



**ManhattanLife™**

*Standing By You. Since 1850.*



## ManhattanLife Lighthouse Series

# Cancer and/or Heart and Stroke

*Providing health & financial security solutions when you need it most*

This is a Cancer and/or Heart and Stroke Insurance Policy  
Underwritten by: ManhattanLife Insurance and Annuity Company,  
Standard Life and Casualty Insurance Company and  
The Manhattan Life Insurance Company

CHAS-BR 0723





# Cancer and/or Heart and Stroke

## The Financial Risks are Undeniable



### ManhattanLife Lighthouse Series

Cancer and/or Heart and Stroke is part of the **ManhattanLife Lighthouse Series** of products. This Series was designed specifically with the senior market in mind, allowing you to easily locate, review, and enroll in any of our senior focused products. Offerings will include Dental, Vision, & Hearing; Cancer, and/or Heart and Stroke; Home Health Care; Medicare Supplement; and Final Expense Life Insurance. The **ManhattanLife Lighthouse Series** strives to be a single-source solution for seniors, providing added security and protection when it's needed most.

Patients who lack health insurance coverage are at elevated risk of substantial financial hardship, particularly in an era of rapidly rising healthcare costs and inflationary pressures. <sup>1</sup>

### Rising Costs



The Peterson Center reported that healthcare spending in the U.S. during 2019 was **\$11,582** per person and expected to climb to roughly **\$18,000** per person by 2028. <sup>2</sup>

**\$18,000**



**\$11,582**

**61%**



### Rising Debt

A 2019 congressional research service report found that the percentage of elderly households, people 65 or older, with any type of debt increased from **38%** in 1989 to **61%** in 2016. <sup>3</sup>

**38%**

### Inflation

Price tags on consumer goods from processed meat to dishwashing products have risen by **double-digit** percentages from a year ago. <sup>4</sup>

**Double-Digit**

<sup>1-4</sup> Source information on back.

# The Health Risks are Real



**1,806,590**  
**606,520**

## Cancer

In 2020, it was estimated that **1,806,590** new cases of Cancer would be diagnosed in the United States and some **606,520** people will die from the disease. <sup>5</sup>

## Heart Attack

In 2018, nearly **half a million** deaths in the United States included hypertension as a primary or contributing cause. <sup>6</sup>

On average, someone dies of cardiovascular disease every **36 seconds** in the United States. <sup>7</sup>

**500,000**   
**36 Seconds**



**3 min: 33 sec**  
**405 deaths**

## Stroke

On average, someone dies of a stroke every **3 minutes and 33 seconds** in the US. There are about **405** deaths from stroke each day, based on 2018 data. <sup>8</sup>

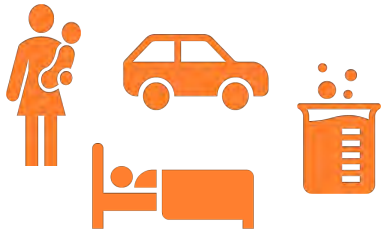
**50% OF MEN AND 33% OF WOMEN WILL DEVELOP SOME FORM OF HEART DISEASE. <sup>9</sup>**



# How Can ManhattanLife Help?

## Cover Costs That Matter Most to You

ManhattanLife's **Lighthouse series** was designed to provide flexible product offerings that give seniors the ability to tailor coverage to their specific needs. Whether family history dictates Heart coverage, Cancer coverage or both, ManhattanLife has you covered.



### Meeting Specific Needs

We understand that treatment is not the only cost that comes with a Cancer, Heart Attack or Stroke Diagnosis. That is why ManhattanLife pays benefits directly to you, the insured, providing financial relief allowing you to focus on treatment. These costs could include: Childcare, Transportation, Lodging, Deductibles, Lab Tests.

Choose a benefit level from \$5K to \$75K for either  
Cancer, Heart & Stroke or both!

### Benefits Payable

Diagnosis	Percentage of benefit amount payable
Cancer	100%
Period without medical advice or treatment*	Percentage of benefit amount payable
Less than 2 years	0%
2 years or more but less than 5	25%
5 years or more but less than 10	50%
10 years or more	100%
Qualifying Event	Percentage of benefit amount payable
Heart Attack	100%
Stroke	100%
Heart Transplant	100%
Coronary Artery Bypass Surgery	25%
Aortic Surgery	25%
Heart Valve Replacement/Repair Surgery	25%
Angioplasty	10%
Stent	10%
Period without medical advice or treatment*	Percentage of benefit amount payable
Less than 2 years	0%
2 years or more but less than 5	25%
5 years or more but less than 10	50%
10 years or more	100%

\* optional recurrence benefit

# Claims Examples

## EXAMPLE 1

Robert currently has a \$25,000 Secure Plus Cancer Policy with a Cancer Recurrence Benefit Rider from ManhattanLife and was recently diagnosed with Cancer. His policy will pay the Cancer Lump Sum benefit.

Lump Sum Payout:

Cancer Lump Sum:	\$25,000
<b>Total Benefit Paid:</b>	<b>\$25,000</b>

6 years later, Robert is diagnosed with Cancer again. Because he has a Cancer Recurrence Benefit Rider, he will receive 50% of his original \$25,000.

Cancer Recurrence Benefit Payout:	\$12,500
<b>Total Benefit Paid:</b>	<b>\$12,500</b>
<b>Total Benefit Paid:</b>	<b>\$37,500</b>

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## EXAMPLE 2

Ken has elected to purchase \$75,000 Cancer and \$75,000 Heart & Stroke coverage. 12 months after purchasing the policies Ken suffers a Stroke and is then diagnosed with Cancer. His Cancer and Heart & Stroke coverage would pay out the following:

Cancer Lump Sum:	\$75,000
Heart and Stroke Lump Sum:	\$75,000
<b>Total Benefit Paid:</b>	<b>\$150,000</b>

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## EXAMPLE 3

Last year Judith purchased a \$50,000 Heart & Stroke plan. This year, after satisfying her 30 Day Waiting Period, she had to have Aortic Surgery. 6 months later, she had to have an Angioplasty. Her Heart & Stroke plan would pay out 25% of the \$50,000 for the Aortic Surgery and 10% for the Angioplasty.

Aortic Surgery Benefit Payout:	\$12,500
Angioplasty Benefit Payout:	\$5,000
<b>Total Benefit Paid:</b>	<b>\$17,500</b>
<b>Remaining Heart &amp; Stroke Benefit Amount:</b>	<b>\$32,500</b>

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## EXAMPLE 4

Kelly has had a \$20,000 Heart & Stroke Policy without the Heart & Stroke Restoration of Benefits Rider for the past 2 years. Kelly suffered a Stroke and then suffered a Heart Attack 6 months after. Her Heart & Stroke Policy will pay one lump sum benefit of \$20,000 for the Stroke and coverage will terminate after initial payout. No benefit is paid for the Heart Attack.

Heart & Stroke Lump Sum:	\$20,000
<b>Total Benefit Paid:</b>	<b>\$20,000</b>
<b>Remaining Heart &amp; Stroke Benefit Amount:</b>	<b>\$0</b>



# Rates

## Cancer Base Policy

Monthly per \$5,000				
Issue Age	Individual	Individual & Spouse <sup>1</sup>	One Parent	Family
20 - 39	\$3.75	\$6.25	\$4.25	\$7.00
40 - 44	\$4.75	\$8.25	\$5.50	\$9.00
45 - 49	\$6.25	\$11.00	\$6.75	\$11.50
50 - 54	\$8.25	\$14.25	\$8.50	\$15.00
55 - 59	\$10.50	\$18.50	\$11.00	\$19.00
60 - 64	\$13.25	\$23.25	\$13.50	\$23.75
65 - 69	\$16.00	\$28.00	\$16.25	\$28.50
70 - 74	\$18.25	\$32.00	\$18.50	\$32.25
75 - 79	\$18.75	\$33.00	\$19.00	\$33.25
80 - 84	\$19.25	\$33.75	\$19.50	\$34.00

### MODAL FACTORS\*

Annual: 11.765 x Monthly  
 Semi-annual: 6.118 x Monthly  
 Quarterly: 3.118 x Monthly

### RATE MULTIPLIER

Your Benefit Amount / \$5,000

### HOW TO CALCULATE EXAMPLE\*\*

A couple aged 38 and 40 wants a Cancer base policy with a Benefit Amount of \$50,000.  
 Rate Multiplier = \$50,000 / \$5,000 which equals 10.

#### Step 1:

Start with the "Individual & Spouse<sup>1</sup>" column and locate the issue age band that contains age 40 (oldest among the couple) \$8.25

#### Step 2

Multiply the found rate by the Rate Multiplier.  
 $\$8.25 \times 10 = \$82.50$   
**Individual & Spouse<sup>1</sup> Monthly rate = \$82.50**

\* Premiums are rounded to the nearest penny after the application of the modal premium factor

\*\*Same steps for Cancer Recurrence Rider

## Cancer Recurrence Rider

Monthly per \$5,000				
Issue Age	Individual	Individual & Spouse <sup>1</sup>	One Parent	Family
20-39	\$0.30	\$0.50	\$0.35	\$0.60
40-44	\$0.40	\$0.70	\$0.45	\$0.75
45-49	\$0.55	\$0.90	\$0.55	\$0.95
50-54	\$0.70	\$1.20	\$0.70	\$1.20

<sup>1</sup> In DC, Spouse or Domestic Partner or Civil Union Partner ; In MD and ME, Spouse or Domestic Partner; In OR, Spouse or Partner; In RI Spouse or Civil Union Partner

# Rates

## Heart & Stroke Base Policy

Monthly per \$5,000				
Issue Age	Individual	Individual & Spouse <sup>1</sup>	One Parent	Family
20 - 39	\$3.50	\$5.75	\$3.75	\$6.00
40 - 44	\$4.75	\$8.00	\$5.00	\$8.25
45 - 49	\$6.25	\$10.75	\$6.50	\$11.00
50 - 54	\$8.00	\$14.00	\$8.25	\$14.25
55 - 59	\$10.25	\$18.00	\$10.50	\$18.25
60 - 64	\$13.25	\$23.25	\$13.50	\$23.50
65 - 69	\$16.75	\$29.50	\$17.00	\$29.75
70 - 74	\$21.25	\$37.50	\$21.50	\$37.75
75 - 79	\$26.00	\$46.00	\$26.25	\$46.25
80 - 84	\$30.50	\$53.75	\$30.75	\$54.00

### MODAL FACTORS\*

Annual: 11.765 x Monthly

Semi-annual: 6.118 x Monthly

Quarterly: 3.118 x Monthly

### RATE MULTIPLIER

Your Benefit Amount / \$5,000

### HOW TO CALCULATE EXAMPLE\*\*

An individual aged 65 wants a Heart & Stroke base policy with a Benefit Amount of \$60,000.

Rate Multiplier = \$60,000 / \$5,000 which equals 12.

#### Step 1:

Start with the "Individual" column and locate the issue age band that contains age 65  
\$16.75

#### Step 2

Multiply the found rate by the Rate Multiplier.  
\$16.75 x 12 = \$201

**Individual Monthly rate = \$201**

\* Premiums are rounded to the nearest penny after the application of the modal premium factor

\*\*Same steps for Heart & Stroke Restoration Rider

## Heart & Stroke Restoration Rider

Monthly per \$5,000				
Issue Age	Individual	Individual & Spouse <sup>1</sup>	One Parent	Family
20-39	\$0.35	\$0.60	\$0.40	\$0.60
40-44	\$0.50	\$0.80	\$0.50	\$0.85
45-49	\$0.65	\$1.10	\$0.65	\$1.15
50-54	\$0.80	\$1.40	\$0.85	\$1.45

<sup>1</sup> In DC, Spouse or Domestic Partner or Civil Union Partner ; In MD and ME, Spouse or Domestic Partner; In OR, Spouse or Partner; In RI Spouse or Civil Union Partner



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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. Please access our website to obtain a completed list for the Cancer, and/or Heart & Stroke product at **disclosure.manhattanlife.com**. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

### **POLICY FORM NUMBER**

Lump Sum Cancer Policy: AK7029 (including state variations)  
Lump Sum Heart & Stroke Policy: AK7030 (including state variations)

### **RIDER FORM NUMBER**

Cancer Recurrence Rider: AK7029CR (including state variations)  
Heart & Stroke Restoration of Benefits Rider: AK7030RR (including state variations)

This brochure only provides a brief description of the important features of your policy. Only the actual policy provisions will control; therefore, it is important that you READ YOUR POLICY CAREFULLY.

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### **SOURCE INFORMATION**

- <sup>1</sup> <https://www.uofmhealth.org/health-library/ncicdr0000781334>
- <sup>2</sup> <https://www.investopedia.com/insurance/why-do-healthcare-costs-keep-rising/>
- <sup>3</sup> [https://www.forbes.com/advisor/retirement/seniors-debt-statistics/#:~:text=A%202019%20Congressional%20Research%20Service,than%20%2431%2C000%20\(2016%20dollars\).](https://www.forbes.com/advisor/retirement/seniors-debt-statistics/#:~:text=A%202019%20Congressional%20Research%20Service,than%20%2431%2C000%20(2016%20dollars).)
- <sup>4</sup> <https://www.wsj.com/articles/consumers-adjust-to-higher-prices-11620552601>
- <sup>5</sup> <https://www.cancer.org/latest-news/facts-and-figures-2020.html#:~:text=Facts%20%26%20Figures%202020%20Reports%20Largest%20One%20Year%20Drop%20in%20Cancer%20Mortality,-Written%20By%3AStacy&text=The%20death%20rate%20from%20cancer,from%20the%20American%20Cancer%20Society.>
- <sup>6</sup> <https://www.cdc.gov/bloodpressure/facts.htm>
- <sup>7</sup> <https://www.cdc.gov/heartdisease/facts.htm>
- <sup>8</sup> [https://www.heart.org/-/media/phd-files-2/science-news/2/2021-heart-and-stroke-stat-update/2021\\_heart\\_disease\\_and\\_stroke\\_statistics\\_update\\_whats\\_new.pdf?la=en#:~:text=On%20average%2C%20someone%20dies%20of%20a%20stroke%20every%203%20minutes,day%2C%20based%20on%202018%20data.&text=Decreased%20from%20a%20CVD%20death,2%2C354%20each%20day%20in%202017](https://www.heart.org/-/media/phd-files-2/science-news/2/2021-heart-and-stroke-stat-update/2021_heart_disease_and_stroke_statistics_update_whats_new.pdf?la=en#:~:text=On%20average%2C%20someone%20dies%20of%20a%20stroke%20every%203%20minutes,day%2C%20based%20on%202018%20data.&text=Decreased%20from%20a%20CVD%20death,2%2C354%20each%20day%20in%202017)
- <sup>9</sup> [www.heart.org](http://www.heart.org)

