critical Illness insurance is a group policy that includes coverage for heart/stroke, cancer, infectious diseases, other specified illnesses, and progressive diseases.

BENEFITS	PREFERRED
Benefit Recurrence Provides an additional benefit for the same condition (based on a list of Covered Conditions) if an insured is treatment-free for at least 12 consecutive months; available once per Recurrence of each Covered Condition.*	✓
Additional Occurrence Benefit Provides an additional benefit when the insured is diagnosed with a new Critical Illness at least 6 consecutive months following a previous, different diagnosis.	✓
Waiver of Premium We will waive premiums if an insured becomes Totally Disabled for 180 consecutive days due to a Critical Illness where benefits have been paid.	✓

COVERED CRITICAL ILLNESSES	PREFERRED**
Cardiac Benefits	Covered at
Heart Attack	100%
Sudden Cardiac Arrest	100%
Coronary Heart Disease	25%
Cerebral Vascular Diseases Benefit	
Stroke	100%
Brain Aneurysm	10%
Transient Ischemic Attack	10%
Cancer Benefits	
Invasive Cancer	100%
Non-invasive Cancer	25%
Skin Cancer	\$250

*Please refer to Critical Illness Certificate for a complete list of Covered Conditions.

**Percentages shown above reflect the percentage of the max benefit paid.

COVERED CRITICAL ILLNESSES (continued)	PREFERRED*
Other Specified Illnesses Benefit	
Benign Brain Tumor	100%
Coma	100%
Loss of Sight, Speech or Hearing	100%
Major Organ Failure	100%
Occupational HIV/Hepatitis	100%
Paraplegia/Quadriplegia	100%
Severe Burns	100%
Progressive Diseases Benefit	
Advanced Dementia/Alzheimer's	100%
Advanced Parkinson's	100%
ALS	100%
Multiple Sclerosis	100%
Infectious Diseases Benefit	
Cerebrospinal Meningitis, Malaria, Encephalitis, Legionnaire's Disease, Necrotizing Fasciitis, Osteomyelitis, Tuberculosis	25%
Childhood Conditions Benefit	
Cleft Lip, Cleft Lip Palate, Cerebral Palsy, Cystic Fibrosis, Down Syndrome, Spina Bifida, Type 1 Diabetes	25%
Well-Being Benefit	
Pays a \$50 benefit when an insured receives a covered screening. Up to 1 per calendar year per insured.	\$50

*Percentages shown above reflect the percentage of the max benefit.

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Advantage Series Critical Illness product at 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.

Policy: M-8021

Well-Being Benefit: M-1775



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