

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



mortgage



doctor



prescriptions

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

88 percent of heart attack victims under the age of 65  
are able to return to their usual work.<sup>1</sup>

<sup>1</sup>2009 Heart and Stroke Statistical Update, American Heart Association

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED. (TX only)

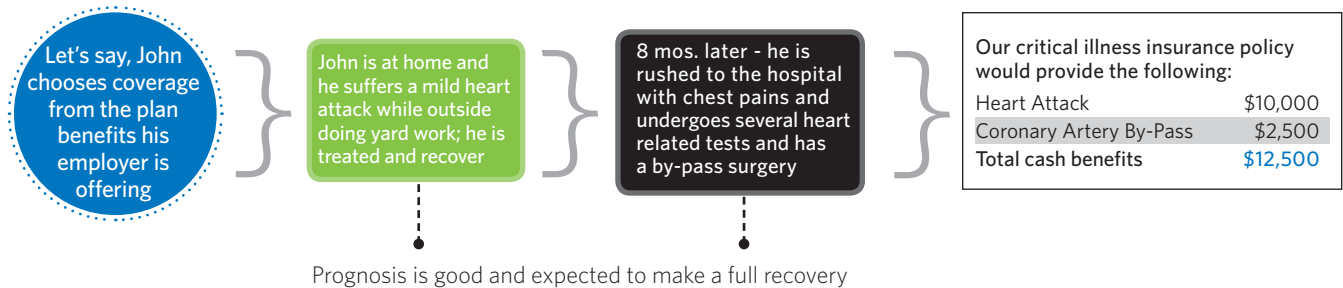


# group voluntary critical illness

Allstate Benefits (AB) group voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

No one knows what lies ahead on the road through life. Will you have to undergo a Major Organ Transplant or Coronary Artery By-Pass procedure? 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 offers peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.\*



## meeting your needs

Our coverage can help meet the needs of you and your family by offering financial protection when it is needed most:

- Benefits and coverage amounts have been selected by your employer to make it easy to choose a plan that meets your needs\*\*
- Covered dependents receive 50% of your basic-benefit amount
- Benefits paid directly to you
- Coverage supplements any existing medical benefits
- Premiums are affordable
- Portable

## your benefit coverage

A percentage of the basic-benefit amount is payable in the Initial Critical Illness benefits. See page 3 for conditions and requirements.

### INITIAL CRITICAL ILLNESS BENEFITS

**Heart Attack (100%)** - Pays when you have a heart attack.

**Stroke (100%)** - Pays when you have a stroke.

**Coronary Artery By-Pass Surgery (25%)** - Pays when you have coronary artery by-pass surgery.

**Major Organ Transplant (100%)** - Pays when you have a heart, lung, liver, pancreas or kidney transplant (must be a human donor).

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

**Waiver of Premium (Employee only)** - Pays your premium if you are disabled for 90 days in a row, due to a critical illness, as long as the disability lasts, up to 2 years.

\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary. Please see pages 2a and 2b for your plan details.

\*\*Amounts over the guaranteed issue amount or enrolling after your initial enrollment period requires evidence of insurability.



Stroke is the leading cause of serious, long-term disability in the United States.<sup>2</sup>

<sup>2</sup> Heart Disease and Stroke Statistics - 2010 update, American Heart Association, 2010.

## CERTIFICATE SPECIFICATIONS

**Your Eligibility** - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

**Dependent Eligibility/Termination** - (a) Family members eligible for coverage are your spouse (or domestic partner) and children. (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse coverage ends upon valid decree of divorce or your death. (d) Domestic partner coverage ends when the domestic partnership ends or your death.

**Portability Privilege** - Coverage may be continued under the Portability Provision when coverage under the policy ends.

**Termination of Coverage** - Your coverage under the policy ends when: the policy is canceled; you stop paying your premium; last day of active employment; you are no longer eligible; a false claim is filed; or when all critical illness benefits have been paid.

## BENEFIT CONDITIONS

Benefits are not payable for any critical illness diagnosed prior to the effective date. Benefits are also subject to the Pre-Existing Condition Limitation, as well as all other limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the policy and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S.

**Pre-Existing Condition Limitation** - (a) We do not pay benefits for a critical illness that is, or is contributed to by or results from, a pre-existing condition when the date of diagnosis is within 12 months after the effective date of coverage. (b) A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 12-month period prior to the effective date; or medical advice or treatment was recommended or received from a medical professional within 12 months prior to the effective date.

**Other Limitations and Exclusions** - We do not pay benefits for: (a) any act of war, declared or undeclared, participation in a riot, insurrection or rebellion;

(b) intentionally self-inflicted injury or action; (c) illegal activities or participation in an illegal occupation; (d) attempted suicide or self destruction; (e) substance abuse, including alcohol, alcoholism, drug addiction, or dependence upon any controlled substance.

**Stroke Exclusions** - Does not include: Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

**Coronary Artery By-Pass Surgery Exclusions** - Does not include: abdominal aortic by-pass, balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.

## STATE VARIATIONS TO THE POLICY

**Georgia (change affects page 3)** - The **Pre-Existing Condition Limitation** is deleted and replaced with the **Benefit Waiting Period Limitation**. **Benefit Waiting Period Limitation** - (a) We do not pay benefits for a critical illness that occurs during the first 30 days following the date the covered person became insured. (b) If a diagnosis occurs during the Benefit Waiting Period the following options are available: 1. return the coverage for a full refund, or 2. continue coverage and receive benefits for one of the other specified critical illnesses listed in the policy. The **Basic Benefit Amount Limitation** has been added and states: the basic benefit amounts paid for all critical illnesses combined will never exceed \$250,000 for each covered person.

**Texas (change affects page 3)** - In the **Other Limitations & Exclusions** paragraph, item (a) is replaced with: any act of war, declared or undeclared, during military service, or participation in a riot, insurrection or rebellion. Item (d) is replaced with: Illegal activities or committing or attempting to commit a felony.

Coverage is provided by supplemental, limited benefit insurance. This material is valid as long as information remains current, but in no event later than January 1, 2014. Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof, which provides stated benefits for specified illnesses. The policy does not provide benefits for any other sickness or condition. **The policy is not a Medicare Supplement Policy.**

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the policyholder (employer) and the insurance company. For complete details of the insurance, including exclusions, restrictions and other provisions included in the certificates issued, contact your Insurance Agent, or call Allstate Benefits at: **1-800-521-3535** or, go to [allstateatwork.com](http://allstateatwork.com). Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**This brochure is for use in enrollments situated in the following states: AL, AR, GA, LA, MS, and TX**



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## group voluntary critical illness benefit amounts

### INITIAL CRITICAL ILLNESS BENEFITS

	PLAN
Heart Attack (100%)	\$10,000
Stroke (100%)	\$10,000
Coronary Artery By-Pass Surgery (25%)	\$2,500
Major Organ Transplant (100%)	\$10,000
End Stage Renal Failure (100%)	\$10,000
Waiver of Premium (Employee only)	Yes

## weekly premiums

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

#### non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$0.63	\$0.82	\$0.63	\$0.82
36-50	\$1.60	\$2.28	\$1.60	\$2.28
51-60	\$3.40	\$4.98	\$3.40	\$4.98
61-63	\$5.66	\$8.37	\$5.66	\$8.37
64+	\$8.96	\$13.32	\$8.96	\$13.32

#### tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$0.95	\$1.31	\$0.95	\$1.31
36-50	\$2.68	\$3.90	\$2.68	\$3.90
51-60	\$5.77	\$8.54	\$5.77	\$8.54
61-63	\$8.91	\$13.25	\$8.91	\$13.25
64+	\$14.20	\$21.18	\$14.20	\$21.18

## monthly premiums

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

#### non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$2.70	\$3.55	\$2.70	\$3.55
36-50	\$6.90	\$9.85	\$6.90	\$9.85
51-60	\$14.70	\$21.55	\$14.70	\$21.55
61-63	\$24.50	\$36.25	\$24.50	\$36.25
64+	\$38.80	\$57.70	\$38.80	\$57.70

#### tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$4.10	\$5.65	\$4.10	\$5.65
36-50	\$11.60	\$16.90	\$11.60	\$16.90
51-60	\$25.00	\$37.00	\$25.00	\$37.00
61-63	\$38.60	\$57.40	\$38.60	\$57.40
64+	\$61.50	\$91.75	\$61.50	\$91.75

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

Issue Ages: 18 and over if Actively at Work

## GROUP CRITICAL ILLNESS INSURANCE

Best in Benefits Series<sup>SM</sup>

ABJ16595-1-Insert-1-SCSE



Benefits

Page 2a

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