ManhattanLife™
Standing By You. Since 1850.

Advantage Series

Helping protect you and your family with coverage for Critical Illness, Cancer, Specified Diseases, and other Progressive Illnesses.

175 Years
And Counting.

Underwritten by ManhattanLife Insurance and Annuity Company.

Advantage Series Critical Illness Insurance

Standing by your employees.

We understand that treatment is not the only financial burden that comes with a covered Critical Illness diagnosis. A Critical Illness plan from ManhattanLife's Advantage Series is an affordable solution that gives your employees the advantage of choice. We pay a lump-sum benefit directly to your employees - they choose whether to use the funds for deductibles, co-payments, living expenses, childcare, or anything else.

is available with a maximum of $20,000 for employees, 50% of the employee benefit for spouse, and 25% up to $5,000 for each eligible child.

is embedded in both the Classic and Preferred plan options, providing an additional benefit for a recurrent diagnosis. **

will waive the insured's premiums if they are Totally Disabled for a minimum of 180 days due to a covered Critical Illness.

While our plan options are intentionally focused to meet your employees' needs, we also offer additional optional benefits to enhance their coverage.

Employees	$5,000 to $50,000***
Spouse	$2,500 to $25,000 (50% of employee benefit amount)
Child	$5,000 for each eligible child (25% of employee benefit amount)

Did you know?

Every 40 seconds, someone in the U.S. has a heart attack.

Source: Heart Disease and Stroke Statistical 2020 Update, American Heart Association.

**Guaranteed Issue is contingent upon group size. **The insured must be treatment and symptom free for 12 consecutive months between diagnoses for the Recurrence Benefit. ***Underwriting required above $20,000*

Plan Options

BENEFITS	CANCER-ONLY	CLASSIC	PREFERRED
Benefit Recurrence Provides an additional benefit for the same condition (based on a list of Covered Conditions) if an insured is treatment-free for at least 12 consecutive months; available once per Recurrence of each Covered Condition.*	X	✓	✓
Additional Occurrence Benefit Provides an additional benefit when the insured is diagnosed with a new Critical Illness at least 6 consecutive months following a previous, different diagnosis.	X	✓	✓
Waiver of Premium We will waive premiums if an insured becomes Totally Disabled for 180 consecutive days due to a Critical Illness where benefits have been paid.	✓	✓	✓
50% Benefit Reduction at Age 70	Optional	Optional	Optional

COVERED CRITICAL ILLNESSES	CANCER-ONLY	CLASSIC	PREFERRED
Cardiac Benefits		Covered at	Covered at
Heart Attack	X	100%	100%
Sudden Cardiac Arrest	X	100%	100%
Coronary Heart Disease	X	25%	25%
Cerebral Vascular Diseases Benefit			
Stroke	X	100%	100%
Brain Aneurysm	X	10%	10%
Transient Ischemic Attack	X	10%	10%
Cancer Benefits			
Invasive Cancer	100%	100%	100%
Non-invasive Cancer	25%	25%	25%
Skin Cancer	X	$250**	$250**
Other Specified Illnesses Benefit			
Benign Brain Tumor	X	X	100%
Coma***	X	X	100%
End Stage Renal Failure	X	X	100%
Loss of Sight, Speech or Hearing***	X	X	100%
Major Organ Failure	X	X	100%
Occupational HIV/Hepatitis	X	X	100%
Paraplegia/Quadriplegia***	X	X	100%
Severe Burns***	X	X	100%
Progressive Diseases Benefit			
Advanced Dementia/Alzheimer's	X	X	100%
Advanced Parkinson's	X	X	100%
ALS	X	X	100%
Multiple Sclerosis	X	X	100%

Please refer to Critical Illness Certificate for a complete list of Covered Conditions; ** In ID, benefit is $1,000; * Not available in ID.*

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ManhattanLife Insurance and Annuity Company
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Houston, Texas 77092

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

Other Specified Illnesses	Cancer-Only	Classic	Preferred
Bone Marrow/Stem Cell Transplant*	X	X	100%

Infectious Diseases Benefit - 25%	Childhood Conditions Benefit - 25%
Cerebrospinal Meningitis, Malaria, Encephalitis, Legionnaire's Disease, Necrotizing Fasciitis, Osteomyelitis, Tuberculosis	Cleft Lip, Cleft Lip Palate, Cerebral Palsy, Cystic Fibrosis, Down Syndrome, Spina Bifida, Type 1 Diabetes

Well-Being Benefit Pays a $50 benefit when an insured receives a covered screening. Up to 1 per calendar year per insured.

**Not available in ID.*

Advantages to employees signing up through their employer include:

- A brief enrollment form or online enrollment can be completed in the workplace.
- Coverage is available at affordable group rates.
- Simple payroll-deduction premium payments.

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. To access the complete disclosure list for the Advantage Series Critical Illness product, visit at Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8021

Well-Being Benefit: M-1775

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