

Critical Illness Insurance

from Allstate Benefits*

Protection when faced with a critical illness diagnosis

THINK ABOUT THIS



Every 40 seconds,
an American will suffer
a heart attack[†]



Every 40 seconds,
someone in the U.S.
has a stroke[†]



By 2035, 45.1% of the
U.S. population is projected
to have some form of CVD^{††}

If you're diagnosed with a critical illness and it keeps you out of work, your financial concerns can grow quickly. Critical Illness Insurance from Allstate Benefits can help ease your mind, so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and receive a lump-sum

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

- Protect your checking and savings
- Don't dip into your HSA or 401(k)



**Practical benefits
for everyday living.[®]**

Meeting Your Needs

- Guaranteed renewable for life, subject to change in premiums by class
- Spouse and child(ren) receive the same basic-benefit amount as you
- Benefits are paid regardless of any other medical coverage you have
- Premiums can be payroll deducted

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. [†]Heart Disease and Stroke Statistics-2023 Update: A report from the American Heart Association

^{††}CVD = Cardiovascular Disease. <https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show>



Claim Example

CHOOSE

A husband signs up for Allstate Benefits Critical Illness Insurance during his employer's Open Enrollment.

USE

A few months later, she learns she has a coronary artery disease. Here's her story:



Wellness Exam

Kimi's doctor detects heart condition during her annual wellness exam



Diagnosis

After more tests and a visit to a cardiologist, she is diagnosed with coronary artery disease



Decision

Her doctor recommends surgery to remove a blockage and tells her, her recovery will take six to eight weeks



Surgery

She has bypass surgery and is in the hospital for 4 days



Recovery

She goes home to begin her recovery and has regular doctor visits

CLAIM

She files a claim on her Allstate Benefits Critical Illness coverage through the convenient web portal, **MyBenefits***.

She receives a lump-sum cash benefit for:

- Wellness Benefit
- Bypass Surgery

*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Access: mybenefits.allstate.com

Here are some of the ways she can use her cash benefits



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted



Travel

Can help pay for expenses while receiving treatment in another city



Home

Can help pay the mortgage, continue rental payments, or afford home repairs for after care



Expenses

Can help pay for her family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3 and 4.

Benefits - Subject to maximums as listed on pages 3 and 4

CRITICAL ILLNESS CATEGORY 1 BENEFITS*

Heart Attack - a cardiac arrest is not a heart attack and is not covered by this benefit

Stroke - Transient ischemic attacks (TIAs) are excluded

Heart Transplant

Bypass Surgery - the following procedures are not considered bypass surgery: balloon angioplasty, laser embolectomy, atherectomy, stent placement, or other nonsurgical procedures

Angioplasty, Atherectomy, Stent Placement - confirmation by a licensed cardiologist and angiographic evidence of the underlying disease must be received

CRITICAL ILLNESS CATEGORY 2 BENEFITS*

Major Organ Transplant - pays a benefit when the covered person undergoes a lung, liver, pancreas, or kidney transplant; does not include heart transplant

End Stage Renal Failure - end stage renal disease affecting both kidneys, with the covered person undergoing peritoneal dialysis or hemodialysis or renal transplant

Paralysis - complete and permanent loss of use of 2 or more limbs. Not covered if a result of a stroke

Multiple Sclerosis - must be diagnosed by a consultant neurologist

Alzheimer's Disease - must be diagnosed by a psychiatrist or neurologist and unable to perform 3 or more of these activities: bathing, dressing, toileting, eating, taking medication

OPTIONAL/ADDITIONAL RIDERS

Wellness Benefit Rider - Once per day, per person, per calendar year. Tests include: Biopsy for skin cancer; Blood tests for triglycerides, 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), PSA (prostate specific antigen - blood test for prostate cancer); Bone Marrow Testing; Chest X-ray; Colonoscopy; Doppler screening for carotids or peripheral

vascular disease; Echocardiogram; EKG (Electrocardiogram); Flexible sigmoidoscopy; Hemoccult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count); Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms; Any generally medically accepted cancer screening test not listed here

*After 100% of the Basic Benefit Amount has been paid within categories 1 or 2, no more benefits are paid for any illness associated with that category. Once a covered person has exhausted all benefit maximums in Categories 1 and 2, coverage ends for that person.

POLICY SPECIFICATIONS

Conditions and Limits -

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 -

Family coverage may include you, your spouse or domestic partner, and eligible children. The policy terminates 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. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse or domestic partner coverage ends upon divorce/termination of partnership. Your spouse or domestic partner, if covered, becomes the insured in the event of your death.

BENEFIT CONDITIONS

Pre-Existing Condition Limitation -

Benefits are not paid for a pre-existing condition during the first 6 months of coverage. A pre-existing condition is a condition (not revealed in the application) for which symptoms existed within the 6-month period before the effective date, or medical advice or treatment was recommended or received from a medical doctor within the 6-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

Exclusions and Limitations -

Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or felony; attempted suicide; loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; participation in any form of aeronautics except as a fare-paying passenger in a licensed common-carrier aircraft.

This brochure is for use in CA. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than March 01, 2027.

Critical Illness benefits are provided under policy form CILP1, or state variations thereof. Critical Illness rider benefits are provided under the following forms, or state variations thereof: Wellness Benefit Rider WBR5.

The policy and riders provide limited benefit supplemental critical illness insurance. 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 additional information, you may contact your Allstate Benefits Representative. 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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
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