



Critical Illness Insurance

Protection when faced with a critical illness diagnosis

THINK ABOUT THIS



Every 40 seconds,
an American will suffer
a heart attack[†]



Every 40 seconds,
someone in the U.S.
has a stroke[†]



By 2035, 45.1% of the
U.S. population is projected
to have some form of
CVD^{††}

If you're diagnosed with a critical illness and it keeps you out of work, the impact to your finances can grow quickly. Critical Illness Insurance from Allstate Benefits can help ease your mind so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and receive a lump-sum cash benefit^{**}

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

- Protect your checking and savings
- Don't dip into your HSA or 401(k)



**Protecting insureds
for over 60 years**

Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation^{**}
- Coverage can include your dependents
- Benefits paid regardless of any other medical or disability plan coverage
- Coverage may be continued; refer to your certificate for details

[†]Heart Disease and Stroke Statistics—2023 Update: A Report From the American Heart Association. ^{††}CVD = Cardiovascular Disease. <https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show> ^{**}Please refer to the Exclusions and Limitations section of this brochure.



Meet Carlos

CHOOSE

Carlos signs up for Allstate Benefits Critical Illness Insurance during his employer's Open Enrollment.

USE

A few months later, Carlos learns he has a coronary artery disease. Here's his story:



Wellness Exam

Carlos' doctor detects a heart condition during his annual wellness exam



Diagnosis

After more tests and a visit to a cardiologist, Carlos is diagnosed with coronary artery disease



Decision

His doctor recommends surgery to remove a blockage and tells Carlos his recovery will take six to eight weeks



Surgery

Carlos has bypass surgery and is in the hospital for 4 days



Recovery

Carlos goes home to begin his recovery and has regular doctor visits

CLAIM

Carlos files a claim on his Allstate Benefits Critical Illness coverage through the convenient web portal, **MyBenefits***.

He receives a lump-sum cash benefit for:

- Coronary Artery Bypass Surgery

*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Access: mybenefits.allstate.com

Here are some of the ways Carlos can use his cash benefits



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 afford home repairs for after care



Expenses

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

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3 and 4, and 5.

American Heritage Life Insurance Company

A Group Voluntary Critical Illness Insurance Policy Illustration

Group Situs State: Florida

Rates are valid for cases effective 4/1/2016 or later. They are

Case Name:

Agent Name: Allstate Benefits

Policy: GVCIP1 Group Voluntary Critical Illness

New Sales - The SMS 2.0 Program is the standard for quotes with <250 eligible lives including new Basic Benefit Amount:

Primary Insured \$10,000

Insured Spouse & each insured dependent \$5,000

Optional/Additional Benefits:

Recurrence Benefit 25% of Previously Paid Cat 1 & 2

Premium Payment Mode:

Monthly

Premium Rates		Employee Only	Employee +Spouse	Employee +Child(ren)	Family
Age					
Non-Tobacco	18-35	\$ 1.20	\$ 1.70	\$ 1.30	\$ 1.90
	36-49	\$ 4.00	\$ 6.00	\$ 4.10	\$ 6.10
	50-59	\$ 9.40	\$ 13.90	\$ 9.50	\$ 14.10
	60-64	\$ 15.60	\$ 23.20	\$ 15.70	\$ 23.30
	65-69	\$ 20.40	\$ 30.30	\$ 20.50	\$ 30.50
	70+	\$ 24.90	\$ 36.70	\$ 25.00	\$ 36.90
Tobacco	18-35	\$ 2.30	\$ 3.50	\$ 2.40	\$ 3.70
	36-49	\$ 7.80	\$ 11.60	\$ 7.80	\$ 11.60
	50-59	\$ 18.60	\$ 27.60	\$ 18.80	\$ 27.70
	60-64	\$ 27.10	\$ 40.20	\$ 27.20	\$ 40.20
	65-69	\$ 31.70	\$ 47.00	\$ 31.90	\$ 47.10
	70+	\$ 36.00	\$ 53.30	\$ 36.10	\$ 53.50

These rates are for agent use only and are not to be presented to the employee without an approved case-specific marketing brochure that describes the benefits, exclusions, and limitations of this policy. Please ask your producer for details.

June 6, 2025

This illustration and rates expire 12/31/2025

Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation, Home Office: Northbrook, Illinois. All products are underwritten by American Heritage Life Insurance Company, Home Office: Jacksonville, Florida. This illustration highlights some features of the policy and optional benefits, but is not the insurance contract. Only the actual policy and certificate provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company. ©2022 Allstate Insurance Company.



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Case Name:

Agent Name: Allstate Benefits

Policy: GVCIP1 Group Voluntary Critical Illness

New Sales - The SMS 2.0 Program is the standard for quotes with <250 eligible lives including new Basic Benefit Amount:

Primary Insured \$20,000

Insured Spouse & each insured dependent \$10,000

Optional/Additional Benefits:

Recurrence Benefit 25% of Previously Paid Cat 1 & 2

Premium Payment Mode:

Monthly

Premium Rates		Employee Only	Employee +Spouse	Employee +Child(ren)	Family
Age					
Non-Tobacco	18-35	\$ 2.40	\$ 3.40	\$ 2.60	\$ 3.80
	36-49	\$ 8.00	\$ 12.00	\$ 8.20	\$ 12.20
	50-59	\$ 18.80	\$ 27.80	\$ 19.00	\$ 28.20
	60-64	\$ 31.20	\$ 46.40	\$ 31.40	\$ 46.60
	65-69	\$ 40.80	\$ 60.60	\$ 41.00	\$ 61.00
	70+	\$ 49.80	\$ 73.40	\$ 50.00	\$ 73.80
Tobacco	18-35	\$ 4.60	\$ 7.00	\$ 4.80	\$ 7.40
	36-49	\$ 15.60	\$ 23.20	\$ 15.60	\$ 23.20
	50-59	\$ 37.20	\$ 55.20	\$ 37.60	\$ 55.40
	60-64	\$ 54.20	\$ 80.40	\$ 54.40	\$ 80.40
	65-69	\$ 63.40	\$ 94.00	\$ 63.80	\$ 94.20
	70+	\$ 72.00	\$ 106.60	\$ 72.20	\$ 107.00

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Benefits - Benefits paid upon diagnosis of one of the following conditions (subject to maximums as listed on pages 3 and 4)

CRITICAL ILLNESS CATEGORY 1 BENEFITS

(Up to 100% of the basic benefit is paid once per covered person. When all benefits have been used, the coverage terminates)

Heart Attack - the death of a portion of the heart muscle due to inadequate blood supply. Established (old) myocardial infarction is not covered

Stroke - the death of a portion of the brain producing neurological sequelae including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are not covered

Heart Transplant - a transplant of a heart from a donor whose heart was intact and capable of functioning in the recipient. Must come from a human donor

Coronary Artery Bypass Surgery - to correct narrowing or blockage of one or more coronary arteries with bypass graft. Balloon angioplasty, laser embolectomy, atherectomy, stent placement and non-surgical procedures are not covered

CRITICAL ILLNESS CATEGORY 2 BENEFITS

(Up to 100% of the basic benefit is paid once per covered person. When all benefits have been used, the coverage terminates)

Major Organ Transplant - transplant of lungs, liver, pancreas or kidneys. Transplanted organ must come from a human donor

Paralysis - complete and permanent loss of use of 2 or more limbs. Paralysis resulting from a stroke is not covered

End Stage Renal Failure - failure of both kidneys to perform their essential functions, resulting in you undergoing peritoneal dialysis, hemodialysis, or renal transplant

Alzheimer's Disease - a clinically established diagnosis by a psychiatrist or neurologist, resulting in the inability to independently perform at least 2 activities of daily living. Activities of daily living are: bathing, dressing, toileting, eating or taking medication

OPTIONAL/ADDITIONAL BENEFITS

Recurrence - diagnosis with the same specified critical illness from Category 1 or 2, for which a benefit was already paid. There must be at least 18 months between each diagnosis, and no treatment must have been received during that 18-month period

CERTIFICATE SPECIFICATIONS

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 -

Family members eligible for coverage are your spouse or domestic partner and children. 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 valid decree of divorce or your death. Domestic partner coverage ends when the domestic partnership ends or your death.

When Coverage Ends -

Coverage under the policy ends on the earliest of: the date the certificate is canceled; the date the policy is canceled; you stop paying your premium; the last day of active employment; you or your class are no longer eligible; when the maximum percentage of the basic benefit amount for each critical illness category is paid, including the Optional Recurrence benefit, if applicable.

Continuing Your Coverage - You may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

EXCLUSIONS AND LIMITATIONS

Conditions and Limits - A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness or optional benefit after your effective date will be payable. Benefits are 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. Emergency situations outside the U.S. will be considered when you return to the U.S.

Pre-Existing Condition Limitation - Benefits are not paid for a critical illness that is caused by a pre-existing condition when the date of diagnosis is within 12 months after the effective date of coverage. A pre-existing condition is a disease or physical 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 12 months prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made. The exception to the above would be for follow-up care for breast cancer. Routine follow-up care for a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care or treatment unless evidence of breast cancer is found during, or as the result of, the follow-up care.

Exclusions - Benefits are not paid for: any act of war or participation in a riot, insurrection, or rebellion; intentionally self-inflicted injury; engaging in an illegal occupation or committing or attempting to commit a felony; attempted suicide while sane or insane; injury sustained while being under the influence of alcohol, narcotics, or any other controlled substance or drug unless administered on the advice of a physician; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft operating between established airports; substance abuse, including alcohol, alcoholism, drug addiction, or dependence on a controlled substance.

This brochure is for use in enrollments situated in FL. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than June 06, 2028.

Group Critical Illness benefits are provided under policy form GVCIP1, or state variations thereof.

The coverage is provided by 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 is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

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.



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