



**What can living with a critical illness mean to you?**

*Daily out-of-pocket expenses for fighting the disease while still paying your bills*



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PRESCRIPTIONS

## Critical Illness Insurance

Provides lump-sum cash benefits that can help with daily expenses


Critical illness coverage from Allstate Benefits pays a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.




## critical illness

No one knows what lies ahead on the road through life. Will you be diagnosed with cancer? Will you suffer a stroke or a heart attack? The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed.

Critical illness coverage can help offer peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.\*



John chooses  
**\$10,000 basic-benefit coverage**



Six months after his annual wellness exam, John suffers a stroke and is hospitalized for three days.


John is released from the hospital and is expected to make a full recovery. He continues to receive annual wellness exams for the next three years.

No more benefits are payable in Category 1. John received 100% of the Basic Benefit Amount in Category 1 when he had his stroke. John is still eligible for \$10,000 in Category 2 benefits and \$10,000 for the Cancer Rider. The Wellness Benefit is payable annually for as long as John's coverage continues.

Critical Illness insurance policy from Allstate Benefits provided the following:

Stroke	\$ 10,000
Wellness Exams	\$ 400

**Total Benefits: \$10,400**



\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

## meeting your needs

Our critical illness coverage helps offer financial support should a covered illness be diagnosed.

- Basic Benefit Amount coverage options chosen by your employer
- Spouse and child(ren) receive the same basic benefit amount as you
- Benefits are payable for critical illness, wellness, and do not reduce at attained age
- Benefits paid at time of diagnosis, not treatment, and are paid directly to you unless you choose to sign them over to someone else
- Premiums are affordable
- Coverage options include: individual, single parent family, or family coverage
- Guaranteed renewable for life, subject to change in premiums by class

## your benefit coverage

Benefits for critical illnesses plus additional Wellness rider. Up to 100% of the basic benefit is payable in Categories 1 and 2, and in the Critical Illness Cancer benefit. **Benefit amounts are shown on pages 2a and/or 2b.** See pages 3 and 4 for terms and conditions and page 4 for state variations.

### CATEGORY 1 BENEFITS

**Heart Attack (100%)** - Pays a benefit when you have a heart attack. (A cardiac arrest is not a heart attack, and is not covered by this benefit.)

**Stroke (100%)** - Pays a benefit when you are diagnosed with a stroke.

**Heart Transplant (100%)** - Pays a benefit when you have a heart transplant.

**Bypass Surgery (25%)** - Pays a benefit when you have bypass surgery.

**Angioplasty, Atherectomy, Stent Placement (25%)** - Pays a benefit when you have an angioplasty, atherectomy, or stent placement.

### CATEGORY 2 BENEFITS

**Major Organ Transplant (100%)** - Pays a benefit when you have a lung, liver, pancreas, or kidney transplant.

**End Stage Renal Failure (100%)** - Pays a benefit when you have peritoneal dialysis or hemodialysis or a renal transplant.

**Paralysis (50% 2 limbs; 100% 4 limbs)** - Pays a benefit when you suffer a complete and permanent loss of 2 or more limbs.

**Multiple Sclerosis (25%)** - Pays a benefit when you are diagnosed with multiple sclerosis by a consultant neurologist.

**Alzheimer's Disease (25%)** - Pays a benefit when you are diagnosed with Alzheimer's by a psychiatrist or neurologist.

Wellness tests  
annually



A doctor visit  
is scheduled



Tests are run and  
results received



You get a  
cash benefit

## ADDITIONAL BENEFITS

**Critical Illness Cancer Rider (100%)** - Pays a benefit when you are diagnosed for the first time ever with invasive cancer, including leukemia and Hodgkin's disease.

**Wellness Benefit Rider** - Pays an annual benefit when you receive one of the following:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow Testing
- CA15-3 (cancer antigen 15-3 - blood test for breast cancer)
- CA125 (cancer antigen 125 - blood test for ovarian cancer)
- CEA (carcinoembryonic antigen - blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- EKG (Electrocardiogram)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- HPV (Human Papillomavirus) Vaccination
- Lipid panel (total cholesterol count)
- Mammography, including Breast Ultrasound
- Pap Smear, including ThinPrep Pap Test
- PSA (prostate specific antigen - blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test on bike or treadmill
- Thermography
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms

## POLICY SPECIFICATIONS

The policy provides benefits only for the illnesses shown. You can only receive benefits for an illness once. The policy does not cover any other disease, sickness or incapacity. All covered conditions must be diagnosed by a medical doctor. Emergency situations that occur while outside the United States will be reviewed and considered when the covered person returns to the United States.

**Eligibility/Termination** - (a) Family coverage may include you, your spouse and eligible children. (b) The policy ends when: you stop paying premiums or request to cancel the coverage, or when all covered persons have received the maximum benefits payable in all benefit categories. (c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (d) Spouse coverage ends upon divorce.

**Maximum Benefit by Category** - After 100% of the basic-benefit amount has been paid within a category, no more benefits will be paid. Once a covered person has received 100% of the basic-benefit amount in each category, coverage ends.

**Pre-Existing Condition** - (a) We do not pay benefits for a pre-existing condition during the first 12 months of coverage. (b) A pre-existing condition is a condition for which symptoms existed, or medical advice or treatment was recommended or received from a medical doctor within the 12-month period before the effective date. (c) A pre-existing condition can exist even though a diagnosis has not yet been made.

**Exclusions and Limitations** - We do not pay benefits for (a) any act of war, participation in a riot, insurrection or rebellion; (b) intentionally self-inflicted injuries; (c) engaging in an illegal occupation or a felony; (d) attempted suicide; (e) injury sustained while under the influence of alcohol, narcotics or any controlled substance or drug unless taken on the advice of a doctor; (f) participation in any form of aeronautics except as a fare-paying passenger in a licensed common-carrier aircraft; or (g) alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.

**Stroke Exclusion** - Transient ischemic attacks (TIAs) are excluded.

**Bypass Surgery Exclusion** – The following procedures are not considered bypass surgery: balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other nonsurgical procedures.

**Major Organ Transplant Exclusion** – Heart transplant is not included in this benefit.

**Paralysis Exclusion** – Not covered if a result of a stroke.

**Alzheimer’s Disease Limitation** – Must be unable to perform 3 or more of these activities: bathing, dressing, toileting, eating, taking medication.

**Critical Illness Cancer Rider Limitation** – We do not pay a benefit under the rider for any disease other than cancer as defined in the rider.

#### STATE VARIATIONS

**District of Columbia** (changes affect page 3) - In the **Eligibility/Termination** paragraph, item (a) is replaced with: Family coverage may include you, your spouse, domestic or civil union partner, and eligible children; item (d) is replaced with: Spouse or domestic/civil union partner coverage ends upon divorce/termination of the partnership.

**Maryland** (changes affect page 3) - In the **Eligibility/Termination** paragraph, item (a) is replaced with: Family coverage may include you, your spouse or domestic partner and eligible children. References to children include grandchildren in court-ordered custody and permanent guardians. Item (d) is replaced with: Spouse/domestic partner coverage ends upon divorce/termination of partnership. In the **Exclusions and Limitations** paragraph, item (a) is replaced with: any act of war, whether or not declared, or your participation in an insurrection or rebellion; item (c) is replaced with: injury incurred as a result of your committing or attempting to commit a felony; items (e) and (g) are deleted.

**North Carolina** (changes affect page 3) - In the **Pre-Existing Condition** paragraph, item (b) is replaced with: A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received from a doctor within the 12-month period before the effective date; item (c) is deleted. In the **Exclusions and Limitations** paragraph, item (e) is replaced with: loss as a result of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor.

**South Carolina** (changes affect page 3) - In the **Exclusions and Limitations** paragraph, item (f) is replaced with: aviation; item (g) is replaced with: alcoholism or drug addiction.

**Tennessee** (change affects page 3) - In the **Exclusions and Limitations** paragraph, item (e) is replaced with: loss as a result of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor.



## Don't wait for a sign...

There are different signs that doctors look for when diagnosing critical illnesses. Being diagnosed with a critical illness can be one of the most frightening experiences anyone has to face, especially if you are unprepared. Don't wait before you start thinking about the future of your finances. You can rely on our Critical Illness Insurance to help give you peace of mind so you can cope with the challenges of treatment.

### Budget friendly

Sometimes, undergoing expensive treatments for a critical illness is difficult if your money is tight. That's where we can help. Our supplemental benefit coverage pays in addition to your major medical insurance to help provide additional dollars that may be used to cover your out-of-pocket expenses.



Let our supplemental insurance help you and your family cover expenses for a critical illness, if and when one occurs. It's the financially smart thing to do.

**It's never too early to prepare for the future.**

**This material is valid as long as information remains current, but in no event later than June 1, 2016.**

Critical Illness benefits provided by policy form CILP1 or state variations thereof. Wellness benefits provided by rider WBR5/WBR3 or state variations thereof. Critical Illness Cancer benefits provided by rider CICR1 or state variations thereof.

**The policy and riders provide supplemental, limited benefit insurance.** The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**This brochure is for use in the following states:**  
DE, DC, KY, MD, NC, OH, SC, TN, WV



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# critical illness

## CATEGORY 1 BASIC BENEFIT AMOUNTS<sup>1</sup>

	LOW PLAN	HIGH PLAN
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Heart Transplant (100%)	\$10,000	\$20,000
Bypass Surgery (25%)	\$2,500	\$5,000
Angioplasty, Atherectomy, Stent Placement (25%)	\$2,500	\$5,000

## CATEGORY 2 BASIC BENEFIT AMOUNTS<sup>1</sup>

	LOW PLAN	HIGH PLAN
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Paralysis		
	4 limbs (100%)	\$20,000
	2 limbs (50%)	\$10,000
Multiple Sclerosis (25%)	\$2,500	\$5,000
Alzheimer's Disease (25%)	\$2,500	\$5,000

## ADDITIONAL BENEFITS

	LOW PLAN	HIGH PLAN
Critical Illness Cancer Rider (100%) <sup>2</sup>	\$10,000	\$20,000
Wellness Benefit (per year, per covered person)	\$100	\$100

<sup>1</sup>After 100% of the Basic Benefit Amount (\$10,000 for Low Plan and \$20,000 for High Plan) has been paid within a category (Category 1 or Category 2), no more benefits for any illness associated with that category are payable. Once a covered person has received 100% of the Basic Benefit Amount in Category 1 and Category 2, coverage ends for that person.

<sup>2</sup>Payable once per covered person.

# weekly premiums

## LOW PLAN - \$10,000 BASIC BENEFIT AMOUNT

### non-tobacco

AGES	EE	EE + CH	F
18-29	n/a	n/a	\$2.27
30-39	\$2.16	\$2.70	\$3.75
40-49	\$3.46	\$4.39	\$6.88
50-59	\$5.58	\$6.92	\$11.57
60-64	\$8.99	\$9.93	\$16.90

### tobacco

AGES	EE	EE + CH	F
18-29	\$2.02	\$2.66	\$3.61
30-39	\$3.98	\$4.80	\$7.26
40-49	\$7.87	\$9.10	\$14.55
50-59	\$13.15	\$15.11	\$25.26
60-64	\$19.17	\$21.88	\$37.15

EE = Employee; EE + CH = Employee + Children; F = Family.

Issue Ages: 18-64

Coverage may be available for issue ages with "n/a" notation; please talk to your benefit representative for details.

Additional premiums on reverse.



## weekly premiums

### HIGH PLAN - \$20,000 BASIC BENEFIT AMOUNT

#### non-tobacco

AGES	EE	EE + CH	F
18-29	\$2.11	\$2.63	\$3.44
30-39	\$3.64	\$4.28	\$6.40
40-49	\$6.22	\$7.67	\$12.65
50-59	\$10.47	\$12.72	\$22.02
60-64	\$17.30	\$18.76	\$32.68

#### tobacco

AGES	EE	EE + CH	F
18-29	\$3.35	\$4.21	\$6.11
30-39	\$7.26	\$8.49	\$13.41
40-49	\$15.05	\$17.08	\$27.99
50-59	\$25.61	\$29.10	\$49.41
60-64	\$37.66	\$42.65	\$73.18

## monthly premiums

### LOW PLAN - \$10,000 BASIC BENEFIT AMOUNT

#### non-tobacco

AGES	EE	EE + CH	F
18-29	n/a	n/a	\$9.84
30-39	\$9.36	\$11.67	\$16.25
40-49	\$14.96	\$19.01	\$29.79
50-59	\$24.16	\$29.96	\$50.10
60-64	\$38.96	\$43.03	\$73.21

#### tobacco

AGES	EE	EE + CH	F
18-29	\$8.74	\$11.51	\$15.64
30-39	\$17.21	\$20.80	\$31.45
40-49	\$34.07	\$39.41	\$63.04
50-59	\$56.97	\$65.44	\$109.46
60-64	\$83.06	\$94.81	\$160.96

### HIGH PLAN - \$20,000 BASIC BENEFIT AMOUNT

#### non-tobacco

AGES	EE	EE + CH	F
18-29	\$9.12	\$11.37	\$14.88
30-39	\$15.76	\$18.53	\$27.72
40-49	\$26.95	\$33.22	\$54.78
50-59	\$45.35	\$55.11	\$95.39
60-64	\$74.96	\$81.26	\$141.60

#### tobacco

AGES	EE	EE + CH	F
18-29	\$14.52	\$18.23	\$26.47
30-39	\$31.45	\$36.79	\$58.10
40-49	\$65.19	\$74.01	\$121.28
50-59	\$110.96	\$126.08	\$214.10
60-64	\$163.16	\$184.80	\$317.10

EE = Employee; EE + CH = Employee + Children; F = Family.

Issue Ages: 18-64

Coverage may be available for issue ages with "n/a" notation; please talk to your benefit representative for details.



This insert is for use in: DE, DC, KY, NC, OH, SC, TN, WV

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