



CRITICAL ILLNESS HEALTH COVERAGE: A LIFELINE WHEN YOU NEED IT MOST

Life can throw unexpected challenges, and facing a critical illness can be daunting. Our comprehensive Critical Illness/Cancer Voluntary Coverage provides you with the financial support you need, so you can focus on what truly matters – your healing.

When faced with a severe illness or the diagnosis of conditions like a heart attack, stroke, coronary artery disease, or cancer, the last thing you should worry about is the financial burden it may bring. That's where our Critical Illness/Cancer plans come in to provide you with peace of mind. Our coverage will give you essential benefits that can make a significant difference during your recovery journey. Say goodbye to depleting your savings or accumulating debt to cover daily expenses. With our plans, you and your loved ones can focus on healing without financial stress.

Why Do I Need Critical Illness and Cancer Coverage?

With our coverage, you can utilize the benefits to suit your urgent needs.

- Imagine having the peace of mind to make your mortgage payments on time, ensuring your home remains a sanctuary throughout your recovery.
- Need an extra pair of hands around the house? Our coverage allows you to hire dedicated in-home caregivers, easing your workload and providing you with the support you deserve.

- We understand that medical bills, therapy, and training can quickly add up. That's why our coverage also extends its helping hand to cover these expenses.
- If your treatment requires travel away from home, our plan will cover the expenses for treatment facilities and ensure that your loved ones can visit you without worrying about the financial burden.

We know that being diagnosed with a severe condition can also affect your emotional well-being. Alongside the physical challenges, the financial strain can be overwhelming. But fear not, for our Critical Illness Health Coverage is specifically tailored to ease the financial burden on your shoulders. We're here to provide you with the necessary assistance to absorb the costs of medication and other associated expenses, so you can focus on what truly matters – your recovery.

How It Works: Taking Control of Your Financial Security

- Benefit payments are made directly to you, giving you the freedom and flexibility to allocate the funds where they are needed most.
- When it comes to accessing the benefits, we understand the urgency. That's why some or all of the benefit is available right after your initial diagnosis.
- .You can quickly pay your premiums through automatic payroll deduction, eliminating any hassle or worry about missed payments.
- Even if you change employers, you can maintain your chosen critical illness coverage.

Critical Illness/Cancer Coverage

Coverage Type	Voluntary Critical Illness insurance is a group policy that includes coverage for vascular, cancer, and other critical illness.		
Product	Policy Type:	Group	
	Policy Name:	Critical Illness	
	Policy Form:	M-8021	
Eligibility	Issue Ages:	Employee:	Ages 18 - 69
		Spouse:	Ages 18 - 69
		Child:	Under Age 26
	Criteria:	<ul style="list-style-type: none"> Employee is benefit eligible, actively at work full-time, working at least 20 hours per week. Spouse and children not eligible if Employee is not issued coverage. Spouse includes domestic partner where allowed by state and Employer. 	
	Termination Age:	<ul style="list-style-type: none"> Employee: Age 70 unless actively at work, then on last day of active employment. Spouse: Employee terminates. Child: Age 26, or when Employee terminates, whichever is earlier. 	
Guaranteed Issue		Simplified Issue	
Underwriting Offer	Employee:	\$10,000, \$15,000, & \$20,000	\$50,000
	Spouse:	50% of the Employee's benefit	\$25,000
	Child(ren):	\$5,000	\$5,000
Target Participation	Minimum to Issue:	2 enrolled or 1% of all eligible, whichever is greater.	
	Guarantee Issue:	Waived, expectation of 15% of all eligible enrolled by end of the enrollment.	
Benefit Amounts	Employee:	\$10,000 - \$50,000	
	Spouse:	\$5,000 - \$25,000, 50% of Employee election	
	Child(ren):	\$5,000, 50% of Employee election to \$5,000	

Covered Conditions		Percent Payment
Cardiac Benefits	Myocardial Infarction	100%
	Coronary Heart Disease	25%
	Sudden Cardiac Arrest	100%
Cerebral Vascular Disease Benefit	Stroke	10%
	Ruptured Brain Aneurysm	10%
	Transient Ischemic Attack	10%
Cancer	Invasive	100%
	Non-Invasive	25%
	Skin Cancer	\$250
	30-Day waiting period-waived	
Other Specified Illness Category	Benign Brain Tumor	100%
	Major Organ Failure	100%
	End Stage Renal Failure*	100%
	Coma	100%
	Severe Burns	100%
	Permanent Paralysis*	100%
	Functional Loss of Hearing*	100%
	Functional Loss of Speech*	100%
	Functional Loss of Sight*	100%
	Occupational HIV/Hepatitis*	100%

**Not eligible or recurrent benefit.*

Additional Occurrence Benefit	Included
Pre-existing Condition Limitation	Waived
Waiver of Premium for Disability	After 180 Days
Portability	Included
Benefit Reduction	Waived

Recurrence	Included
<p>Infectious Disease</p>	<p>25% Benefit per condition. Covered Conditions:</p> <ul style="list-style-type: none"> • Cerebrospinal Meningitis • Malaria • Encephalitis • Legionnaire's disease • Necrotizing Fasciitis • Osteomyelitis • Tuberculosis
<p>Progressive Disease*</p>	<p>25% Benefit per condition. Covered Conditions:</p> <ul style="list-style-type: none"> • ALS (Lou Gehrig's Disease) • Multiple Sclerosis • Advanced Dementia (including Alzheimer's) • Advanced Parkinson's

**Not eligible or recurrent benefit.*

Rate Assumption Information	
Rate Structure	Issue Age – Tiered, Uni-tobacco
Tobacco Status	Uni-Tobacco
Rate Guarantee Period	Two (2) Year
Contributions	100% Employee Paid
Commissions	Level
Coverage Type	Lump Sum
Benefits Included	As shown above in the "Benefits" and "Optional Benefits" Section
Participation Expectation	Waived, expectation of 15% of all eligible enrolled by end of the enrollment

Participation Expectation:

Participation requirement is the number of enrolled needed for Guaranteed Issue offer. If the participation requirement is waived, then all applications will be Guaranteed issue up to the amount listed in the Underwriting offer of the proposal, for the initial enrollment period.

At the end of the enrollment period, it will be expected that a minimum percentage of all eligible will be enrolled into the product. This participation percentage is in the participation section of the proposal. If the participation expectation is not met, then all applications will be Underwritten on a Simplified Issue basis.

Other Contingencies:

- Total amount of Critical Illness and Cancer in force with all carriers including ManhattanLife cannot exceed \$100,000.
- Late enrollees will be accepted on an SI basis only, unless otherwise approved by underwriting.
- If spouse is also an Employee, they may apply as an Employee or as a dependent, but not as both.
- If both parents are Employees of the company, then the child(ren) may be covered under only one parent, not both.
- Please refer to the certificate/policy for full benefit and limitation information.

Critical Illness & Cancer Rates - Generic State



Displaying Monthly payroll deductions including Recurrence, Infectious Disease, Progressive Disease, Sudden Cardiac Arrest, and Skin Cancer. **Some states may vary**

Issue Age		EMPLOYEE - UNTIBOTACCO		
Benefit		\$10,000	\$15,000	\$20,000
18-29		\$3.89	\$5.81	\$7.73
30-39		\$8.31	\$12.37	\$16.43
40-49		\$19.89	\$29.61	\$39.33
50-59		\$39.87	\$59.39	\$78.91
60-64		\$62.84	\$93.67	\$124.49
65-69		\$79.41	\$118.38	\$157.34

Issue Age		EMPLOYEE & SPOUSE - UNTIBOTACCO		
Benefit		\$10,000	\$15,000	\$20,000
18-29		\$5.87	\$8.74	\$11.62
30-39		\$12.56	\$18.65	\$24.74
40-49		\$30.06	\$44.64	\$59.22
50-59		\$60.22	\$89.50	\$118.78
60-64		\$94.86	\$141.10	\$187.34
65-69		\$119.86	\$178.31	\$236.75

**Spouse Amount is 50% of Employee Amount.*

Issue Age		EMPLOYEE & CHILDREN- UNTIBOTACCO		
Benefit		\$10,000	\$15,000	\$20,000
18-29		\$3.89	\$5.81	\$7.73
30-39		\$8.31	\$12.37	\$16.43
40-49		\$19.89	\$29.61	\$39.33
50-59		\$39.87	\$59.39	\$78.91
60-64		\$62.84	\$93.67	\$124.49
65-69		\$79.41	\$118.38	\$157.34

**Child Amount is 50% of Employee Amount, capped at \$5,000.*

Issue Age		EMPLOYEE & FAMILY- UNTIBOTACCO		
Benefit		\$10,000	\$15,000	\$20,000
18-29		\$5.87	\$8.74	\$11.62
30-39		\$12.56	\$18.65	\$24.74
40-49		\$30.06	\$44.64	\$59.22
50-59		\$60.22	\$89.50	\$118.78
60-64		\$94.86	\$141.10	\$187.34
65-69		\$119.86	\$178.31	\$236.75

**Spouse Amount is 50% of Employee Amount. Child Amount is 50% of Employee Amount, capped at \$5,000.*

Presented by:
Quote #:
Name:
Carrier:

Prepared For:		Contract Terms:	
Employer	Caity Test	Effective Date	2023-07-01
Street	Address	Quote Date	2023-06-13
City	Stuart	State, Zip	FL, 34994

CENSUS

First Name	Last Name	Gender	Relation	Date of Birth	Coverage Tier
Tom	Jones	M	1	07/02/1977	EC
Misty	Jones	F	3	04/27/2005	
Luis	Tres	M	1	01/13/1972	EE
Harry	Vegas	M	1	11/09/1988	ES
Doris	Vegas	F	2	07/21/1985	
Phillip	Tompson	M	1	02/09/1972	ES
Marie	Tompson	F	2	10/08/1971	
Marco	Polo	M	1	04/12/1969	EE
Diego	Garcia	M	1	07/24/1983	EC
Diego Jr.	Garcia	M	3	02/21/2020	
Tervis	Tumbler	M	1	07/01/1988	EE
Luis	Armstrong	M	1	09/14/1967	EE
Richard	Herr	M	1	03/09/1964	EE
Tom	Richard	M	1	09/09/1976	EE
Phillip	Tank	M	1	02/23/1987	EE
Alfie	Romeo	M	1	12/19/1974	EE
Marie	Calendar	F	1	04/20/1987	EE
Pat	Sea	M	1	05/12/1986	EE
Bud	Light	M	1	03/19/1983	EE

Group Effective Date:

Valid Through:

Situs State:

Eligible Employees:

Proposal Qualifications and Contingencies:

- All Employees are U.S. citizens or resident legal aliens. This offer excludes volunteer, temporary or seasonal Employees.
- Unless otherwise noted, the Service Waiting Period will be waived for the initial enrollment. Riders may only be added at issue, not at subsequent renewals.
- Offer does not include fees for technology.
- ManhattanLife Assurance Company of America reserves the right to withdraw or modify this offer upon renewal. Factors such as, but not limited to, participation, experience, non-adherence to offer terms or plan design, or availability of contract type could make this necessary.

Employer Agreement	<ul style="list-style-type: none">• Makes available ManhattanLife’s voluntary insurance plan to all eligible Employees.• Agrees to deduct premiums for voluntary insurance plan and remit to ManhattanLife in a timely manner.
Agent Agreement	<ul style="list-style-type: none">• Develops an enrollment plan ensuring all eligible Employees are presented plan benefits.• Assists Employer with questions related to ManhattanLife's insurance plan and administrative practices.• This offer is valid contingent on the agent having a valid active license with ManhattanLife.• Single Case Agreement form is required.

Employer of Record:

Signature of Officer and Title

Date

Agent of Record:

Signature of Officer and Title

Date