



Group Critical Illness Insurance


Provides lump-sum cash benefits that can help with daily expenses

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 be diagnosed with Alzheimer's or Parkinson's? Will you suffer a stroke, heart attack or the complete loss of hearing? 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 can help offer peace of mind when such a diagnosis occurs. Below is an example of how benefits might be paid.*



Employee chooses
one of three approved plans



6 months later the employee suffers a heart attack and is hospitalized for 3 days.

3 years later the employee suffers another heart attack, is rushed to the emergency room by ambulance, is visited by the doctor and examined, and is hospitalized for 3 days. The employee is expected to make a full recovery.


Four months later the employee is admitted to the hospital for 3 days and undergoes Coronary Artery Bypass Surgery.

Our Critical Illness insurance policy would provide the following:

Wellness	\$ 50
Heart Attack	\$ 20,000
Second Event	\$ 20,000
Bypass Surgery	\$ 5,000

Total cash benefits paid:
\$45,050

The employee is expected to make a full recovery



meeting your needs

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

- Guaranteed Issue, meaning no health questions to answer
- Employee benefit amount options: \$10,000, \$20,000 and \$30,000; spouse coverage if elected, is 50% of employee amount
- Children, up to age 26, covered at 50% of employee amount at no additional cost
- Lump-sum benefit paid for each covered condition, as long as diagnosis is separated by 30 days
- Waiver of the pre-existing condition clause
- Rates are age-banded; unisex; and tobacco user distinctive
- Premiums are deducted on a pre-tax basis
- Coverage is portable

your benefit coverage

A percentage of the basic-benefit amount is payable for each covered person in the Initial Critical Illness benefits, Cancer Critical Illness benefits, Second Event Initial Illness Benefit, Supplemental Critical Illness benefits, and an Additional benefit. **Benefit amounts are shown on pages 6 and/or 7.** See page 4 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 Bypass Surgery (25%) - Pays when you have coronary artery bypass 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 consecutive days, due to a critical illness, as long as the disability lasts, up to 2 years.

Wellness tests
annually!



A doctor visit
is scheduled,



tests are run and
results received.



You get
\$50 cash

CANCER CRITICAL ILLNESS BENEFITS

Invasive Cancer (100%) - Pays when you are diagnosed with invasive cancer (includes Leukemia and Lymphoma).

Carcinoma in Situ (25%) - Pays when you are diagnosed with cancer in situ.

CRITICAL ILLNESS ADDITIONAL BENEFIT

Second Event Initial Critical Illness Benefit - Pays when you are diagnosed for the second time with a previously paid Initial Critical Illness Benefit.

SUPPLEMENTAL CRITICAL ILLNESS BENEFITS I

Advanced Alzheimer's Disease (25%) - Pays when you are diagnosed with Advanced Alzheimer's.

Advanced Parkinson's Disease (25%) - Pays when you are diagnosed with Advanced Parkinson's.

Benign Brain Tumor (100%) - Pays when you are diagnosed with a brain tumor.

Coma (100%) - Pays when you are unconscious more than 14 consecutive days, due to sickness or brain injury (a medically induced coma is not covered).

Complete Blindness (100%) - Pays when you are diagnosed with irreversible loss of sight in both eyes.

Complete Loss of Hearing (100%) - Pays when you are diagnosed with total and irreversible loss of hearing in both ears.

Paralysis (100%) - Pays when you suffer a complete and permanent loss of use of two or more limbs.

Occupational HIV (100%) - Pays when you are infected with HIV during the normal duties of your occupation.

ADDITIONAL BENEFIT

Wellness Benefit - Pays annually when you receive one of the following:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow Testing
- CA15-3, CA125 and CEA (blood tests for breast, ovarian and colon cancer)
- Chest X-ray
- Colonoscopy
- Doppler screenings for carotids and peripheral vascular disease
- Echocardiogram
- EKG (Electrocardiogram)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- HPV Vaccination (Human Papillomavirus)
- Lipid panel (total cholesterol count)
- Mammography, including Breast Ultrasound
- Pap Smear, including ThinPrep Pap Test
- PSA (prostate specific antigen - blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test on bike or treadmill
- Thermography
- Ultrasound (screening for abdominal aortic aneurysms)

certificate/rider specifications

Your Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Employees must be at least 18 years old to participate.

Dependent Eligibility/Termination - (a) Family members eligible for coverage are your spouse and your 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.

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 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 30 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S.

Other Limitations and Exclusions - We do not pay benefits for: (a) any act of war, participation in a riot, insurrection or rebellion; (b) intentionally self-inflicted injury or action; (c) illegal activities or participation in an illegal occupation; (d) suicide while sane, or self-destruction while insane, or any attempt at either; (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 Bypass Surgery Exclusions - Does not include: abdominal aortic bypass, balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.

Invasive Cancer Exclusions - Does not include: carcinoma in situ; tumors related to HIV; non-invasive or metastasized skin cancer; or early prostate cancer.

Carcinoma In Situ Exclusions - Does not include: other skin malignancies; or pre-malignant lesions (such as intraepithelial neoplasia); or benign tumors or polyps.

Second Event Initial Critical Illness Benefit Conditions - There must be at least 12 months between each diagnosis. A covered person can receive a Second Event Critical Illness Benefit only once for each initial critical illness. This does not apply to the Cancer Critical Illness or Supplemental Critical Illness riders for second event benefits.

Advanced Alzheimer's Disease Conditions - Must have impaired memory and judgment, and be unable to perform 3 or more daily activities.*

Advanced Parkinson's Disease Conditions - Must have 2 or more physical signs and be unable to perform 3 or more daily activities.*

*Daily activities are: bathing, dressing, toileting, continence, transferring and eating.

Benign Tumor Exclusions - Does not include: tumors of the skull, pituitary adenomas, or germinomas.

Occupational HIV Exclusion - Exposure must be accidental and during the normal course of duties of the covered person. The covered person must not have previously tested HIV positive.

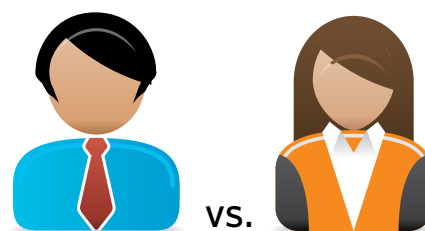


Don't Wait for A Sign

There are different signs that doctors look for when diagnosing critical illnesses. Being diagnosed with a critical illness can be one of the most frightening experiences anyone has to face, especially if you are unprepared. Don't wait for a sign to start thinking about the future or your finances. You can rely on our Critical Illness Insurance to help give you peace of mind so you can cope with the challenges of treatment while on the road to recovery.

Budget friendly

Sometimes, undergoing expensive treatments for a critical illness is difficult if your money is tight. That's where we can help. Our supplemental benefit coverage may help provide additional dollars that may be used to cover your out-of-pocket expenses, regardless of what is covered by your medical insurance.



According to the first National Critical Illness Risk Assessment Study published by the American Association for Critical Illness Insurance in 2010, 17 percent of non-smoking men and 36 percent of male smokers who reach the age of 55 without having a critical illness will be diagnosed with one prior to turning age 65. For women who reach age 55, some 12 percent of non-smokers and 23 percent of smokers will face a critical illness before reaching age 65.

group voluntary critical illness benefit amounts

INITIAL CRITICAL ILLNESS BENEFITS			
Heart Attack (100%)	\$10,000	\$20,000	\$30,000
Stroke (100%)	\$10,000	\$20,000	\$30,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000	\$7,500
Major Organ Transplant (100%)	\$10,000	\$20,000	\$30,000
End Stage Renal Failure (100%)	\$10,000	\$20,000	\$30,000
Waiver of Premium (Employee only)	Yes	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS			
Invasive Cancer (100%)	\$10,000	\$20,000	\$30,000
Carcinoma in Situ (25%)	\$2,500	\$5,000	\$7,500
CRITICAL ILLNESS ADDITIONAL BENEFIT			
Second Event Initial Critical Illness Benefit ¹	Yes	Yes	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS			
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000	\$7,500
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000	\$7,500
Benign Brain Tumor (100%)	\$10,000	\$20,000	\$30,000
Coma (100%)	\$10,000	\$20,000	\$30,000
Complete Blindness (100%)	\$10,000	\$20,000	\$30,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000	\$30,000
Paralysis (100%)	\$10,000	\$20,000	\$30,000
Occupational HIV (100%)	\$10,000	\$20,000	\$30,000
ADDITIONAL BENEFIT			
Wellness Benefit (per year, per covered person)	\$50	\$50	\$50

¹Pays same amount as Initial Critical Illness Benefit

weekly premiums

\$10,000 BASIC BENEFIT AMOUNT

Non-Tobacco			Tobacco		
AGES	EE, EE + CH	EE + SP, F	AGES	EE, EE + CH	EE + SP, F
18-29	\$1.77	\$2.67	18-29	\$2.75	\$4.14
30-35	\$1.78	\$2.68	30-35	\$2.77	\$4.17
36-39	\$4.17	\$6.27	36-39	\$6.91	\$10.37
40-50	\$4.23	\$6.36	40-50	\$7.01	\$10.53
51-54	\$8.94	\$13.43	51-54	\$14.87	\$22.32
55-60	\$9.15	\$13.73	55-60	\$15.22	\$22.85
61-63	\$14.60	\$21.91	61-63	\$22.48	\$33.73
64-70	\$22.06	\$33.11	64-70	\$34.08	\$51.13
71+	\$22.55	\$33.84	71+	\$34.84	\$52.27

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Children; F = Family.
Issue Ages: 18 and over if Actively at Work

weekly premiums

\$20,000 BASIC BENEFIT AMOUNT

Non-Tobacco

AGES	EE, EE + CH	EE + SP, F
18-29	\$3.05	\$4.59
30-35	\$3.07	\$4.62
36-39	\$7.85	\$11.79
40-50	\$7.98	\$11.98
51-54	\$17.39	\$26.10
55-60	\$17.81	\$26.72
61-63	\$28.71	\$43.07
64-70	\$43.64	\$65.46
71+	\$44.62	\$66.94

Tobacco

AGES	EE, EE + CH	EE + SP, F
18-29	\$5.01	\$7.53
30-35	\$5.05	\$7.59
36-39	\$13.32	\$19.99
40-50	\$13.54	\$20.31
51-54	\$29.26	\$43.90
55-60	\$29.96	\$44.95
61-63	\$44.46	\$66.71
64-70	\$67.66	\$101.51
71+	\$69.19	\$103.79

\$30,000 BASIC BENEFIT AMOUNT

Non-Tobacco

AGES	EE, EE + CH	EE + SP, F
18-29	\$4.34	\$6.52
30-35	\$4.36	\$6.55
36-39	\$11.54	\$17.31
40-50	\$11.72	\$17.59
51-54	\$25.84	\$38.78
55-60	\$26.46	\$39.70
61-63	\$42.82	\$64.24
64-70	\$65.21	\$97.82
71+	\$66.68	\$100.03

Tobacco

AGES	EE, EE + CH	EE + SP, F
18-29	\$7.28	\$10.93
30-35	\$7.33	\$11.01
36-39	\$19.73	\$29.61
40-50	\$20.06	\$30.09
51-54	\$43.64	\$65.48
55-60	\$44.69	\$67.05
61-63	\$66.45	\$99.68
64-70	\$101.25	\$151.88
71+	\$103.53	\$155.31

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Children; F = Family.
Issue Ages: 18 and over if Actively at Work

This material is valid as long as information remains current, but in no event later than October 1, 2015.

Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof.

The policy is Limited Benefit 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 brochure highlights some features of the policy but is not the insurance contract. **For complete details call 1-877-204-8464.** This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued

This brochure is for use in the Community Health Systems enrollment which is situated in: TN



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

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