



Allstate
BENEFITS

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

Critical Illness Insurance from Allstate Benefits

Benefits Insurance Group



Group Critical Illness 2



Every 34 seconds,
an American will suffer a heart attack.*



Every 40 seconds,
someone in the U.S. has a stroke.*

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



Group Critical Illness 2

Coverage

Critical Illness coverage helps provide financial support if diagnosed with a covered Critical Illness. Coverage provides a lump-sum cash benefit to help cover out-of-pocket expenses associated with a critical illness when treatment is needed.

Benefits

Initial Critical Illness Benefits

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Transplant
- Coronary Artery Bypass Surgery
- Waiver of Premium *

*Employee only.

Cancer Critical Illness Benefits

- Carcinoma in Situ
- Invasive Cancer

Second Event Benefits

- Initial Critical Illness
- Cancer Critical Illness



Group Critical Illness 2

Benefits*

- **Supplemental Critical Illness with/without HIV**
 - Advanced Alzheimer's Disease
 - Advanced Parkinson's Disease
 - Benign Brain Tumor
 - Coma
 - Complete Loss of Hearing
 - Complete Blindness
 - Paralysis
- **Second Evaluation Benefit Rider**
- **Increasing Critical Illness Benefit**

- **Wellness**
 - Biopsy for skin cancer
 - Hemoccult stool analysis
 - Blood test for triglycerides
 - HPV Vaccination (Human Papillomavirus)
 - Bone Marrow Testing
 - Lipid panel (Total cholesterol count)
 - CA15-3, CA125, CEA and PSA (Blood tests)**
 - Mammography (Including Breast Ultrasound)
 - Chest X-ray
 - Colonoscopy

*State variations may apply.

**Breast, ovarian, colon and prostate cancer.

- Pap Smear (ThinPrep Pap Test included)



Group Critical Illness 2

Key Features

- Guaranteed Issue, meaning no medical questions to answer at initial enrollment
- Coverage available for dependents
- Benefits paid regardless of any other coverage
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued





Coverage is provided by Limited Benefit Supplemental Critical Illness Insurance. Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof. Group Critical Illness Enhancement Rider (Second Evaluation Benefit) provided by rider form GPCIER, or state variations thereof. This material is valid as long as information remains current, but in no event later than three years from the presentation date. The policy is underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. Contact your sales agent for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2017 Allstate Insurance Company.