

## Critical Illness and Cancer



### Receive a Benefit if You are 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, our spouse and your children. Spouse benefit 50% of employee and children 50% of employee up to \$10,000

#### 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.

~ <https://www.healthline.com/health/heart-disease/statistics#10>

#### What does critical illness and cancer coverage do?

Your selected benefit amount of \$5,000 - \$50,000 is payable within each category:

##### 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

- Annual health screening benefit of \$100 per insured.
- Recurrence benefit: Allows for one additional benefit payment in one benefit category if a person is diagnosed for a second time for the same illness after being treatment-free for at least 12 months.
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days.
- 30-calendar-day waiting period on cancer benefit.

**A Guarantee Issue Amount of \$30,000 Employee, \$15,00 Spouse and \$10,000 Child During Your 2020 Open Enrollment**

**Eligible Dependent Children Can Be Covered Without Additional Premium!**

# ManhattanLife Critical Illness and Cancer Rates - Renewal Rates

Texas

Plainview Independent School District

## Employee rates

Displaying monthly payroll deductions based on monthly premium calculation including Benefit Recurrence and \$100 Health Screening Benefit.

Age	Employee - NTU					Employee - TU					
	BENEFIT:	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29		\$6.78	\$8.86	\$10.94	\$13.02	\$15.09	\$8.87	\$12.00	\$15.12	\$18.24	\$21.37
30-39		\$10.51	\$14.11	\$17.71	\$21.31	\$24.91	\$15.87	\$22.14	\$28.42	\$34.70	\$40.98
40-49		\$18.02	\$25.06	\$32.10	\$39.13	\$46.17	\$31.23	\$44.87	\$58.51	\$72.16	\$85.80
50-55		\$28.88	\$40.83	\$52.79	\$64.74	\$76.70	\$51.05	\$74.09	\$97.13	\$120.16	\$143.20
56-59		\$28.88	\$40.83	\$52.79	\$64.74	\$76.70	\$51.05	\$74.09	\$97.13	\$120.16	\$143.20
60-64		\$44.91	\$64.39	\$83.87	\$103.35	\$122.84	\$79.87	\$116.83	\$153.79	\$190.76	\$227.72
65-69		\$52.56	\$75.84	\$99.13	\$122.41	\$145.69	\$92.32	\$135.48	\$178.64	\$221.79	\$264.95

\*Children Rate included at 50% up to \$10K.

## Spouse Rates

Displaying monthly payroll deductions based on monthly premium calculation including Benefit Recurrence and \$100 Health Screening Benefit.

Age	Spouse - NTU					Spouse - TU					
	BENEFIT:	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29		\$4.70	\$5.74	\$6.78	\$7.82	\$8.86	\$5.75	\$7.31	\$8.87	\$10.43	\$12.00
30-39		\$6.91	\$8.71	\$10.51	\$12.31	\$14.11	\$9.59	\$12.73	\$15.87	\$19.01	\$22.14
40-49		\$10.98	\$14.50	\$18.02	\$21.54	\$25.06	\$17.59	\$24.41	\$31.23	\$38.05	\$44.87
50-55		\$16.92	\$22.90	\$28.88	\$34.86	\$40.83	\$28.01	\$39.53	\$51.05	\$62.57	\$74.09
56-59		\$16.92	\$22.90	\$28.88	\$34.86	\$40.83	\$28.01	\$39.53	\$51.05	\$62.57	\$74.09
60-64		\$25.43	\$35.17	\$44.91	\$54.65	\$64.39	\$42.91	\$61.39	\$79.87	\$98.35	\$116.83
65-69		\$29.28	\$40.92	\$52.56	\$64.20	\$75.84	\$49.16	\$70.74	\$92.32	\$113.90	\$135.48

NTU: Non-tobacco user; TU: Tobacco user

Policy: M-8011

Underwritten by ManhattanLife Assurance Company of America.