

Critical Illness

Helping protect you and your family with lump sum coverage — underwritten by ManhattanLife Insurance and Annuity Company.



Coverage That Pays Benefits Directly to You

With Critical Illness and Cancer plans, you receive a benefit after a serious diagnosis — such as a heart attack, stroke, coronary artery disease, or cancer. During recovery, you and your loved ones can rest easier knowing you won't have to deplete savings or take on debt to cover everyday living expenses.



Why Do I Need This Coverage?

A serious diagnosis brings physical, emotional, *and* financial strain. These plans let you use your benefit however you need — so you can focus on getting better.

Housing

Make your mortgage or rent payments without interruption.

Home Care

Hire in-home caregivers or extra help around the house.

Travel & Treatment

Pay for travel to treatment facilities and family visits.

Medical Costs

Help cover medical bills, therapy, drugs, and associated costs.

Here's How It Works

01

Direct Payment to You

All benefit payments go directly to you — placing you in control when options feel limited.

02

Available at Diagnosis

Some or all of the benefit is available after your initial diagnosis, right when you need it most.

03

Employer Group Savings

Coverage through your employer is typically less expensive than purchasing on your own, with premiums via automatic payroll deduction.

04

Portable Coverage

You can continue coverage even if you change employers, providing lasting peace of mind.

Cardiac & Cerebrovascular Benefits

The plan covers a broad range of cardiac and cerebrovascular conditions, with benefit payments scaled to severity.

Cardiac Benefits

Myocardial Infarction	**100%**
Coronary Heart Disease	**25%**
Sudden Cardiac Arrest	**100%**

Cerebral Vascular Disease

Stroke	**100%**
Ruptured Brain Aneurysm	**10%**
Transient Ischemic Attack	**10%**

Cancer & Other Specified Illness Benefits

Cancer

Invasive Cancer	**100%**
Non-Invasive Cancer	**25%**
Skin Cancer	**$250**

30-day waiting period applies to cancer benefits.

Other Specified Illnesses

Benign Brain Tumor	**100%**
Major Organ Failure	**100%**
End Stage Renal Failure*	**100%**
Coma	**100%**
Severe Burns	**100%**
Permanent Paralysis*	**100%**
Functional Loss of Hearing/Speech/Sight*	**100%**
Occupational HIV/Hepatitis*	**100%**

*Not eligible for recurrence benefit.



Plan Features at a Glance

Additional Occurrence

Benefit paid for a different Critical Illness, separated by at least 6 consecutive months from a prior claim.

Pre-existing Limitation

12/12 rule: conditions diagnosed or symptomatic in the 12 months prior to the effective date have a 12-month waiting period.

Waiver of Premium

Premiums waived if you become totally disabled for at least 180 days. Applies to employees ages 18–55.

Portability

Continue coverage after leaving your employer via direct billing, after 6 months of continuous coverage (under age 70).

Core Benefit Definitions

Additional Occurrence Benefit

Once benefits are paid for a Critical Illness, a benefit is paid for an additional *different* Critical Illness — provided the new diagnosis is at least 6 months from the prior one and not caused by the prior illness.

Waiver of Premium for Disability

Waives the employee's premium if totally disabled for at least 180 days after the effective date of coverage. Total Disability must begin while the policy is in force, for employees ages 18–55.

Portability

Portable after 6 months of continuous coverage if the group master policy remains in force and the insured is under age 70, not totally disabled, and no longer actively at work. Dependents terminate at spouse age 70 or child age 25.

Optional Benefit Definitions

Recurrence

A one-time additional benefit for the same condition, if the covered participant is treatment-free for at least 12 months.

Wellness Screening

Pays a cash benefit for one or more of 21 covered screening tests — once per covered person per calendar year.

Infectious Disease

Pays a benefit upon diagnosis of a covered infectious or contagious disease caused by bacteria, viruses, fungi, or parasites.

Childhood Conditions

Pays a benefit upon a covered dependent child's initial diagnosis of a listed childhood condition on or after the policy effective date.

Progressive Disease

Pays a benefit when a covered person cannot perform two or more Activities of Daily Living due to a listed progressive disease, diagnosed after the policy effective date.

Protect What Matters Most

Critical Illness and Cancer coverage gives you a financial safety net when a serious diagnosis strikes — so you can focus on recovery, not bills.

Lump Sum Benefit

Paid directly to you at diagnosis.

Flexible Use

Spend it however you need.

Employer Savings

Lower premiums via payroll deduction.

Portable

Coverage follows you if you change jobs.

This policy provides limited benefits. Underwritten by ManhattanLife Insurance and Annuity Company, and ManhattanLife Insurance Company for FL, NJ, & NY. This is not a complete disclosure of plan qualifications and limitations.

