

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.

Critical Illness and Cancer Rates Texas

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age	Employee - NTU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.88	\$8.48	\$11.07	\$13.66	\$16.26	\$18.86	\$21.46	\$24.06	\$26.65	\$29.25
30-39	\$8.64	\$13.14	\$17.64	\$22.14	\$26.64	\$31.14	\$35.64	\$40.14	\$44.64	\$49.15
40-49	\$13.73	\$22.53	\$31.33	\$40.14	\$48.94	\$57.74	\$66.54	\$75.34	\$84.14	\$92.95
50-55	\$21.16	\$36.11	\$51.05	\$66.00	\$80.95	\$95.89	\$110.84	\$125.79	\$140.73	\$155.68
56-59	\$21.16	\$36.11	\$51.05	\$66.00	\$80.95	\$95.89	\$110.84	\$125.79	\$140.73	\$155.68
60-64	\$31.78	\$56.13	\$80.48	\$104.82	\$129.17	\$153.52	\$177.87	\$202.22	\$226.57	\$250.92
65-69	\$36.60	\$65.70	\$94.80	\$123.90	\$153.00	\$182.10	\$211.20	\$240.30	\$269.40	\$298.50

Age	Spouse - NTU									
Benefit:	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$4.57	\$5.88	\$7.17	\$8.48	\$9.77	\$11.07	\$12.37	\$13.66	\$14.97	\$16.26
30-39	\$6.40	\$8.64	\$10.90	\$13.14	\$15.40	\$17.64	\$19.90	\$22.14	\$24.40	\$26.64
40-49	\$9.33	\$13.73	\$18.13	\$22.53	\$26.93	\$31.33	\$35.74	\$40.14	\$44.54	\$48.94
50-55	\$13.68	\$21.16	\$28.63	\$36.11	\$43.58	\$51.05	\$58.53	\$66.00	\$73.48	\$80.95
56-59	\$13.68	\$21.16	\$28.63	\$36.11	\$43.58	\$51.05	\$58.53	\$66.00	\$73.48	\$80.95
60-64	\$19.60	\$31.78	\$43.95	\$56.13	\$68.30	\$80.48	\$92.64	\$104.82	\$116.99	\$129.17
65-69	\$22.05	\$36.60	\$51.15	\$65.70	\$80.25	\$94.80	\$109.34	\$123.90	\$138.45	\$153.00

NTU: Non-tobacco user; TU: Tobacco user

Age	Children	
Benefit:	\$2,500	\$5,000
0-25	\$1.52	\$2.15

The proposed rates are for an effective date no later than 10/1/2022

Policy: M-8011
Underwritten by ManhattanLife Assurance Company of America.

Critical Illness and Cancer Rates Texas

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age	Employee - TU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$7.18	\$11.08	\$14.98	\$18.88	\$22.79	\$26.69	\$30.59	\$34.49	\$38.39	\$42.30
30-39	\$11.99	\$19.84	\$27.69	\$35.54	\$43.39	\$51.23	\$59.09	\$66.94	\$74.79	\$82.64
40-49	\$21.98	\$39.03	\$56.08	\$73.13	\$90.19	\$107.24	\$124.29	\$141.34	\$158.39	\$175.44
50-55	\$35.01	\$63.81	\$92.61	\$121.40	\$150.20	\$179.00	\$207.80	\$236.60	\$265.40	\$294.20
56-59	\$35.01	\$63.81	\$92.61	\$121.40	\$150.20	\$179.00	\$207.80	\$236.60	\$265.40	\$294.20
60-64	\$53.63	\$99.83	\$146.03	\$192.24	\$238.44	\$284.64	\$330.84	\$377.04	\$423.24	\$469.45
65-69	\$61.45	\$115.40	\$169.35	\$223.30	\$277.25	\$331.20	\$385.14	\$439.09	\$493.04	\$546.99

Age	Spouse - TU									
Benefit:	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$5.24	\$7.18	\$9.14	\$11.08	\$13.04	\$14.98	\$16.94	\$18.88	\$20.84	\$22.79
30-39	\$8.06	\$11.99	\$15.91	\$19.84	\$23.76	\$27.69	\$31.61	\$35.54	\$39.46	\$43.39
40-49	\$13.46	\$21.98	\$30.51	\$39.03	\$47.56	\$56.08	\$64.61	\$73.13	\$81.66	\$90.19
50-55	\$20.60	\$35.01	\$49.40	\$63.81	\$78.20	\$92.61	\$107.00	\$121.40	\$135.80	\$150.20
56-59	\$20.60	\$35.01	\$49.40	\$63.81	\$78.20	\$92.61	\$107.00	\$121.40	\$135.80	\$150.20
60-64	\$30.53	\$53.63	\$76.73	\$99.83	\$122.93	\$146.03	\$169.13	\$192.24	\$215.34	\$238.44
65-69	\$34.47	\$61.45	\$88.42	\$115.40	\$142.37	\$169.35	\$196.32	\$223.30	\$250.27	\$277.25

NTU: Non-tobacco user; TU: Tobacco user

Age	Children	
Benefit:	\$2,500	\$5,000
0-25	\$1.52	\$2.15

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