Critical Illness (GVCIP2)

Group Voluntary Critical Illness Insurance from Allstate Benefits

See attached Important Information About Coverage.

Offered to the employees of: ICS Communication

BENEFIT AMOUNTS

†Covered dependents receive 50% of your benefit amount.

INITIAL CRITICAL ILLNESS BENEFITS [†]	PLAN 1	PLAN 2
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000
Waiver of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS [†]	PLAN 1	PLAN 2
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000
SECOND EVENT BENEFIT [†]	PLAN 1	PLAN 2
Second Event Initial Critical Illness Benefit (same amount as Initial Critical Illness)	Yes	Yes
(barne arrearit de iritial eritidal iriilose)		
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II	PLAN 1	PLAN 2
	PLAN 1 \$10,000	PLAN 2 \$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II		
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%)	\$10,000	\$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%) Coma (100%)	\$10,000 \$10,000	\$20,000 \$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%) Coma (100%) Complete Blindness (100%)	\$10,000 \$10,000 \$10,000	\$20,000 \$20,000 \$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%) Coma (100%) Complete Blindness (100%) Complete Loss of Hearing (100%)	\$10,000 \$10,000 \$10,000 \$10,000	\$20,000 \$20,000 \$20,000 \$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%) Coma (100%) Complete Blindness (100%) Complete Loss of Hearing (100%) Paralysis (100%)	\$10,000 \$10,000 \$10,000 \$10,000	\$20,000 \$20,000 \$20,000 \$20,000 \$20,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II Benign Brain Tumor (100%) Coma (100%) Complete Blindness (100%) Complete Loss of Hearing (100%) Paralysis (100%) Advanced Alzheimer's Disease (25%)	\$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$2,500	\$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$5,000

PLAN 1 \$10,000 Basic Benefit Amount WEEKLY PREMUIMS

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$1.77	\$2.67
30-35	\$1.78	\$2.68
36-39	\$4.17	\$6.27
40-50	\$4.23	\$6.36
51-54	\$8.94	\$13.43
55-60	\$9.15	\$13.73
61-63	\$14.60	\$21.91
64-70	\$22.06	\$33.11
71+	\$22.55	\$33.84

BI-WEEKLY PREMIUMS

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$3.54	\$5.34
30-35	\$3.56	\$5.36
36-39	\$8.34	\$12.54
40-50	\$8.46	\$12.72
51-54	\$17.88	\$26.86
55-60	\$18.30	\$27.46
61-63	\$29.20	\$43.82
64-70	\$44.12	\$66.22
71+	\$45.10	\$67.68

tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$2.75	\$4.14
30-35	\$2.77	\$4.17
36-39	\$6.91	\$10.37
40-50	\$7.01	\$10.53
51-54	\$14.87	\$22.32
55-60	\$15.22	\$22.85
61-63	\$22.48	\$33.73
64-70	\$34.08	\$51.13
71+	\$34.84	\$52.27

tobacco

AGES	EE. EE+CH	EE+SP, F
AGES	EE, EE+UN	EE+3F, F
18-29	\$5.50	\$8.28
30-35	\$5.54	\$8.34
36-39	\$13.82	\$20.74
40-50	\$14.02	\$21.06
51-54	\$29.74	\$44.64
55-60	\$30.44	\$45.70
61-63	\$44.96	\$67.46
64-70	\$68.16	\$102.26
71+	\$69.68	\$104.54

SEMI-MONTHLY PREMIUMS

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$3.83	\$5.78
30-35	\$3.85	\$5.81
36-39	\$9.04	\$13.58
40-50	\$9.16	\$13.77
51-54	\$19.37	\$29.08
55-60	\$19.81	\$29.74
61-63	\$31.63	\$47.47
64-70	\$47.80	\$71.73
71+	\$48.86	\$73.32

tohacco

lonacco			
AGES	EE, EE+CH	EE+SP, F	
18-29	\$5.96	\$8.97	
30-35	\$6.00	\$9.02	
36-39	\$14.96	\$22.46	
40-50	\$15.19	\$22.81	
51-54	\$32.22	\$48.36	
55-60	\$32.98	\$49.49	
61-63	\$48.70	\$73.07	
64-70	\$73.83	\$110.77	
71+	\$75.48	\$113.25	

PLAN 2 \$20,000 Basic Benefit Amount WEEKLY PREMUIMS

\$3.23

\$3.24

\$8.03

\$8.15

\$17.57

\$17.98

\$28.88

\$43.81

\$44.79

EE, EE+CH EE+SP, F

\$4.94

\$4.96

\$12.14

\$12.32

\$26.45

\$27.06

\$43.42

\$65.81

\$67.28

non-tobacco

AGES

18-29

30-35

36-39

40-50

51-54

55-60

61-63

64-70

BI-WEEKLY PREMIUMS

non-tobacco

HOH-tobacco		
EE, EE+CH	EE+SP, F	
\$6.46	\$9.88	
\$6.48	\$9.92	
\$16.06	\$24.28	
\$16.30	\$24.64	
\$35.14	\$52.90	
\$35.96	\$54.12	
\$57.76	\$86.84	
\$87.62	\$131.62	
\$89.58	\$134.56	
	EE, EE+CH \$6.46 \$6.48 \$16.06 \$16.30 \$35.14 \$35.96 \$57.76 \$87.62	

SEMI-MONTHLY PREMIUMS

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$6.99	\$10.69
30-35	\$7.02	\$10.75
36-39	\$17.38	\$26.29
40-50	\$17.66	\$26.69
51-54	\$38.05	\$57.30
55-60	\$38.95	\$58.63
61-63	\$62.57	\$94.07
64-70	\$94.91	\$142.58
71+	\$97.04	\$145.77

71+ tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$5.19	\$7.88
	\$5.22	\$7.93
30-35		
36-39	\$13.49	\$20.34
40-50	\$13.71	\$20.66
51-54	\$29.43	\$44.25
55-60	\$30.13	\$45.29
61-63	\$44.64	\$67.05
64-70	\$67.84	\$101.85
71+	\$69.36	\$104.14

tobacco		
AGES	EE, EE+CH	EE+SP, F
18-29	\$10.38	\$15.76
30-35	\$10.44	\$15.86
36-39	\$26.98	\$40.68
40-50	\$27.42	\$41.32
51-54	\$58.86	\$88.50
55-60	\$60.26	\$90.58
61-63	\$89.28	\$134.10
64-70	\$135.68	\$203.70
71+	\$138.72	\$208.28

tobacco

AGES	EE, EE+CH	EE+SP, F
18-29	\$11.23	\$17.06
30-35	\$11.31	\$17.18
36-39	\$29.22	\$44.06
40-50	\$29.70	\$44.76
51-54	\$63.77	\$95.86
55-60	\$65.28	\$98.13
61-63	\$96.71	\$145.28
64-70	\$146.97	\$220.67
71+	\$150.27	\$225.62

EE = Employee; EE+SP = Employee + Spouse; EE+CH = Employee + Child(ren); F = Family