# Prestige Series
# Critical Illness

*Helping protect you and your family with coverage for critical illness, cancer,specified diseases, and other progressive illnesses.*

Underwritten by ManhattanLife Assurance Company of America.
Prestige is a suite of products brought to you by ManhattanLife.

CI2-BR 0222

# Prestige Critical Illness Insurance

*Helping protect you and your family.*

ManhattanLife can help ease the financial burden of a critical illness or infectious disease.

**MANHATTANLIFE CRITICAL ILLNESS** helps protect an employee's and family's assets in the event of a critical illness by providing additional money to cover out-of-pocket expenses not covered by primary health insurance, such as home health care, daycare, even groceries and other daily expenses.

Critical Illness pays lump sum benefit payments, assisting 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, training and rehabilitation, loss of income due to the employee's or family members' absences from work, childcare, and other expenses. It covers Vascular conditions, Cancer, Specified Diseases, Progressive Diseases, and other critical illnesses.

It pays regardless of other coverage. All benefits are paid directly to the employee.

| | Coverage Amounts |
|---|---|
| Employees[1] | $5,000 to $50,000** |
| Spouse | $2,500 to $25,000 (half of employee benefit amount) |
| Child | $2,500 to $5,000 for each eligible child |

***Reduces to 50% at age 70.*

## Included Lump Sum Categories:

**Pays 100%[2] of the benefit amount for proof of loss of a covered and confirmed critical illness.**

| Cardiac Conditions | Cerebral Vascular Disease | Cancer |
|---|---|---|
| • Myocardial Infarction<br>• Coronary Heart Disease is paid out when a diagnosis is made that requires Coronary Artery Bypass Surgery. | • Stroke<br>• Brain Aneurysm – 10%<br>• 10% of the benefit amount paid upon treatment or proof of loss for a Transient Ischemic Attack. | • Invasive Cancer*<br>• 25% of the benefit paid upon treatment or proof of loss for a Non-Invasive Cancer**.<br>• 30 day waiting period applies |

**Other Specified Illnesses**

- Benign Brain Tumor
- Coma
- Loss of Sight, Speech, Hearing
- Major Organ Failure
- Severe Burns
- Occupational HIV/Hepatitis *(Not available in CA and PA)*
- End-Stage Renal Failure
- Permanent Paralysis

**CA- Invasive Cancer is renamed to Localized Cancer; **CA-renamed Non-Invasive Cancer to Non-Localized Cancer*

### ADDITIONAL OCCURRENCE

We will pay 100% of the additional occurrence benefit for each of the Critical Illness when the Date of Diagnosis for a new and different Critical Illness is separated by at least six consecutive months.

*TN- Diagnosis is separated from a prior critical illness by at least 30 days. CT - No separation of conditions.*

*[1]employee benefits reduce to 50% at age 70; [2]Unless otherwise noted*

# Optional Benefits/Riders

Choose to make some or all of these optional benefits/riders available to employees to further enhance their coverage:

| Infectious Diseases* 25% | Progressive Diseases 100% | Childhood Condition Benefit |
|---|---|---|
| • Malaria**<br>• Encephalitis<br>• Legionnaire's Disease<br>• Necrotizing Fasciitis<br>• Osteomyelitis<br>• Tuberculosis | • ALS<br>• Multiple Sclerosis<br>• Advanced Dementia**/ Alzheimer's<br>• Advanced Parkinson's | • Cerebral Palsy<br>• Cleft Lip/Cleft Palate<br>• Cystic Fibrosis<br>• Down Syndrome<br>• Spina Bifida<br>• Type 1 Diabetes |

**PA– referred to as the Disease Benefit; **Not available in CA*

| | |
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| **Vaccination** | We will pay a $50 benefit when a Covered Person is vaccinated by a Physician with one vaccine that is approved by the Food and Drug Administration (FDA) for prevention of cancer, Human Papillomavirus (HPV), or Hepatitis B Virus (HBV). This benefit is payable once per Covered Person per lifetime. *Not available in MI.* |
| **Evaluation/Second Consultation Benefit** | We will pay a $250 benefit for a second opinion from another Physician for a Covered Critical Illness that was originally diagnosed on or after the Effective Date of Insurance This benefit is payable once per covered Critical Illness. MD -If a covered person is hospitalized due to a Critical Illness, we will pay this benefit for a second opinion when required by a utilization review program under §19-319 of the Health –General Article. *Benefit not available in MI.* |
| **Monthly Income Benefit** | When a benefit for a covered Critical Illness has been paid under this Policy for a Covered Person, a Monthly Income Benefit is paid for 12 months. The benefit paid for each month is 10% of the initial amount paid for the critical illness. The first Monthly Income Benefit payment is payable beginning one calendar month following the date the covered Illness occurred for which the initial benefit was paid. *Not available in MI.* |
| **Hospital Confinement** | We will pay $100 per day if a Covered Person is admitted and initially Confined to a Hospital due to a Critical Illness occurring after the effective date. The following Hospital services are not eligible for benefits under this rider: treatment in the Emergency Department; treatment on an outpatient basis; any Confinement to a Hospital for less than 24 hours. Pays a maximum of 30 days per calendar year. *Not available in MI. SD –24 hour confinement not required.* |
| **Air Ambulance** | We will pay $1000 if a Covered Person receives transportation in an Ambulance by air due to a covered Critical Illness. Transportation must be to a hospital. Covered once per critical illness. *Not available in CA and MI.* |
| **Ground Ambulance** | We will pay $250 if a Covered Person receives transportation in an Ambulance by ground, as a result of a covered Critical Illness. Transportation must be either to a hospital or from a hospital to a person's home. Covered once per critical illness.<br>*Not available in CA and MI.* |
| **Transportation/ Lodging Benefit** | We will pay the benefit shown in the schedule per day for lodging or travel if a Covered Person travels and receives Physician prescribed treatment located at least 100 Miles from the Covered Person's Residence. The Physician prescribed treatment must not be available in your resident city. This benefit will not be paid if the Ambulance-Ground or Ambulance - Air benefit was paid for the same trip. *Not available in CA, MI, and PA.* |
| **Family Member/ Transportation Lodging Benefit** | We will pay the benefit shown in the schedule per day for lodging and transportation of a Covered Person's adult family member when the Covered Person is confined in a Hospital at least 50 miles from the Covered Person's residence due to a covered Critical Illness. We will measure the mileage using the most direct route from the Covered Person's residence to the Hospital. *Not available in CA, MI, and PA.* |

85.7 million American adults have high blood pressure.

*- Heart disease and stroke statistics—2017 update: a report from the American Heart Association published online ahead of print January 25, 2017.*

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## Optional Benefits/Riders

| | |
|---|---|
| **Benefit Recurrence** | Provides an additional benefit for the same condition (based on a covered list of conditions) if a covered participant is treatment-free for at least 12 consecutive months; available once per covered condition in the insured's lifetime. *NY – Benefit Recurrence limited to 50% of original benefit if diagnosed with the same condition. One payout per insured.*<br>***Please refer to the Critical Illness Policy for a complete list of covered conditions under the Benefit Recurrence Rider.*** |
| **Loss of Work** | Waives premiums for an authorized strike, layoff, or job elimination.<br>*Not available in AK, CA, KS, MI, OR, and TN.* |
| **Well-Being Benefit** | A results-oriented well-being benefit that rewards members for making positive lifestyle modifications. Offered as an employer-selectable rider for Employee, Spouse, Child and Families featuring two components - Wellness Screening and Lifestyle Rewards. Includes a health screening benefit, a cash reward for joining a program based on a diagnosis of one of six chronic conditions, and a cash reward for completing 90 days of the program.<br>*Not available in CO, WA.* |
| **Additional Optional Condition** | • Sudden Cardiac Arrest –pays 100% of the base benefit.<br>• Skin Cancer* –pays $250<br>• Bone Marrow/Stem Cell Transplant-pays 100% of the base benefit. (not HSA compatible). |

**CA – Skin Cancer renamed to Non-Melanoma Skin Cancer*

## Act Now to Offer Your Employees Critical Illness

There are advantages to employees signing up through their employer:

- Simplified Enrollment: A brief enrollment form or online enrollment can be completed in the workplace.
- Affordable Premiums: Coverage is available at affordable group rates.
- Ease of Payment: Simple payroll-deduction premium payments.
- Portability: Covered employees can continue if they leave employment, as long as the Master Contract is still in force.

**You will have some peace of mind having voluntary benefits insurance.  ManhattanLife knows the key to long term success is service - to our producers, to employers like you, and most importantly, to our ultimate customers - your employees .**

**Call your ManhattanLife representative now and receive all of the facts about this innovative product!**

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 Workplace Voluntary Benefit 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.

This product is currently available in AK,AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT ,VA, VT, WI, WV, WY

Policy: M-8021

Well-Being Benefit: M-1775