

What can
living with a
critical illness
mean to you?



mortgage



doctor



prescriptions

Daily out-of-pocket
expenses for fighting
the disease while still
paying your bills!

On average, every 40 seconds, someone in the
United States has a stroke.¹

¹ Heart Disease and Stroke Statistics—2012 Update, American Heart Association

California License No: _____

GROUP CRITICAL ILLNESS INSURANCE

Best in Benefits SeriesSM

ABJ23191



Allstate

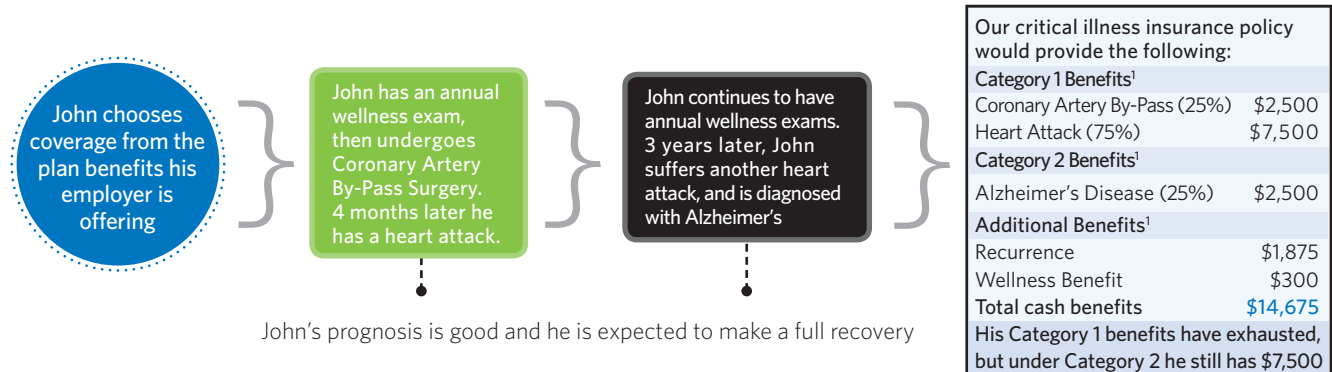
Benefits

group voluntary critical illness

Allstate Benefits (AB) group voluntary critical illness coverage pays a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

No one knows what lies ahead on the road through life. Will you be diagnosed with cancer? Will you suffer a stroke or a heart attack? The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed.

Critical illness coverage can help offer peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.*



i meeting your needs

Our group critical illness coverage helps offer financial support, should a covered illness be diagnosed.

- Guaranteed issue amounts available—which means no evidence of insurability required at initial enrollment
- 3 Benefit Categories plus Recurrence and Wellness Benefits
- Benefits paid directly to you
- Coverage supplements your existing medical benefits
- Covered dependents receive 50% of your basic-benefit amount
- Portable

👍 your benefit coverage

Benefits for critical illness plus additional Recurrence and Wellness benefits. Up to 100% of the basic benefit is payable in Categories 1, 2, and 3. **Benefit amounts are shown on pages 2a and/or 2b.** See page 3 and 4 for terms and conditions.

CATEGORY 1 BENEFITS

Heart Attack (100%) - Pays when you have a heart attack.

Heart Transplant (100%) - Pays when you have a heart transplant (must be a human donor).

Stroke (100%) - Pays when you have a stroke.

Coronary Artery By-Pass Surgery (25%) - Pays when you have coronary artery by-pass surgery.

CATEGORY 2 BENEFITS

Major Organ Transplant (100%) - Pays when you have a lung, liver, pancreas or kidney transplant (must be a human donor).

End Stage Renal Failure (100%) - Pays when you have peritoneal dialysis or hemodialysis or a renal transplant.

Paralysis (100%) - Pays when you suffer a complete and permanent loss of use of 2 or more limbs (not covered if a result of a stroke).

Alzheimer's Disease (25%) - Pays when you are diagnosed by a psychiatrist or neurologist with Alzheimer's (must be unable to perform 3 or more of these activities - bathing, dressing, toileting, eating, taking medication).



Stroke is the leading cause of serious, long-term disability in the United States.²

² Heart Disease and Stroke Statistics—2011 Update, American Heart Association

CATEGORY 3 BENEFITS

Invasive Cancer (100%) - Pays when you are diagnosed with a new form or type of invasive cancer.³ (includes Leukemia and Lymphoma).

Carcinoma in Situ (25%) - Pays when you are diagnosed with a new form or type of cancer in situ.⁴

ADDITIONAL BENEFITS

Recurrence Benefit (25%) - Pays when you are diagnosed more than once with the same critical illness in Category 1 or 2 if there is more than 18 months between each diagnosis.

Wellness Benefit - Pays each calendar year when you receive one of the following: Bone Marrow Testing; Blood Tests for Lipid Panel (cholesterol), Triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer); Chest X-ray; Colonoscopy; Flexible Sigmoidoscopy; Hemocult stool analysis; Pap Smear, including ThinPrep Pap Test; PSA (blood test for prostate cancer); Serum Protein Electrophoresis (test for myeloma); Biopsy for Skin Cancer; Stress Test on Bike or Treadmill; Electrocardiogram (EKG); Carotid Doppler; Echocardiogram.

Mammography Benefit - AB pays the actual charges up to \$100 for a covered person as follows: baseline mammography for women ages 35 to 39, inclusive; mammography every 2 years, or more frequently upon a physician's recommendation for women ages 40 to 49, and annual mammography for women ages 50 and over.

CERTIFICATE SPECIFICATIONS

Your 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. You cannot be covered under both Individual and Group Voluntary Critical Illness Insurance with Allstate Benefits.

Dependent Eligibility/Termination - (a) Family members eligible for coverage are: your legal spouse or domestic partner and children. (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse/domestic partner coverage ends upon valid decree of divorce or dissolution of domestic partnership.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends.

Termination of Coverage - Your coverage under the policy ends when: the policy is cancelled; you stop paying your premium; you are no longer eligible; or when all critical illness benefits have been paid.

Pre-Existing Condition Limitation - (a) AB does not pay benefits 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 in the 12-month period prior to the effective date; or (c) medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date. (d) A pre-existing condition can exist even though a diagnosis has not yet been made.

Exclusions & Limitations - All critical illnesses must meet the definitions and dates of diagnosis stated in the policy and be diagnosed by a physician while coverage is in effect. Emergency situations while you are outside the U.S. will be considered when you return to the U.S. AB does not pay benefits for: (a) any act of war, participation in a riot, insurrection or rebellion; (b) intentionally self-inflicted injuries; (c) engaging in an illegal occupation or felony; (d) attempted suicide; (e) any injury sustained or contracted while intoxicated or under the influence of any controlled substance unless administered on the advice of a physician; (f) participation in aeronautics except as a fare-paying passenger in a licensed common-carrier aircraft; or (g) alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.

Stroke Exclusions - Does not include: Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

Coronary Artery By-Pass Surgery Exclusions - Does not include: abdominal aortic by-pass, balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.

Recurrence Exclusion - There must be at least 18 months between each diagnosis.

Carcinoma in Situ Exclusions - Does not include: other skin malignancies; or premalignant lesions (such as intraepithelial neoplasia); or benign tumors or polyps.

³ Type of cancer that has spread to surrounding tissues.

⁴ Cancer which is contained and has not spread to surrounding tissue.

CERTIFICATE SPECIFICATIONS CONTINUED

Invasive Cancer Exclusions - Does not include: cancer that has not spread to adjacent tissues; tumors related to HIV; non-invasive or metastasized skin cancer; and early prostate cancer.

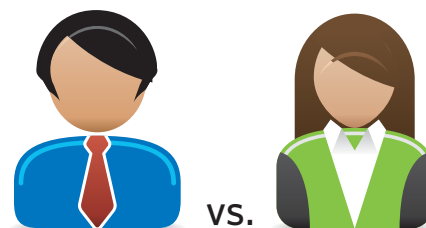


Don't Wait for A Sign

There are different signs that doctors look for when diagnosing critical illnesses. Being diagnosed with a critical illness can be one of the most frightening experiences anyone has to face, especially if you are unprepared. Don't wait for a sign to start thinking about the future or your finances. You can rely on our Critical Illness Insurance to help give you peace of mind, so you can cope with the challenges of treatment.

Budget friendly

Sometimes, undergoing expensive treatments for a critical illness is difficult if your money is tight. That's where we can help. Our supplemental benefit coverage pays in addition to your major medical insurance to help provide additional dollars that may be used to cover your out-of-pocket expenses.



According to the first National Critical Illness Risk Assessment Study published by the American Association for Critical Illness Insurance in 2010, 17 percent of non-smoking men and 36 percent of male smokers who reach the age of 55 without having a critical illness will be diagnosed with one prior to turning age 65. For women who reach age 55, some 12 percent of non-smokers and 23 percent of smokers will face a critical illness before reaching age 65.

The coverage is provided by limited benefit supplemental insurance. This material is valid as long as information remains current, but in no event later than April 15, 2015. Group Voluntary Critical Illness benefits provided by policy form GVCIP1, or state variations thereof, which provides stated benefits for specified illnesses.

The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This brochure highlights some features of the policy but is not the insurance contract. For complete details, contact your Insurance Agent, or call 1-800-521-3535. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company. Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

This brochure is for use in enrollments situated in the following state: CA



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group voluntary critical illness

benefit amounts

CATEGORY 1 BENEFITS¹

	LOW	HIGH
Heart Attack (100%)	\$10,000	\$20,000
Heart Transplant (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Coronary Artery By-Pass Surgery (25%)	\$2,500	\$5,000

CATEGORY 2 BENEFITS¹

Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000
Alzheimer's Disease (25%)	\$2,500	\$5,000

CATEGORY 3 BENEFITS¹

Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000

ADDITIONAL BENEFIT¹

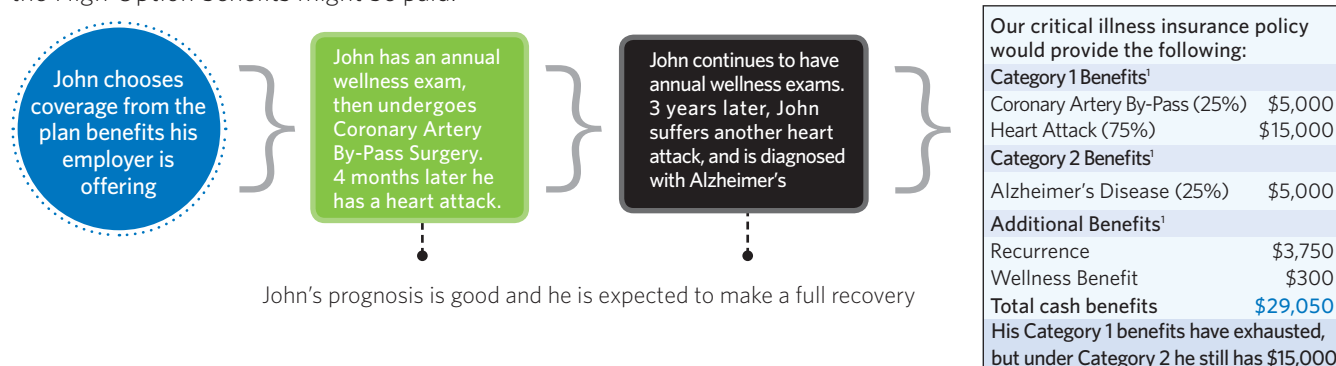
Recurrence (25% of previously paid Category 1 & 2)	Yes	Yes
Wellness Benefit (per year, per covered person)	\$100	\$100
Mammography Benefit	\$100*	\$100*

* Benefit pays for charges/costs up to amount listed

¹After 100% of the Basic Benefit Amount (\$10,000 for Low Plan, and \$20,000 for High Plan) has been paid within a category (Category 1, Category 2, or Category 3), no more benefits for any illness associated with that category are payable. Once a covered person has received 100% of the basic benefit amounts in Categories 1, 2 and 3, and the Recurrence Benefit, coverage ends for that person.

how benefits are paid

Critical illness coverage helps offer peace of mind when a critical illness diagnosis occurs. Below is an example of how the High Option benefits might be paid.**



**The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

This insert is for use in: CA

GROUP CRITICAL ILLNESS INSURANCE

Best in Benefits SeriesSM



This insert is part of brochure ABJ23191 and is not to be used on its own. This material is valid as long as information remains current, but in no event later than April 15, 2015. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2012 Allstate Insurance Company. www.allstate.com or allstateatwork.com.

weekly premiums

LOW PLAN - \$10,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$2.15	\$3.31	\$2.27	\$3.45
36-49	\$4.32	\$6.54	\$4.46	\$6.65
50-59	\$8.61	\$12.86	\$8.73	\$13.00
60-64	\$13.13	\$19.58	\$13.27	\$19.69
65-69	\$16.23	\$24.17	\$16.37	\$24.31
70+	\$18.97	\$28.19	\$19.09	\$28.32

tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$3.17	\$4.81	\$3.28	\$4.95
36-49	\$7.62	\$11.41	\$7.73	\$11.52
50-59	\$15.90	\$23.69	\$16.04	\$23.80
60-64	\$21.65	\$32.18	\$21.77	\$32.29
65-69	\$24.23	\$35.99	\$24.35	\$36.10
70+	\$26.27	\$39.01	\$26.40	\$39.15

HIGH PLAN - \$20,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$3.37	\$5.11	\$3.60	\$5.39
36-49	\$7.71	\$11.57	\$7.99	\$11.80
50-59	\$16.30	\$24.22	\$16.53	\$24.49
60-64	\$25.34	\$37.65	\$25.62	\$37.88
65-69	\$31.53	\$46.83	\$31.80	\$47.11
70+	\$37.02	\$54.86	\$37.25	\$55.14

tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$5.40	\$8.11	\$5.63	\$8.39
36-49	\$14.31	\$21.31	\$14.54	\$21.54
50-59	\$30.88	\$45.86	\$31.16	\$46.09
60-64	\$42.37	\$62.85	\$42.60	\$63.08
65-69	\$47.54	\$70.46	\$47.77	\$70.69
70+	\$51.60	\$76.51	\$51.88	\$76.79

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Children; F = Family.

Issue Ages: 18 and over if Actively at Work

monthly premiums

LOW PLAN - \$10,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$9.30	\$14.32	\$9.80	\$14.92
36-49	\$18.70	\$28.32	\$19.30	\$28.82
50-59	\$37.30	\$55.72	\$37.80	\$56.32
60-64	\$56.90	\$84.82	\$57.50	\$85.32
65-69	\$70.30	\$104.72	\$70.90	\$105.32
70+	\$82.20	\$122.12	\$82.70	\$122.72

tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$13.70	\$20.82	\$14.20	\$21.42
36-49	\$33.00	\$49.42	\$33.50	\$49.92
50-59	\$68.90	\$102.62	\$69.50	\$103.12
60-64	\$93.80	\$139.42	\$94.30	\$139.92
65-69	\$105.00	\$155.92	\$105.50	\$156.42
70+	\$113.80	\$169.02	\$114.40	\$169.62

HIGH PLAN - \$20,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$14.60	\$22.12	\$15.60	\$23.32
36-49	\$33.40	\$50.12	\$34.60	\$51.12
50-59	\$70.60	\$104.92	\$71.60	\$106.12
60-64	\$109.80	\$163.12	\$111.00	\$164.12
65-69	\$136.60	\$202.92	\$137.80	\$204.12
70+	\$160.40	\$237.72	\$161.40	\$238.92

tobacco

AGES	EE	EE + SP	EE + CH	F
18-35	\$23.40	\$35.12	\$24.40	\$36.32
36-49	\$62.00	\$92.32	\$63.00	\$93.32
50-59	\$133.80	\$198.72	\$135.00	\$199.72
60-64	\$183.60	\$272.32	\$184.60	\$273.32
65-69	\$206.00	\$305.32	\$207.00	\$306.32
70+	\$223.60	\$331.52	\$224.80	\$332.72

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Children; F = Family.

Issue Ages: 18 and over if Actively at Work