



## American Heritage Life Insurance Company

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

## Critical Illness Insurance from Allstate Benefits\*

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 Issue coverage, subject to exclusions and limitations\*\*
- 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 details

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

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

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

<sup>1</sup>[https://www.cdc.gov/heartdisease/heart\\_attack.htm](https://www.cdc.gov/heartdisease/heart_attack.htm) <sup>2</sup><https://www.cdc.gov/stroke/facts.htm>

## DID YOU KNOW ?



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



Every 40 seconds, someone in the U.S. has a stroke<sup>2</sup>

Offered to the employees of:

## Anser DBA DHS Consulting

# 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 to help protect her 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 follows her doctor required treatment during a 2-month recovery period, and has 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:

Coronary Artery 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.

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

### Benefit paid upon diagnosis of one of the following conditions

#### INITIAL CRITICAL ILLNESS BENEFITS\*

**Heart Attack** - the death of a portion of the heart muscle due to inadequate blood supply. Cardiac arrest 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

**Transient Ischemic Attack (TIA)** - stroke-like symptoms related to blockage of the central nervous system, with no residual neurologic complications or chronic conditions. Does not include stroke, head injury, or peripheral neurologic disorders

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

**End Stage Renal Failure** - irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Renal failure caused by traumatic events, including surgical trauma, are not covered

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

**Waiver of Premium (employee only)** - premiums waived if disabled for 90 consecutive days due to a critical illness

#### CANCER CRITICAL ILLNESS BENEFITS\*

**Invasive Cancer** - malignant tumor with uncontrolled growth, including Leukemia and Lymphoma. Does not include: basal cell and squamous cell skin cancers, skin cancers other than melanoma, pre-cancerous lesions (such as intraepithelial neoplasia), benign (non-cancerous) tumors or polyps, or cancer that has not spread to adjacent tissue (carcinoma in situ/non-invasive cancer). We rely on the physician's diagnosis to determine whether the cancer is invasive.

**Carcinoma In Situ** - non-invasive cancer, where tumor cells still lie within the tissue of origin and have not spread to the neighboring tissue. Does not include: basal cell and squamous cell skin cancers, skin cancers other than melanoma in situ, pre-cancerous lesions (such as intraepithelial neoplasia), benign (non-cancerous) tumors or polyps. We rely on the physician's diagnosis to determine whether the cancer is in situ (non-invasive).

#### SECOND EVENT BENEFITS\*

**Second Event Initial Critical Illness** - second diagnosis more than 12 months after the first date of diagnosis for which an Initial Critical Illness benefit was paid

**Second Event Cancer Critical Illness** - second diagnosis more than 12 months after the last date treatment was received for which a Cancer Critical Illness benefit was paid

\*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.

# Critical Illness Insurance (GVCIP2)

from Allstate Benefits

Offered to the employees of:  
Anser DBA DHS Consulting

## BENEFIT AMOUNTS

†Covered dependents receive 50% of your benefit amount

See reverse for premiums

| INITIAL CRITICAL ILLNESS BENEFITS†   | PLAN 1   | PLAN 2   |
|--|----------|----------|
| Heart Attack (100%)  | \$10,000 | \$20,000 |
| Stroke (100%)  | \$10,000 | \$20,000 |
| Transient Ischemic Attack (TIA) (25%)  | \$2,500  | \$5,000  |
| Major Organ Transplant (100%)  | \$10,000 | \$20,000 |
| End Stage Renal Failure (100%)   | \$10,000 | \$20,000 |
| Coronary Artery Bypass Surgery (25%)   | \$2,500  | \$5,000  |
| Waiver of Premium (employee only)  | Yes      | Yes      |
| CANCER CRITICAL ILLNESS BENEFITS†  | PLAN 1   | PLAN 2   |
| Invasive Cancer (100%)   | \$10,000 | \$20,000 |
| Carcinoma in Situ (Non-Invasive Cancer) (25%)                                      | \$2,500  | \$5,000  |
| SECOND EVENT BENEFITS†   | PLAN 1   | PLAN 2   |
| Second Event Initial Critical Illness<br>(same amount as Initial Critical Illness) | Yes      | Yes      |
| Second Event Cancer Critical Illness<br>(same amount as Cancer Critical Illness)   | Yes      | Yes      |
| SUPPLEMENTAL CRITICAL ILLNESS BENEFITS†  | PLAN 1   | PLAN 2   |
| Benign Brain Tumor (100%)  | \$10,000 | \$20,000 |
| Coma (100%)  | \$10,000 | \$20,000 |
| Complete Blindness (100%)  | \$10,000 | \$20,000 |
| Complete Loss of Hearing (100%)  | \$10,000 | \$20,000 |
| Paralysis (100%)   | \$10,000 | \$20,000 |
| OPTIONAL/ADDITIONAL BENEFIT  | PLAN 1   | PLAN 2   |
| Wellness Benefit (per year)  | \$50     | \$50     |

**PLAN 1 - MONTHLY PREMIUMS**

\$10,000 Basic Benefit Amount

| AGE     | EE, EE + CH EE + SP, F |          |
|---------|------------------------|----------|
|         | Non-Tobacco            |          |
| 18-29   | \$6.40                 | \$9.74   |
| 30-39   | \$10.47                | \$15.84  |
| 40-50   | \$18.33                | \$27.62  |
| 51-60   | \$31.52                | \$47.41  |
| 61-63   | \$50.45                | \$75.81  |
| 64+     | \$65.63                | \$98.58  |
| Tobacco |                        |          |
| 18-29   | \$8.92                 | \$13.50  |
| 30-39   | \$15.69                | \$23.66  |
| 40-50   | \$31.55                | \$47.44  |
| 51-60   | \$52.40                | \$78.73  |
| 61-63   | \$85.63                | \$128.57 |
| 64+     | \$112.74               | \$169.24 |

EE=Employee; EE + SP = Employee + Spouse;  
EE + CH = Employee + Child(ren); F = Family

**PLAN 2 - MONTHLY PREMIUMS**

\$20,000 Basic Benefit Amount

| AGE     | EE, EE + CH EE + SP, F |          |
|---------|------------------------|----------|
|         | Non-Tobacco            |          |
| 18-29   | \$10.56                | \$15.96  |
| 30-39   | \$18.70                | \$28.17  |
| 40-50   | \$34.39                | \$51.72  |
| 51-60   | \$60.79                | \$91.31  |
| 61-63   | \$98.66                | \$148.11 |
| 64+     | \$129.02               | \$193.65 |
| Tobacco |                        |          |
| 18-29   | \$15.58                | \$23.50  |
| 30-39   | \$29.13                | \$43.82  |
| 40-50   | \$60.84                | \$91.39  |
| 51-60   | \$102.58               | \$153.98 |
| 61-63   | \$169.00               | \$253.63 |
| 64+     | \$223.22               | \$334.96 |

FOR HOME OFFICE USE ONLY - GVCIP2

Opt 1 - NPX; 1.0U Base; CR; 2CIR; 2CR; SBR W/O; 2.0U WR;

Opt 2 - NPX; 2.0U Base; CR; 2CIR; 2CR; SBR W/O; 2.0U WR;

ABQ V 10.30.2019 Rate Insert Creation Date: 11/12/2019



For use in enrollments situated in: CA. This rate insert is part of the approved brochure for Anser DBA DHS Consulting or form ABJ30427-1. It is not to be used on its own.

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## 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 policy is canceled; you stop paying your premium; the last day of active employment; you are no longer eligible; a false claim is filed; when all benefits have been paid under the policy.

### Continuing Your Coverage

You may be able 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 after your effective date will be payable. Benefits are subject to all limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the certificate and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations outside the U.S. will be considered when you return to the U.S.

If the first diagnosis of cancer occurs before the effective date of coverage, benefits are paid for a subsequent diagnosis of cancer after the effective date, subject to the terms and conditions in the certificate.

### Exclusions

Benefits are not paid for: war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injury while sane or insane; loss to which a contributing cause was the insured's committing or attempting a felony, or being engaged in an illegal occupation; suicide while sane, or self-destruction while insane, or any attempt at either; or loss sustained or contracted in consequence of a covered person being intoxicated or under the influence of any controlled substance unless taken on the advice of a physician.



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

**This brochure is for use in enrollments situated in CA, and is incomplete without the accompanying rate insert.**

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

**The coverage provided is 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.**