



**Allstate**  
BENEFITS

Protection when faced with  
a critical illness diagnosis  
and you need treatment

## Critical Illness Insurance

No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels.

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.

### 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.

### Meeting Your Needs

- Guaranteed renewable for life, subject to change in premiums by class
- Spouse and child(ren) receive the same Basic-Benefit Amount as you
- Benefits paid regardless of any other medical coverage
- Premiums are affordable and can be conveniently payroll deducted

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. **Practical benefits for everyday living.<sup>SM</sup>**

## DID YOU KNOW ?



Every 40 seconds, an American will have a heart attack<sup>1</sup>



Every 40 seconds, someone in the U.S. has a stroke<sup>1</sup>

Offered to the employees of:  
**Fair Haven Home Inc.**

<sup>1</sup>Heart Disease and Stroke Statistics 2017 At-a-Glance, American Heart Association.

# Meet Ashley

Ashley is like any single parent who has been diagnosed with a critical illness. She's worried about her future, her children and how they will cope with her treatments. Most importantly, she worries about how she will pay for it all.

Here is what weighs heavily on her mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to my treatments, I must cover my bills, rent/mortgage, groceries and my children's education
- If the right treatment is not available locally, I will have to travel to get the treatment I need



Ashley's story of diagnosis and treatment turned into a happy ending, because she had supplemental Critical Illness Insurance to help with expenses.



## CHOOSE

Ashley chooses Critical Illness benefits and rider benefits to help protect herself and her children, if they are diagnosed with a critical illness.



## USE

During Ashley's annual wellness exam, her doctor noticed an irregular heartbeat. She underwent an electrocardiogram (EKG) test and stress test, which confirmed she had a blockage in one of her coronary arteries.

Here's Ashley's treatment path:

- Ashley has her annual wellness exam
- Her doctor notices an abnormality in her heartbeat; tests are performed and she is diagnosed with coronary artery disease
- After visits with doctors, surgeons and an anesthesiologist, Ashley undergoes surgery
- Surgery is performed to remove the blockage with a bypass graft. She is visited by her doctor during a 4-day hospital stay and released
- Ashley followed her doctor required treatment during a 2-month recovery period, and had regular doctor office visits

Ashley is doing well and is on the road to recovery.



## CLAIM

Ashley's Critical Illness claim paid her cash benefits for the following:

Wellness

Bypass Surgery

The cash benefits were direct deposited into her bank account.

For a listing of benefits and benefit amounts, see your company's rate insert.

## Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



### Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



### Travel

Can help pay for expenses while receiving treatment in another city.



### Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



### Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



## MyBenefits: 24/7 Access [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

## Dependent Eligibility

Family members eligible for coverage are your spouse and children.

## Benefits (subject to maximums as listed on the attached rate insert)

Benefit paid upon diagnosis

### CRITICAL ILLNESS CATEGORY 1 BENEFITS\*

**Heart Attack** - a cardiac arrest is not a heart attack and is not covered by this benefit

**Stroke** - Transient ischemic attacks (TIAs) are excluded

#### Heart Transplant

**Bypass Surgery** - the following procedures are not considered bypass surgery: balloon angioplasty, laser embolectomy, atherectomy, stent placement, or other nonsurgical procedures

**Angioplasty, Atherectomy, Stent Placement** - confirmation by a licensed cardiologist and angiographic evidence of the underlying disease must be received

### CRITICAL ILLNESS CATEGORY 2 BENEFITS\*

**Major Organ Transplant** - pays a benefit when the covered person undergoes a lung, liver, pancreas, or kidney transplant; does not include heart transplant

**End Stage Renal Failure** - end stage renal disease affecting both kidneys, with the covered person undergoing peritoneal dialysis or hemodialysis or renal transplant

**Paralysis** - complete and permanent loss of use of 2 or more limbs. Not covered if a result of a stroke

**Multiple Sclerosis** - must be diagnosed by a consultant neurologist

**Alzheimer's Disease** - must be diagnosed by a psychiatrist or neurologist and unable to perform 3 or more of these activities: bathing, dressing, toileting, eating, taking medication

### OPTIONAL/ADDITIONAL RIDER

**Wellness Benefit Rider** - Once per day, per person, per calendar year. Tests include: Biopsy for skin cancer; Blood tests for triglycerides, CA15-3 (cancer antigen 15-3 - blood test for breast cancer), CA125 (cancer antigen 125 - blood test for ovarian cancer), CEA (carcinoembryonic antigen - blood test for colon cancer), PSA (prostate specific antigen - blood test for prostate cancer); Bone Marrow Testing; Chest X-ray; Colonoscopy; Doppler screening for carotids or peripheral vascular disease; Echocardiogram; EKG (Electrocardiogram); Flexible sigmoidoscopy; Hemocult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count); Mammography, including Breast Ultrasound; Pap Smear, including ThinPrep Pap Test; Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms

\*After 100% of the Basic Benefit Amount has been paid within a category (Category 1 or 2), no more benefits are paid for any illness associated with that category. Once a covered person has exhausted all benefit maximums in Categories 1 and 2, coverage ends for that person.

# Critical Illness Insurance (CILP1)

from Allstate Benefits

## BENEFIT AMOUNTS

CRITICAL ILLNESS CATEGORY 1 BENEFITS <sup>1</sup>	PLAN 1	PLAN 2
Heart Attack (100%)	\$10,000	\$25,000
Stroke (100%)	\$10,000	\$25,000
Heart Transplant (100%)	\$10,000	\$25,000
Bypass Surgery (25%)	\$2,500	\$6,250
Angioplasty, Atherectomy, Stent Placement (25%)	\$2,500	\$6,250
CRITICAL ILLNESS CATEGORY 2 BENEFITS <sup>1</sup>	PLAN 1	PLAN 2
Major Organ Transplant (100%)	\$10,000	\$25,000
End Stage Renal Failure (100%)	\$10,000	\$25,000
Paralysis 4 limbs (100%) 2 limbs (50%)	\$10,000 \$5,000	\$25,000 \$12,500
Multiple Sclerosis (25%)	\$2,500	\$6,250
Alzheimer's Disease (25%)	\$2,500	\$6,250
ADDITIONAL RIDER	PLAN 1	PLAN 2
Wellness Benefit Rider (pays daily)	\$50	\$100

<sup>1</sup>The percentage shown for each benefit is the percentage of the Basic Benefit Amount payable for each critical illness. After 100% of the Basic Benefit Amount has been paid within a category (Category 1 or 2), no more benefits are paid for any illness associated with that category. Once a covered person has exhausted all benefit maximums in Categories 1 and 2, coverage ends for that person.

Offered to the employees of:  
**Fair Haven**

## PLAN 1 - WEEKLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	EE	EE+CH	F
Non-Tobacco			
18-29	\$0.66	\$0.92	\$1.12
30-39	\$1.08	\$1.40	\$1.90
40-49	\$1.84	\$2.28	\$3.48
50-59	\$2.81	\$3.40	\$5.55
60-64	\$4.27	\$4.87	\$8.09
Tobacco			
18-29	\$1.01	\$1.32	\$1.75
30-39	\$1.99	\$2.50	\$3.68
40-49	\$3.94	\$4.71	\$7.34
50-59	\$6.40	\$7.28	\$11.93
60-64	\$9.17	\$10.37	\$17.23

## PLAN 1 - BI-WEEKLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	EE	EE+CH	F
Non-Tobacco			
18-29	\$1.32	\$1.84	\$2.24
30-39	\$2.16	\$2.80	\$3.80
40-49	\$3.68	\$4.56	\$6.96
50-59	\$5.62	\$6.80	\$11.10
60-64	\$8.54	\$9.74	\$16.18
Tobacco			
18-29	\$2.02	\$2.64	\$3.50
30-39	\$3.98	\$5.00	\$7.36
40-49	\$7.88	\$9.42	\$14.68
50-59	\$12.80	\$14.56	\$23.86
60-64	\$18.34	\$20.74	\$34.46

## PLAN 1 - SEMI-MONTHLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	EE	EE+CH	F
Non-Tobacco			
18-29	\$1.43	\$1.99	\$2.42
30-39	\$2.34	\$3.02	\$4.11
40-49	\$3.98	\$4.93	\$7.54
50-59	\$6.08	\$7.37	\$12.02
60-64	\$9.25	\$10.55	\$17.52
Tobacco			
18-29	\$2.19	\$2.85	\$3.79
30-39	\$4.31	\$5.41	\$7.98
40-49	\$8.53	\$10.20	\$15.90
50-59	\$13.86	\$15.77	\$25.84
60-64	\$19.87	\$22.47	\$37.32

## PLAN 1 - MONTHLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	EE	EE+CH	F
Non-Tobacco			
18-29	\$2.85	\$3.98	\$4.83
30-39	\$4.68	\$6.03	\$8.22
40-49	\$7.96	\$9.86	\$15.07
50-59	\$12.15	\$14.73	\$24.04
60-64	\$18.49	\$21.10	\$35.03
Tobacco			
18-29	\$4.38	\$5.69	\$7.58
30-39	\$8.62	\$10.82	\$15.95
40-49	\$17.05	\$20.40	\$31.79
50-59	\$27.72	\$31.54	\$51.68
60-64	\$39.73	\$44.93	\$74.63

EE = Employee; EE+CH = Employee + Child(ren); F = Family  
Issue ages are 18 to 64.

**PLAN 2 - WEEKLY PREMIUMS**

\$25,000 Basic Benefit Amount

AGE	EE	EE+CH	F
<b>Non-Tobacco</b>			
18-29	\$1.48	\$2.02	\$2.51
30-39	\$2.53	\$3.20	\$4.47
40-49	\$4.43	\$5.42	\$8.42
50-59	\$6.84	\$8.23	\$13.59
60-64	\$10.50	\$11.90	\$19.93
<b>Tobacco</b>			
18-29	\$2.36	\$3.01	\$4.10
30-39	\$4.80	\$5.97	\$8.93
40-49	\$9.67	\$11.50	\$18.06
50-59	\$15.82	\$17.93	\$29.54
60-64	\$22.76	\$25.64	\$42.78

**PLAN 2 - BI-WEEKLY PREMIUMS**

\$25,000 Basic Benefit Amount

AGE	EE	EE+CH	F
<b>Non-Tobacco</b>			
18-29	\$2.96	\$4.04	\$5.02
30-39	\$5.06	\$6.40	\$8.94
40-49	\$8.86	\$10.84	\$16.84
50-59	\$13.68	\$16.46	\$27.18
60-64	\$21.00	\$23.80	\$39.86
<b>Tobacco</b>			
18-29	\$4.72	\$6.02	\$8.20
30-39	\$9.60	\$11.94	\$17.86
40-49	\$19.34	\$23.00	\$36.12
50-59	\$31.64	\$35.86	\$59.08
60-64	\$45.52	\$51.28	\$85.56

**PLAN 2 - SEMI-MONTHLY PREMIUMS**

\$25,000 Basic Benefit Amount

AGE	EE	EE+CH	F
<b>Non-Tobacco</b>			
18-29	\$3.19	\$4.37	\$5.44
30-39	\$5.48	\$6.94	\$9.68
40-49	\$9.58	\$11.73	\$18.24
50-59	\$14.81	\$17.82	\$29.45
60-64	\$22.75	\$25.78	\$43.18
<b>Tobacco</b>			
18-29	\$5.11	\$6.52	\$8.87
30-39	\$10.40	\$12.92	\$19.33
40-49	\$20.95	\$24.90	\$39.13
50-59	\$34.28	\$38.83	\$64.00
60-64	\$49.30	\$55.56	\$92.68

**PLAN 2 - MONTHLY PREMIUMS**

\$25,000 Basic Benefit Amount

AGE	EE	EE+CH	F
<b>Non-Tobacco</b>			
18-29	\$6.38	\$8.74	\$10.88
30-39	\$10.95	\$13.87	\$19.36
40-49	\$19.16	\$23.45	\$36.48
50-59	\$29.62	\$35.63	\$58.89
60-64	\$45.49	\$51.56	\$86.36
<b>Tobacco</b>			
18-29	\$10.21	\$13.04	\$17.74
30-39	\$20.80	\$25.84	\$38.66
40-49	\$41.89	\$49.80	\$78.26
50-59	\$68.55	\$77.66	\$127.99
60-64	\$98.59	\$111.11	\$185.36

EE = Employee; EE+CH = Employee + Child(ren); F = Family  
 Issue ages are 18 to 64.

For use in: NC

This rate insert is part of form ABJ35560X and is not to be used on its own.

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## POLICY SPECIFICATIONS

### Conditions and Limits

The policy provides benefits only for the illnesses shown. You can only receive benefits for an illness once. The policy does not cover any other disease, sickness, or incapacity. All covered conditions must be diagnosed by a medical doctor. Emergency situations that occur while outside the United States will be reviewed and considered when the covered person returns to the United States.

### Eligibility/Termination

Family coverage may include you, your spouse, and eligible children. The policy terminates when you stop paying premiums or request to cancel the coverage, or when all covered persons have received the maximum benefits payable in all benefit categories. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon divorce. Your spouse, if covered, becomes the insured in the event of your death.

## BENEFIT CONDITIONS

### Exclusions and Limitations

Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or felony; attempted suicide; injury sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; participation in any form of aeronautics except as a fare-paying passenger in a licensed common-carrier aircraft; alcohol abuse, alcoholism, drug addiction or dependence upon any controlled substance.

### Pre-Existing Condition Limitation

Benefits are not paid for a pre-existing condition during the first 12 months of coverage. A pre-existing condition is a condition (not revealed in the application) for which medical advice, diagnosis, care or treatment was recommended or received from a medical doctor within the 12-month period immediately preceding the effective date.



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[www.allstate.com](http://www.allstate.com) or  
[allstatebenefits.com](http://allstatebenefits.com)

**This brochure is for use in NC and is incomplete without the accompanying rate insert.**

**This material is valid as long as information remains current, but in no event later than June 15, 2023.**

Critical Illness benefits are provided under policy form CILP1, or state variations thereof. Wellness Benefit Rider provided under rider form WBR5, or state variations thereof.

**The policy and rider provide limited benefit supplemental critical illness insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.**