Designed Especially for:

Crockett County Independent School District

ManhattanLife

Standing By You. Since 1850.

Critical Illness and Cancer

Receive a Benefit if Diagnosed with a Serious Illness

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

According to the American Heart Association

Approximately every 40 seconds an American will have a heart attack. The estimated annual incidence of heart attacks in the United States is 720,000 new attacks and 335,000 recurrent attacks.

— Source: https://www.healthline.com/health/heart-disease/statistics#10

GUARANTEE ISSUE BENEFIT AMOUNTS / BENEFITS & FEATURES	
Employee	$10,000 & $20,000
Spouse	50% of employee's benefit
Child	50% of the employee's benefit
Cardiac Conditions	• 100% of benefit amount paid upon treatment period or proof of loss for myocardial infarction • 25% of benefit amount paid at diagnosis for coronary heart disease
Cerebral Vascular Disease	• 100% of the benefit amount paid upon treatment or proof of loss for a stroke • 10% of the benefit amount paid upon treatment or proof of loss for a ruptured brain aneurysm • 10% of the benefit amount paid upon treatment or proof of loss for a transient ischemic attack
Cancer	• 100% of the benefit amount paid upon treatment or proof of loss for invasive cancer • 25% of the benefit paid upon treatment or proof of loss for a non-invasive cancer • Waiting period – Waived

BENEFITS & FEATURES

Other Specified Illnesses	100% of the benefit amount paid for one of the following illnesses or conditions, for any unused benefit available: benign brain tumor, major organ failure, end-stage renal failure*, coma, severe burns, permanent paralysis*, occupational HIV/hepatitis*, functional loss of sight*, speech* or hearing* as defined in the policy (certificate).
Additional Occurrence	Once benefits have been paid for a critical illness, a benefit is paid for an additional different critical illness when: 1) the date of diagnosis for the new critical illness is separated from the prior critical illness by at least Six (6) consecutive months, 2) the new critical illness is not caused by a critical illness for which benefits have been paid and 3) a benefit is not paid for more than one critical illness within a period of Six (6) consecutive months.
Pre-Existing Condition Limitation	If an Employee has a pre-existing condition that is diagnosed or symptoms occurred prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations. This has been waived for this offer.
Portability	Portable after six months of continuous coverage if the group master policy remains in force and the insured is under 70 years old, not totally disabled and no longer actively at work for the employer. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the group's Master Policy. For ported certificates the insured's policy terminates at age 70 and dependents terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates then the ported certificate terminates.
Benefit Reduction	None

** Not eligible for recurrence benefit.*

RIDERS	
Recurrence This provides a one-time additional benefit for the same condition if a covered participant is treatment-free for at least Six (6) months.	Included
Well-Being Screening Pays a cash benefit when an insured has one or more of the 21 covered screening tests. This screening benefit is payable once per covered person per calendar year.	$100
Progressive Disease Pays a benefit when a covered person is unable to perform two or more Activities of Daily Living due to one of the following Progressive Diseases: ALS (Lou Gehrig's Disease), multiple sclerosis, advanced dementia (including Alzheimer's) and advanced Parkinson's. Not eligible for recurrence benefit. These must be diagnosed by a Physician after the effective date of this policy.	25%

ManhattanLife

Crockett County ISD

Critical Illness & Cancer
Texas

Displaying Monthly payroll deductions including Recurrence, Progressive Disease, and $100 Wellness Screening Benefit.

Issue Age	Employee - NTU		Employee - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$5.09	$7.49	$5.75	$8.82
30-39	$7.68	$12.67	$10.46	$18.21
40-49	$14.36	$26.03	$22.87	$43.04
50-59	$25.52	$48.33	$42.91	$83.11
60-64	$38.09	$73.49	$64.74	$126.78
65-69	$47.46	$92.22	$79.66	$156.62

Issue Age	Employee & Spouse - NTU		Employee & Spouse - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$8.19	$11.78	$9.20	$13.78
30-39	$12.08	$19.56	$16.23	$27.88
40-49	$22.09	$39.59	$34.86	$65.11
50-59	$38.83	$73.06	$64.91	$125.22
60-64	$57.68	$110.79	$97.65	$190.72
65-69	$71.75	$138.88	$120.04	$235.47

*Spouse Amount is 50% of Employee Amount.

Issue Age	Employee & Children - NTU		Employee & Children - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$5.09	$7.49	$5.75	$8.82
30-39	$7.68	$12.67	$10.46	$18.21
40-49	$14.36	$26.03	$22.87	$43.04
50-59	$25.52	$48.33	$42.91	$83.11
60-64	$38.09	$73.49	$64.74	$126.78
65-69	$47.46	$92.22	$79.66	$156.62

*Child Amount is 50% of Employee Amount, capped at $10,000.

Issue Age	Family - NTU		Family - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$8.19	$11.78	$9.20	$13.78
30-39	$12.08	$19.56	$16.23	$27.88
40-49	$22.09	$39.59	$34.86	$65.11
50-59	$38.83	$73.06	$64.91	$125.22
60-64	$57.68	$110.79	$97.65	$190.72
65-69	$71.75	$138.88	$120.04	$235.47

*Spouse Amount is 50% of Employee Amount. Child Amount is 50% of Employee Amount, capped at $10,000.

NTU: Non-tobacco user; TU: Tobacco user

Note: Final implementation rate may vary slightly due to rounding

Policy: M-8021

Underwritten by ManhattanLife Insurance and Annuity Company