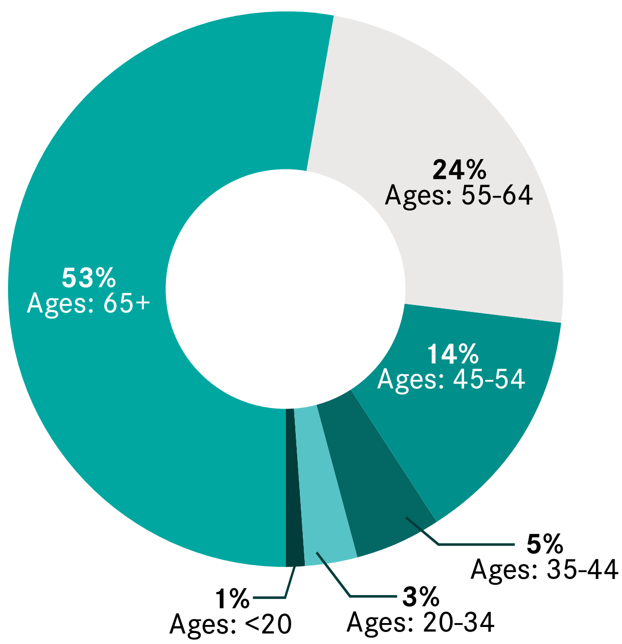
ManhattanLife
Standing By You. Since 1850.

The Implications of a Cancer Diagnosis

Being diagnosed with cancer is traumatic enough. No one should have to struggle to find the proper resources for financial assistance, emotional support or treatment.

Cancer Diagnoses by Age Group[2]



Possible Cancer Treatments

Chemotherapy

Immunotherapy

Radiation

Surgery

Hormone Therapy

Americans spend $5.4 Billion each year out of pocket on cancer treatment

- Cancer is the 2nd leading cause of death in America.[1]
- 1/3 of cancer cases can be prevented through screening and early treatment.[1]
- Average 1st year cost of care is $42,000 but can exceed $1 Million.[1]
- The cost of cancer treatment is projected to rise 44% by 2030.[1]

There are a number of factors that contribute to the cost of cancer treatment. Things such as the location of the patient, cancer center treatment costs, patients insurance plan, stage and type of cancer and the recommended treatment all play a role in out-of-pocket costs.

*Source info on back**

Talk to your agent to determine which ManhattanLife Cancer plan best suits you.

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Cancer Offerings

Cancer coverage provides an important safety net in fighting the financial consequences that extend beyond traditional health insurance.

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Cancer Care Plus

Although health insurance can help offset the costs of cancer treatment, you still may have to cover deductibles and co-payments on your own. In addition, cancer treatment can cause out-of-pocket expenses that aren't covered by traditional health insurance: travel, food, lodging, childcare, and household help.

- Radiation, Chemotherapy and Immunotherapy
- Surgical Benefit
- Daily Hospital Confinement Benefit
- Cancer Screening Test
- Prescription Drugs and Medicine
- First Occurrence Benefit (Rider)
- Private Duty Nursing Services

Cancer First Occurrence

This offering is a guaranteed renewable for life supplemental insurance product. The policy pays regardless of other insurance you may have. Payment is made directly to you and benefits are paid whether you receive treatment or not.

- Lump Sum benefit offerings from $5,000 - $50,000
- Available Intensive Care Unit Rider
- Available Cancer Screening Benefit Rider
- 30-Day Right to Examine
- Benefits do not change when you reach age 65.

Critical Protection & Recovery

Developing a Critical Illness can cause unnecessary hardships for families! Having a plan that pays benefits directly to you can help ease the burdens of medical bills. Benefits can be used for mortgage and car payments, travel, food, lodging, childcare or household help. The choice is yours.

- First Occurrence Benefit
- Monthly Income Benefit
- Recurrence Benefit
- Hospital Confinement
- Lodging & Transportation

Cancer and/or Heart & Stroke

We understand that treatment is not the only cost that comes with a Cancer, Heart Attack or Stroke Diagnosis. That is why ManhattanLife pays benefits directly to you, the insured, providing financial relief allowing you to focus on treatment. These costs could include: childcare, transportation, lodging, deductibles, lab tests. Choose Cancer only coverage, Heart & Stroke only or a combination of both.

- Lump Sum benefits option up to $75,000
- Recurrence Riders Available
- Additional Procedures Covered
- Issue Ages 20-84
- Cancer Recurrence Benefit Rider
- Heart and Stroke Restoration of Benefits Rider

Underwritten by: ManhattanLife Insurance and Annuity Company and Standard Life and Casualty Insurance Company

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SOURCE INFORMATION

[1] *https://www.worldcancerday.org/what-cancer*
[2] *https://www.webmd.com/cancer/guide/cancer-incidence-age*