

Critical Illness Insurance



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No one is ever really prepared for a life-altering critical illness diagnosis. The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

Key Features

- Guaranteed issue coverage without a Pre-Existing Condition Limitation*
- Coverage available for dependents
- Covered dependents receive 50% of your basic-benefit amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued; refer to your certificate for more details

* Please refer to the Exclusions and Limitations section of your brochure.

Here's How it Works

You choose benefits to protect yourself and any family members, if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. Are you in good hands? You can be.

Disclosure

Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. American Heritage Life Insurance Company underwrites the coverage.

Benefits are provided by limited benefit policy forms GVCIP4, or state variations thereof, underwritten by American Heritage Life Insurance Company, Home Office, Jacksonville, FL. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

[CLICK HERE FOR THE ALLSTATE BENEFITS CRITICAL ILLNESS BROCHURE>>](#)

Hospital Indemnity Protection

Group Hospital Indemnity coverage from Allstate Benefits pays cash benefits for expenses associated with hospital and emergency room visits.

Being hospitalized is something everyone could experience in their lifetime. If it happens, having the right supplemental hospitalization coverage in place can help offer peace of mind. Most major medical insurance plans only pay a portion of the hospital bills. Our coverage helps pick up where other insurance leaves off and provides cash to help cover the expenses.

- All benefits are paid direct to insured, unless assigned
- Benefits increase 5% each year for the first six years the policy remains in force at no corresponding increase in premium
- Rates are age banded; unisex
- Four-tier coverage options include: employee only, employee + spouse, employee + children, and employee + family
- Eligible to full-time and permanent part-time employees; excludes temporary and seasonal employees
- This plan is not HSA compatible

Terms of Coverage

Family plan coverage may include employee/member, spouse and dependent children as defined in the policy. Individual and spouse coverage includes employee/member and spouse. Individual and children coverage includes employee/member and eligible children as defined in the policy.

Effective Date

The effective date of coverage will be the policy date assigned by the home office and shown on the certificate specification page, not the application date.

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[CLICK HERE FOR THE ALLSTATE BENEFITS HOSPITAL INDEMNITY BROCHURE>>](#)

| LOW BIWEEKLY PREMIUM PLAN - 1 Unit Hospital Benefits, 1 Unit Surgery & Related Benefits, 1 Unit Outpatient Benefit | | | | |
|--|---------------|-------------------|-----------------------|---------|
| Age | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| 18-35 | \$9.86 | \$18.86 | \$16.56 | \$25.06 |
| 36-49 | \$11.48 | \$22.02 | \$19.00 | \$29.02 |
| 50-59 | \$14.04 | \$27.64 | \$21.80 | \$34.80 |
| 60-64 | \$18.36 | \$36.72 | \$26.34 | \$44.00 |
| 65+ | \$24.18 | \$48.36 | \$32.90 | \$56.26 |

| MEDIUM BIWEEKLY PREMIUM PLAN - 3 Units Hospital Benefits, 1 Units Surgery & Related Benefits, 1 Units Outpatient Benefit | | | | |
|--|---------------|-------------------|-----------------------|----------|
| Age | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| 18-35 | \$19.66 | \$36.82 | \$31.10 | \$47.74 |
| 36-49 | \$23.10 | \$43.46 | \$36.04 | \$55.86 |
| 50-59 | \$29.00 | \$56.62 | \$41.24 | \$68.28 |
| 60-64 | \$39.14 | \$78.26 | \$49.78 | \$88.20 |
| 65+ | \$52.84 | \$105.68 | \$62.82 | \$114.82 |

| HIGH BIWEEKLY PREMIUM PLAN - 5 Units Hospital Benefits, 1 Units Surgery & Related Benefits, 1 Units Outpatient Benefit | | | | |
|--|---------------|-------------------|-----------------------|----------|
| Age | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| 18-35 | \$29.46 | \$54.76 | \$45.64 | \$70.42 |
| 36-49 | \$34.74 | \$64.90 | \$53.08 | \$82.68 |
| 50-59 | \$43.96 | \$85.62 | \$60.68 | \$101.76 |
| 60-64 | \$59.90 | \$119.80 | \$73.20 | \$132.40 |
| 65+ | \$81.50 | \$163.00 | \$92.72 | \$173.40 |