

# UFCW 1000 Critical Illness



## A Critical Illness and Cancer Plan:

- Pays a lump sum benefit directly to you if diagnosed with a serious illness, 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 covered 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 3 categories
- 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 \$50,000.
- Up to \$30,000 Guarantee Issue for Employee.
- Spouse Coverage to 25,000.
- 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.