ManhattanLife

Northwest Mississippi Community College

Critical Illness

Helping protect you and your family with lump sum coverage



Critical Illness voluntary coverages pay benefits to you

With our Critical Illness plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, or coronary artery disease, is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

Why do I need Critical Illness coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can use the benefit however you want:

- Make your mortgage payments.
- Hire extra help around the house, such as in-home caregivers.
- Help cover medical bills as well as therapy and training.
- Pay for travel to treatment facilities away from home – and for family visits.

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other associated costs.

Here's how it works

All benefit payments are made directly to you, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You will save on your premiums because coverage through your employer typically is less expensive than purchasing on your own, and you can pay premiums through automatic payroll deduction. You can continue the coverage even if you change employers.

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Critical Illness Coverage

Coverage type	Voluntary Critical Illness insurance is a group policy that includes coverage for vascular and other critical illnesses.		
Product	**Policy Type:**	Group	
	Policy Name:	Critical Illness	
	Policy Form:	M-8021	
Eligibility	**Issue Ages:**	Employee:	18 – 69
		Spouse:	18 – 69
		Child:	Under age 26
	Criteria:	• 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:	• Employee: Age 70 unless actively at work, then on last day of active employment. • Spouse: When Employee terminates. • Child: Age 26, or when Employee terminates, whichever is earlier.	
		Guarantee Issue	**Simplified Issue***
Underwriting Offer	**Employee:**	$20,000	$50,000
	Spouse:	100% of employee's benefit	$50,000
	Child(ren):	100% of the employee's benefit	$50,000
Target Participation	**Minimum to Issue:**	5 enrolled or 1% of all eligible, whichever is greater.	
	Guarantee Issue:	15% of all eligible (minimum of 5 enrolled)	
Benefit Amounts	**Employee:**	$5,000 - $50,000	
	Spouse:	$5,000 - $50,000, 100% of Employee election	
	Child(ren):	$5,000-$50,000 , 100% of Employee election	

*If Enrollment technology does not support SI Underwriting all applications must be taken on paper applications.

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Benefits and Features Conditions

Covered Conditions		Percent Payment
Cardiac Benefits	• Myocardial Infarction	100%
	• Coronary Heart Disease	25%
	• Sudden Cardiac Arrest	100%
Cerebral Vascular Disease Benefit	• Stroke	100%
	• Ruptured Brain Aneurysm	10%
	• Transient Ischemic Attack	10%
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%
	• Bone Marrow/Stem Cell (not HSA Compliant)	100%

*not eligible for recurrence benefit.

Additional Occurrence Benefit	Included
Pre-existing Condition Limitation	12/12
Waiver of Premium for Disability	After 180 days
Portability	Included
Benefit Reduction	Waived

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Employer Elected Optional Benefits

Recurrence	Included
Wellness Screening	$50

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Critical Illness
Mississippi

Displaying Monthly payroll deductions including Recurrence, Sudden Cardiac Arrest, Bone Marrow Transplant, and $50 Wellness Screening Benefit.

Issue Age	Employee - NTU		Employee - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$2.94	$4.64	$3.35	$5.46
30-39	$4.31	$7.35	$5.92	$10.59
40-49	$8.42	$15.60	$13.57	$25.88
50-59	$15.84	$30.39	$26.84	$52.42
60-64	$25.05	$48.83	$42.91	$84.55
65-69	$31.53	$61.77	$53.30	$105.33

Issue Age	Employee & Spouse - NTU		Employee & Spouse - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$5.03	$8.42	$5.86	$10.05
30-39	$7.75	$13.87	$10.99	$20.34
40-49	$16.00	$30.37	$26.28	$50.90
50-59	$30.79	$59.96	$52.82	$103.96
60-64	$49.23	$96.83	$84.95	$168.26
65-69	$62.17	$122.70	$105.72	$209.81

*Spouse Amount is 100% of Employee Amount.

Issue Age	Employee & Children - NTU		Employee & Children - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$2.94	$4.64	$3.35	$5.46
30-39	$4.31	$7.35	$5.92	$10.59
40-49	$8.42	$15.60	$13.57	$25.88
50-59	$15.84	$30.39	$26.84	$52.42
60-64	$25.05	$48.83	$42.91	$84.55
65-69	$31.53	$61.77	$53.30	$105.33

*Child Amount is 100% of Employee Amount, capped at $5,000.

Issue Age	Family - NTU		Family - TU	
Benefit:	$10,000	$20,000	$10,000	$20,000
18-29	$5.03	$8.42	$5.86	$10.05
30-39	$7.75	$13.87	$10.99	$20.34
40-49	$16.00	$30.37	$26.28	$50.90
50-59	$30.79	$59.96	$52.82	$103.96
60-64	$49.23	$96.83	$84.95	$168.26
65-69	$62.17	$122.70	$105.72	$209.81

*Spouse Amount is 100% of Employee Amount. Child Amount is 100% of Employee Amount, capped at $5,000.

NTU: Non-tobacco user; TU: Tobacco user

Note: Final implementation rate may vary slightly due to rounding

Critical Illness Rates

Rate Assumption Information

Rate Structure:	Issue Age - tiered
Tobacco Status:	Tobacco Distinct
Rate Guarantee Period:	One (1) Year
Custom Rates:	Yes
Custom Benefits:	No
Contributions:	100% Employee paid
Commissions:	Standard
Takeover	Yes
Coverage Type:	Lump Sum
Benefits Included:	As shown above in the Benefits and Optional Benefits sections.
Participation Expectation:	15% of all eligible (minimum of 5 enrolled)

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Benefit Definitions

ADDITIONAL OCCURRENCE BENEFIT: once benefits have been paid for a Critical Illness, a benefit is paid for an additional different Critical Illness when; 1) the Date of Diagnosis for the new Critical Illness is separated from the prior Critical Illness by at least six (6) consecutive months, and 2) the new Critical Illness is not caused by a Critical Illness for which benefits have been paid, and 3) a benefit is not paid for more than one Critical Illness with in a six (6) month period.

PRE-EXISTING CONDITION LIMITATION: If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations.

WAIVER OF PREMIUM FOR DISABILITY: This waives an Employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. Total Disability must start while policy is inforce, for employees ages 18-55.

PORTABILITY: Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, and no longer Actively at work for the Employer. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Employer's Master Policy. Insured's policy terminates at age 70, dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

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Optional Benefit Definition(s):

RECURRENCE: This provides a one-time additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.

WELLNESS SCREENING: Pays a cash benefit when a member has one or more of the 21 covered screening tests. This screening benefit is payable once per covered person per calendar year.

BONE MARROW/STEM CELL TRANSPLANT: Pays a benefit when ManhattanLife receives proof of loss that the covered person received a procedure to replace damaged or destroyed bone marrow with healthy bone marrow stem cells due to aplastic anemia, congenital, neutropenia, severe immunodeficiency syndromes, sickle cell anemia, thalassemia, Fanconi anemia, leukemia, lymphoma, or multiple myeloma. This benefit is not HSA compliant.

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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.

TAKEOVER EXPECTATIONS

- The takeover/replacement policies will be underwritten on a Guarantee Issue basis.
- The takeover/replacement policies will be underwritten based on the Employee's age as of the Effective Date of Coverage with ManhattanLife.
- Takeover Provision – The Pre-Existing Conditions Clause will be reduced by a number of months equal to the number of months the replaced coverage was in force, when all the following conditions are met:
    - ManhattanLife Insurance and Annuity Company's coverage replaces a similar in force coverage.
    - The previous carrier's bill is submitted to ManhattanLife Insurance and Annuity Company.
    - The applicant qualifies for coverage in accordance with ManhattanLife Insurance and Annuity Company's underwriting offer.
- After the initial enrollment period is complete, takeover is no longer available

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.
- If a dependent child is also an Employee, they may apply as an Employee or as a dependent, but not as both.
- If a group is sitused outside of New Mexico, and there are more than 100 eligible employees residing in New Mexico, the products may not be offered to the New Mexico residents from the group's situs state.
- Please refer to the certificate/policy for full benefit and limitation information.

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Proposal Requirements



Sales Rep:	Ben Stennett	**Underwriter:**	Deanna Bates
Offer Date:	April 06, 2026	**Valid Through:**	June 30, 2026
Group Effective Date:	July 01, 2026	**SIC Code:**	8221 - Colleges, Universities, and Professional Schools
Situs State:	MS	**Eligible Employee:**	617

Proposal Overview:

Enrollment Method	Face-to-Face, Group Meetings
Enrollment Strategy	Open Enrollment
Employer Service Waiting Period	Will match the employer's service waiting period
Enrollment Partner	To be determined
Enrollment System	To be determined
Billing Administration	Traditional List Billing

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Agreement

Offer Date:	April 06, 2026	**Valid Through:**	June 30, 2026
Group Effective Date:	July 01, 2026	**SIC Code:**	8221 - Colleges, Universities, and Professional Schools
Situs State:	MS	**Eligible Employees:**	617

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 based on a minimum One (1) Year commitment from all stakeholders:

  - ManhattanLife's rate guarantee for Critical Illness, Accident, Hospital Indemnity and Term Life product(s) as offered.
  - Employer supports payroll deductions and active annual or perpetual re-enrollments of eligible Employees.
  - Broker/Consultant support of the product offering.
  - Enrollment Partner/Technology Vendor provides enrollment service and support.
  - If the minimum participation is achieved and maintained as noted in the product's underwriting offer, this offer will be in effect for One (1) Year.
  - ManhattanLife 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	• 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	• 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 not required.

Employer of Record

SIGNATURE OF OFFICER AND TITLE DATE

Agent of Record

SIGNATURE OF OFFICER AND TITLE DATE

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