

Critical Illness Insurance

from Allstate Benefits



Benefits are paid to you

Protection for out-of-pocket expenses upon a positive diagnosis

1 CHOOSE

You choose the benefits to protect yourself and any family members if diagnosed with a covered critical illness

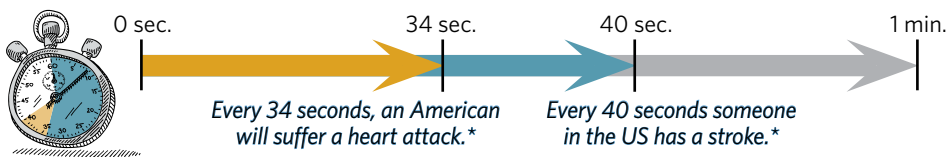
2 USE

You go to your annual exam, the doctor runs tests, the results come back and you're diagnosed with a critical illness

3 CLAIM

You go online and file a claim. The cash benefits are paid to you, to use however you wish

You can't predict the future, but you can plan for it. We invite you to put yourself in Good Hands with Critical Illness insurance from Allstate Benefits.



Our coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs, what you should be focusing on is getting better. With Allstate Benefits, you gain the power to take control of your health when faced with a covered event.

Here's How It Works

You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, our coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk.

Are you in Good Hands? You can be.

Key Features

- You choose your Basic Benefit Amount coverage
- Spouse and child(ren) receive the same basic-benefit amount as you
- Lump-sum 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

[See reverse for plan details](#)



* <http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>, 2012.

YOU DECIDE how to use the cash benefits

Our cash benefits provide you with greater coverage options because you get to determine how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city



Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care



Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

Benefits

The percentage shown for each benefit is the percentage of the Basic Benefit Amount payable for each critical illness. After 100% of the Basic Benefit Amount has been paid within a category (Category 1, 2 or 3), no more benefits are paid for any illness associated with that category. Once a covered person has exhausted all benefit maximums in Categories 1, 2 and 3, coverage ends for that person.

Category 1 Benefits

Heart Attack (100%)	Stroke (100%)
Heart Failure (100%)	Coronary Artery Disease (25%)

Category 2 Benefits

Major Organ Failure (100%)	End Stage Renal Failure (100%)
Paralysis (50% 2 limbs; 100% 4 limbs)	Multiple Sclerosis (25%)

Alzheimer's Disease (25%)

Category 3 Benefit

Cancer (100%)

Additional Cancer Screening Rider

Biopsy for skin cancer	Bone Marrow Testing
Chest X-ray	Colonoscopy
Flexible sigmoidoscopy	Hemoccult stool analysis
Pap Smear, including ThinPrep Pap Test	Mammography, including Breast Ultrasound

Serum Protein Electrophoresis (test for myeloma)

PSA (prostate specific antigen - blood test for prostate cancer)

Blood tests for 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)

Access Your Benefits and Claim Filings

Accessing your benefit information using **MyBenefits** has never been easier.

MyBenefits is an easy-to-use website that offers you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.



Allstate
BENEFITS

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For use in the following state: NJ

This material is valid as long as information remains current, but in no event later than March 1, 2019.

Critical Illness benefits provided by policy form CILP1, or state variations thereof. Cancer Screening benefits provided by rider WBR3, or state variations thereof.

The policy and rider provide Limited Benefit Supplemental Critical Illness 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 information 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).

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.