



Allstate BENEFITS

Protection for the
treatment of cancer and
23 specified diseases

Cancer Insurance

Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses - and more importantly - to empower you to seek the care you need.

Here's How It Works

You choose the coverage that's right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

Meeting Your Needs

- Includes coverage for cancer and 23 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (primary insured only)
- Premiums do not increase due to age
- Additional rider benefits may be added to enhance your coverage, if your employer has chosen to make them available to you

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Are you in Good Hands? You can be.**

DID YOU KNOW ?



Early detection, improved treatments and access to care are factors that influence cancer survival¹

19 million

The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 19 million by 2024²

¹<http://tinyurl.com/jp8tuaq>

²Cancer Treatment & Survivorship Facts & Figures, 2014-2015

Meet Jane

Jane is like anyone else who has been diagnosed with cancer. She is concerned about her family and how they will cope with her disease and its treatment. Most importantly, she worries about how she will pay for her treatment.

Here is what weighs heavily on her mind:

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



Here's how Jane's story of diagnosis and treatment turned into a happy ending, because she had supplemental Cancer Insurance to help with expenses.



CHOOSE

Jane chooses benefits to help protect herself and her family members, if diagnosed with cancer or a specified disease



USE

Jane undergoes her annual wellness test and is diagnosed for the first time with cancer.

Jane's doctor reviews the results with her and recommends pre-op testing and surgery. He provides her with the location of a hospital that specializes in her cancer. However, Jane must travel 400 miles, where she undergoes pre-op testing (medical imaging) and is admitted to the hospital for surgery.

Jane undergoes surgery, anesthesia, radiation/chemo, and is visited by a doctor during a 3-day hospital stay. And every 2 weeks she has radiation/chemotherapy at a local facility, is given anti-nausea medication, and sees her doctor during her follow-up visits.

Following each visit, Jane goes online to file her claims, is able to track each and have the benefit payments direct deposited to her bank account.



CLAIM

Jane's Cancer claim paid her cash benefits for the following:

- Variable Wellness
- Cancer Initial Diagnosis Level Benefit
- Cancer Initial Diagnosis Progressive Benefit
- Continuous Hospital Confinement
- Non-Local Transportation
- Surgery
- Anesthesia
- Radiation and Chemotherapy
- Medical Imaging
- Inpatient Drugs and Medicine
- Physician Attendance
- Anti-Nausea

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

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.

Variable Wellness Benefit

Category 1: Blood tests for triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer) and PSA (prostate cancer); Hemocult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count); Pap Smear, including ThinPrep Pap Test; Serum Protein Electrophoresis (test for myeloma).

Category 2: Biopsy for skin cancer; Mammography, including Breast Ultrasound; Thermography; Doppler screening for carotids or peripheral vascular disease; Echocardiogram; EKG; Chest X-ray; Stress test on bike or treadmill.

Category 3: Bone Marrow Testing; Colonoscopy; Flexible sigmoidoscopy; Ultrasound screening for abdominal aortic aneurysms.

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

HOSPITAL CONFINEMENT AND RELATED BENEFITS

Continuous Hospital Confinement - inpatient confinement

Government or Charity Hospital - confinements in lieu of other benefits, except Waiver of Premium

Private Duty Nursing Services - nurse cannot be employed by confining hospital

Extended Care Facility - within 14 days of a hospital stay, up to the number of days of the hospital stay

At Home Nursing - private nursing care, up to the number of days of the previous hospital stay

Hospice Care Center or Team - terminal illness care in a facility or at home; one visit per day

RADIATION/CHEMOTHERAPY AND RELATED BENEFITS

Radiation/Chemotherapy for Cancer - covered treatments to destroy or modify cancerous tissue

Blood, Plasma and Platelets - transfusions, administration, processing, procurement, cross matching

Medical Imaging - initial diagnosis or follow-up evaluation based on covered imaging exam

Hematological Drugs - boosts cell lines for white/red cell counts and platelets; payable when Radiation/Chemotherapy for Cancer benefit is paid

SURGERY AND RELATED BENEFITS

Surgery* - based on Schedule of Surgical Procedures; per operation on an inpatient/outpatient basis

Anesthesia - 25% of Surgery benefit for anesthesia received by an anesthetist

Ambulatory Surgical Center - payable only if Surgery benefit is paid

Second Opinion - second surgery or treatment opinion by a doctor not in practice with your doctor

Bone Marrow Transplant

Stem Cell Transplant

MISCELLANEOUS BENEFITS

Inpatient Drugs and Medicine - not including drugs/medicine covered under the Radiation/Chemotherapy for Cancer or Anti-Nausea benefits

Physician's Attendance - one inpatient visit by one physician

Ambulance - transfer to or from hospital by licensed service or hospital-owned ambulance

Non-Local Transportation - obtaining treatment not available locally

Outpatient Lodging - payable only if Radiation/Chemotherapy for Cancer benefit is paid; more than 100 miles from home

Family Member Lodging and Transportation - adult family member travels with you during non-local hospital stays for specialized treatment. Transportation not paid if Non-Local Transportation benefit paid

Physical or Speech Therapy - to restore normal body function

New or Experimental Treatment - payable if physician judges to be necessary; and only for treatment not covered under other policy benefits

Prosthesis - surgical implantation of prosthetic device for each amputation

Hair Prosthesis - wig or hairpiece every two years due to hair loss

Nonsurgical External Breast Prosthesis - initial prosthesis after a covered mastectomy

Anti-Nausea Drugs - prescribed anti-nausea medication administered on outpatient basis

National Cancer Institute Evaluation/Consultation - evaluation/consultation as a result of cancer

Egg Harvesting and Storage - harvesting of oocytes and storage of oocytes/sperm at licensed facility

Waiver of Premium** - must be disabled 90 days in a row, due to cancer, as long as disability lasts, up to 5 years

OPTIONAL/ADDITIONAL RIDER BENEFITS

Cancer Initial Diagnosis Level Benefit - for first-time diagnosis of cancer other than skin cancer

Cancer Initial Diagnosis Progressive Benefit - for first-time diagnosis of cancer other than skin cancer; benefit amount increases each year the rider is in force

Variable Wellness Benefit - per day, once per category per year; see left for list of wellness services and tests

Cancer and Specified Disease Additional Benefit - increases the benefit paid on the following base policy benefits: Continuous Hospital Confinement; Government or Charity Hospital; Private Duty Nursing Services; Extended Care Facility; At Home Nursing; Hospice Care; Radiation/Chemotherapy for Cancer; Blood, Plasma and Platelets; Hematological Drugs; Medical Imaging; Surgery; Anesthesia; Bone Marrow Transplant; Stem Cell Transplant; Ambulatory Surgical Center and Second Opinion

Intensive Care (ICU)

a. ICU Confinement - Illness or accident confinements up to 45 days/stay

b. Step-down ICU Confinement - Confinements up to 45 days/stay

c. Ground/Air Ambulance - Not paid if the policy's Ambulance benefit is paid

*Two or more surgeries done at the same time are considered one operation. The operation with the largest benefit will be paid. Outpatient is paid at 150% of the amount listed in the Schedule of Surgical Procedures. **Premiums waived for primary insured only.

POLICY SPECIFICATIONS

Eligibility

Coverage may include you, your spouse or domestic partner and children under age 26.

Termination of Coverage

(a) Policy coverage terminates at the end of the grace period or your death (except that your covered spouse or domestic partner becomes the new insured; coverage will continue until their death). The riders terminate at the end of the grace period, if the policy terminates, or on the next renewal date after you request termination. Rider coverage under either of the Cancer Initial Diagnosis Riders also terminates when a benefit is paid on all covered persons.

(b) Policy coverage terminates at the end of the grace period, the date you request termination, the next renewal date after you request termination, or your death (except that your covered spouse or domestic partner becomes the new insured; coverage will continue until their death). The riders terminate at the end of the grace period, if the policy terminates, on the date you request termination, or on the next renewal date after you request termination. Rider coverage under either of the Cancer Initial Diagnosis Riders also terminates when a benefit is paid on all covered persons.

(c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

Renewability

The policy is guaranteed renewable for life, subject to change in premiums by class. All premiums may change on a class basis. A notice is mailed in advance of any change.

23 Specified Diseases Covered - Addison's Disease; Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease); Brucellosis; Diphtheria; Encephalitis; Hansen's Disease; Hepatitis (Chronic B or Chronic C with liver failure or hepatoma); Legionnaires' Disease (confirmation by culture or sputum); Lyme Disease; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Primary Biliary Cirrhosis; Rabies; Reye's Syndrome; Rocky Mountain Spotted Fever; Sickle Cell Anemia; Systemic Lupus Erythematosus; Tetanus; Thalassemia; Tuberculosis; Tularemia; Typhoid Fever.

LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation

(a) Benefits are not paid for a pre-existing condition during the 12-month period beginning on the date that person's coverage starts. (b) A pre-existing condition is a disease or condition 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 the 12-month period prior to the effective date. (c) A pre-existing condition does not include routine breast cancer follow-up care.

Policy Exclusions and Limitations

(a) Benefits are not paid for any loss, except for losses due to cancer or a specified disease. (b) Treatment must be received in the United States or its territories.

Hospice Care Team Limitation: Services are not covered for food or meals, well-baby care, volunteers or support for the family after covered person's death.

Blood, Plasma and Platelets Limitation: Does not include blood replaced by donors, or for immunoglobulins.

For the **Radiation/Chemotherapy for Cancer; Blood, Plasma and Platelets;** and **New or Experimental Treatment** benefits, we pay 50% of the billed amount if the actual costs are not obtainable as proof of loss.

For the **Radiation/Chemotherapy for Cancer** benefit, we do not pay for: treatment or emergency or room charges; treatment planning, management, devices, or supplies; medications or drugs covered elsewhere in the policy; X-rays, scans, and their interpretations; or any other drug, charge or expense that does not directly modify or destroy cancerous tissues.

Intensive Care Rider Exclusions and Limitations

(a) Benefits are not paid for: (1) attempted suicide or intentional self-inflicted injury; (2) intoxication or being under the influence of drugs not prescribed by a physician. (b) Benefits are not paid for confinements to a care unit that does not qualify as intensive care unit including progressive care, subacute intensive care, intermediate care, private rooms with monitoring, step-down and other lesser care units. (c) Benefits are not paid for step-down confinements in the following units: telemetry or surgical recovery rooms; post-anesthesia care; progressive care; intermediate care; private monitored rooms; observation units in emergency rooms or outpatient surgery units; beds, wards, or private or semi-private rooms; emergency, labor or delivery rooms; or other facilities that do not meet the standards for a step-down hospital intensive care unit. (d) Benefits are not paid for confinements occurring during a hospitalization prior to the effective date. (e) Children born within 10 months of the rider date are not covered for confinement occurring or beginning during the first 30 days of the child's life.

Cancer and Specified Disease Additional Benefit Rider Limitation: The Radiation/Chemotherapy for Cancer and Blood, Plasma and Platelets benefits will only be paid under this rider after the limit per coverage year in the policy has been reached.

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

This material is valid as long as information remains current, but in no event later than August 14, 2020.

Cancer and Specified Disease benefits are provided by policy form CP12, or state variations thereof. Cancer rider benefits provided by the following rider forms, or state variations thereof: Variable Wellness Benefit Rider WBR7; Intensive Care Rider ICR5; Cancer Initial Diagnosis Level Benefit Rider CLR3; Cancer Initial Diagnosis Progressive Benefit Rider CPR3 and Cancer and Specified Disease Additional Benefit Rider CABR3.

This policy and riders provide Limited Benefit Supplemental Cancer and Specified Disease 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 complete details, contact your Allstate Benefits Agent. 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.



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