

Receive a Benefit if You are Diagnosed With a Serious Illness



Critical Illness and Cancer



A Critical Illness and Cancer Plan:

- Pays a lump sum benefit directly to you, 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

If you become seriously ill, you can rest easy with a ManhattanLife Critical Illness and Cancer plan

Look for more information during open enrollment.

You

- Or a member of your family are diagnosed with a covered critical illness, such as a heart attack, stroke or cancer
- File a claim for your critical illness and cancer benefit
- Are eligible to receive a benefit in each of the categories³
- Receive a check for the covered amount to be used however you want

What does critical illness and cancer coverage do?

VASCULAR

Pays 100% of benefit amount for:

- Stroke
- Heart attack
- Transplant as a result of heart failure

Pays 25% of benefit amount upon completion of bypass surgery as a result of coronary artery disease.

OTHER CRITICAL ILLNESS

Pays 100% of benefit amount for:

- Transplant, other than heart
- Severe burns
- End stage renal failure
- Coma
- Loss of sight, speech or hearing
- Occupational HIV
- Permanent paralysis due to an accident

CANCER

Pays 100% of benefit amount for internal cancer or malignant melanoma.

Pays 25% of the benefit amount for diagnosis of carcinoma in situ.

Plan features

- Employee Coverage Levels: \$10,000 to \$30,000 .
- Spouse Coverage to 15,000
- Child(ren) coverage to \$5,000
- Annual health screening benefit of \$50 per insured.
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days.

UFCW Critical Illness and Cancer

SUMMARY OF BENEFITS*



ManhattanLife™

Standing By You. Since 1850.

Coverage that helps protect 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.

Product Base	Group
Coverage Type	Critical Illness insurance pays a lump sum benefit for heart/stroke, cancer, and other critical illnesses.

BENEFITS & FEATURES

Benefit Amount	Employee: <ul style="list-style-type: none">• \$10,000 to \$30,000..• Benefit reduction waived Dependents: <ul style="list-style-type: none">• Spouse: \$5,000 to \$15,000: Equal to half of the employee's coverage.• Child: \$5,000 for each eligible child.
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Vascular Conditions	100% of benefit amount paid at diagnosis for Heart attack, Transplant as a result of heart failure, and Stroke. 25% of benefit amount paid at diagnosis for Coronary artery bypass surgery as a result of coronary artery disease. <i>Any unused benefit may be used for a future vascular condition</i>
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Cancer Conditions 30 Day Waiting Period Waived	100% of benefit amount paid at diagnosis for internal cancer or malignant melanoma and 25% for Non-invasive cancer (carcinoma in situ) <i>Any unused benefit may be used for a future cancer.</i>
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Other Critical Illnesses	100% of benefit amount paid at diagnosis for: Major Organ Failure, other than heart; End-stage renal failure; Loss of sight, speech, or hearing; Coma; Severe burns; Permanent paralysis due to an accident; or Occupational HIV.
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Waiver of Premium for Disability	Waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.
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Portability	Portable after six months of continuous service if group master policy remains in force and the insured is less than age 70, not totally disabled, and no longer actively at work for the Union. If the group master policy terminates the ported certificate also ends.
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Wellness Screening	Benefit pays for 21 covered tests including mammograms, colonoscopies and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is the same for all insured on the certificate. \$50 Benefit.
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Benefit Recurrence	Provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.
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PLAN PROVISIONS

Pre-existing Conditions

Pre-Existing Provision Waived

Eligibility

- Employee issue ages 18-69.
- Full-time, benefit eligible employees, actively at work and working at least 15 hours per week.
- Spouse issue ages 18-69; ineligible if employee is denied
- Child issue ages 0-25; ineligible if employee is denied.

Termination Age

Age 70 unless actively at work, then on last day of active employment.

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 Voluntary Benefit products at 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.

Policy: M-8011

Insured by ManhattanLife Assurance Company of America



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