

If you were told you had cancer,
what might you or your
family have to do without?



CAR



SAVINGS



HOME

Even with health insurance, out-of-pocket expenses averaged \$712 per month for co-payments, doctor visits, prescription drugs, lost wages, travel to appointments and other expenses.¹

¹ Medical Bills Force Cancer Patients to Skimp On Care and Necessities,
Duke Medicine News and Communications, DukeHealth.org, June 6, 2011.

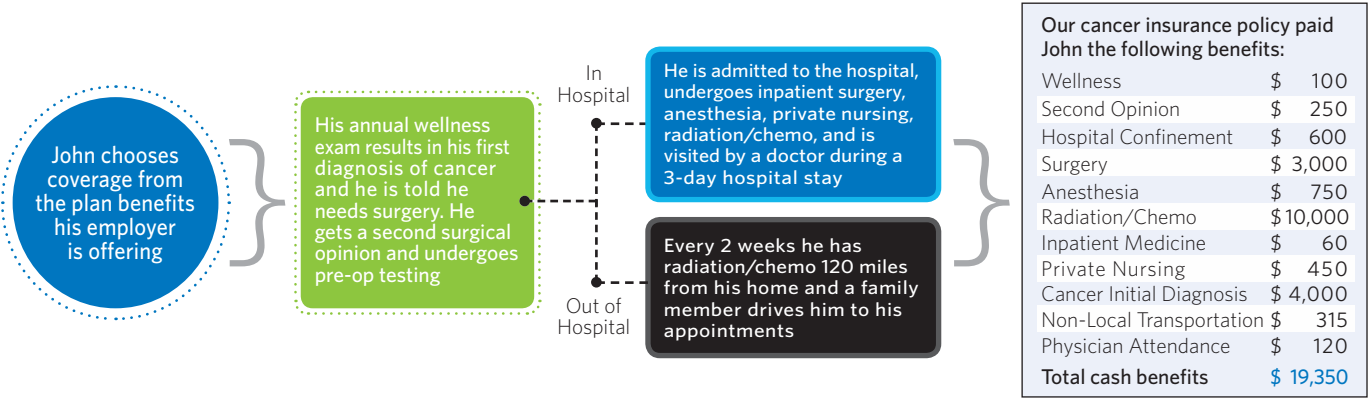


cancer

Allstate Benefits (AB) cancer coverage provides cash benefits for cancer and 20 specified diseases, and can help cover the costs of treatments and expenses as they happen.

Receiving a diagnosis of cancer or a specified disease can be difficult on anyone, both emotionally and financially. Having the right coverage to help when undergoing treatments is important. Our cancer coverage can help provide added financial security when it is needed most.

Cancer coverage can help offer peace of mind when a diagnosis of cancer or a specified disease occurs. Below is an example of how benefits might be paid.*



i meeting your needs

Our cancer coverage offers you and your family 24/7 protection from cancer and specified disease.

Here's what you get:

- Coverage for Cancer and 20 other specified diseases
- Benefits that are paid in addition to any other insurance you may have, and as costs are incurred for treatment.
- Can be used for non-medical expenses health insurance might not cover.
- Guaranteed renewable for life, subject to change in premiums by class
- Premiums do not increase due to age
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts**

** primary insured only

👍 benefit coverage highlights

Cancer and specified disease benefits can help cover the costs of specific treatments and expenses as they happen. Terms and conditions for each benefit may vary by state.

20 Specified Diseases Covered - Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Typhoid Fever, Bubonic Plague, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Epidemic Cerebrospinal Meningitis, Undulant Fever, Sickle Cell Anemia, Rocky Mountain Spotted Fever, Smallpox, Addison's Disease, Hansen's Disease, Tularemia.

RIDER BENEFIT

Cancer Initial Diagnosis Level Benefit (CLR1) - Pays a one time benefit when you are diagnosed for the first time with cancer (other than skin cancer).

RADIATION/CHEMOTHERAPY BENEFITS

Radiation Therapy, Radio-Active Isotopes Therapy, Chemotherapy and Immunotherapy - Pays for covered treatment to destroy or modify cancerous tissue.

Blood, Plasma and Platelets - Pays for blood, plasma and platelets. Includes charges for transfusions, administration, processing, procurement and cross matching.



In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.¹

² Cancer Facts & Figures, American Cancer Society, 2010.

SURGERY AND RELATED BENEFITS

Inpatient Surgery* - Pays for an inpatient operation.

Outpatient Surgery* - Pays for an outpatient operation.

Second Surgical Opinion - Pays when you get a second surgical opinion.

Anesthesia - Pays for an anesthesiologist. Maximum of \$100 for skin cancer.

Ambulatory Surgical Center - Pays daily for surgery at an Ambulatory Surgical Center.

HOSPITAL CONFINEMENT BENEFITS

Hospital Confinement - Pays daily for inpatient confinement up to 70 days.

Extended Hospital Confinement - Pays daily when continuously confined in a hospital for more than 70 days. In lieu of all other benefits.

Government or Charity Hospital - Pays daily for inpatient confinement to a U.S. government hospital (including Veteran's Administration) or a hospital that does not charge for its services. In lieu of all other benefits.

Private Duty Nursing Services - Pays daily when you require physician authorized private nursing services while a hospital inpatient.

Extended Care Facility - Pays daily for care at an extended care facility (within 14 days of a hospital stay).

At Home Nursing - Pays daily for physician authorized private nursing care (within 14 days of a hospital stay).

LODGING AND TRANSPORTATION BENEFITS

Ambulance - Pays for transfer by ambulance service to or from a hospital.

Non-Local Transportation - Pays transportation when you have treatment not available locally (limit 700 miles).

Family Member Transportation - Pays when you are an inpatient at a non-local hospital for specialized treatment (limit 700 miles). Not paid if family member lives in the same town and car mileage is paid under non-local transportation.

Family Member Lodging - Pays daily when one adult family member accompanies you to receive treatment

at a non-local hospital (more than 100 miles from family member's home), up to 60 days.

Outpatient Lodging - Pays daily when you are receiving radiation or chemotherapy on an outpatient basis non-locally (more than 100 miles from home).

MISCELLANEOUS BENEFITS

Hospice Care (Freestanding Hospice Care Center or Hospice Care Team) - Pays daily when your physician approves and determines terminal illness requires hospice care at home or in a freestanding hospice care center (within 14 days of hospital confinement).

Inpatient Drugs and Medicine - Pays daily when you receive drugs and medicine while a hospital inpatient.

Physician's Attendance - Pays daily for one visit a day by one physician while a hospital inpatient.

New or Experimental Treatment - Pays for physician approved new or experimental treatments. **Stem cell transplants are covered under this benefit.**

Physical or Speech Therapy - Pays daily for physical or speech therapy to restore normal body function.

Prosthesis - Pays for a prosthetic device that requires surgical implanting.

Skin Cancer - Pays for removal of skin cancer diagnosed by a doctor who is not a pathologist.

Premium Waiver (primary insured only) - Pays your premiums after 90 days in a row of disability due to **cancer**, for as long as disability lasts.

RIDER BENEFITS

Wellness Benefit (WBR5) - Pays yearly for one of the following tests: Biopsy for skin cancer; Bone Marrow Testing; Blood tests for triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), and PSA (prostate cancer); Chest X-ray; Colonoscopy; Doppler screening for carotids; Doppler screening for peripheral vascular disease; Echocardiogram; EKG; Flexible sigmoidoscopy; Hemocult stool analysis; HPV Vaccination; Lipid panel (total cholesterol count); Mammography, including Breast Ultrasound; Pap Smear, including ThinPrep Pap; Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; and Ultrasound screening for abdominal aortic aneurysms.

*Assistant and cosurgeons are not covered. Two or more surgical procedures done at the same time, through one incision, are considered one operation. The operation with the largest benefit will be paid.

Hospital Intensive Care (ICR2) - Pays daily for intensive care and ambulance transportation. Ambulance ICR benefit is not paid if the base policy ambulance benefit is paid.

POLICY AND RIDER SPECIFICATIONS

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.

Eligibility/Termination - (a) Coverage may include you, your spouse and children. (b) Coverage for children terminates following the date the child reaches age 26, or does not meet the requirements of an eligible dependent. (c) Spouse coverage ends upon valid decree of divorce.

Rider Termination - The riders terminate: at the end of the grace period; or if the policy terminates; or on the next renewal date after you request termination.

Policy and Rider(s) Waiting Period - (a) The policy and rider(s) have a 30-day waiting period that starts on the effective date. Benefits are not paid for any person diagnosed with cancer or a specified disease before coverage is in force 30 days from the effective date. (b) If diagnosis is after signing the application, but before the end of the waiting period, benefits for treatment of that cancer or specified disease will apply to losses beginning after 2 years from the effective date; or, you may void the policy and receive a full refund of premium.

Exceptions and Limitations - (a) Benefits are not paid for any loss, except for losses due to cancer or specified disease. (b) Benefits are not paid for losses caused, complicated, worsened or affected by cancer or a specified disease or as a result of cancer or specified disease treatment. (c) Treatment must be received in the U.S. or its territories.

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

Radiation Therapy, Radio-Active Isotopes Therapy, Chemotherapy and Immunotherapy Limitations - Does not pay for: treatment emergency room charges; dressings; medications other than chemotherapeutic drugs; medical supplies; X-rays, scans, and their interpretations.

Hospital Intensive Care Rider (ICR2) Exceptions and Limitations - (a) Benefits are not paid due to: (1) an attempted suicide or self-inflicted injury; (2) intoxication or being under the influence of drugs not prescribed by a physician; (3) alcoholism or drug addiction. (b) Benefits are not paid for continuous intensive care confinements occurring during hospitalization that begins before the rider effective date. (c) Children born within 10

months of the rider effective date are not covered for continuous hospital intensive care confinement that occurs or begins during the first 30 days of such child's life.

STATE VARIATIONS

Delaware (changes affect page 4) - In the **Policy and Rider(s) Waiting Period** paragraph, item (b) is replaced with: If diagnosis is after signing the application, but before the end of the waiting period, benefits for that cancer or specified disease are paid only for losses starting after 12 months from the effective date; or you may void the policy and receive a premium refund. In the **Exceptions and Limitations** paragraph, item (b) is deleted.

District of Columbia (change affects page 4) - In the **Hospital Intensive Care Rider (ICR2) Exceptions and Limitations** paragraph, item (a)(3) is deleted.

Indiana (change affects page 4) - The **Hospital Intensive Care Rider (ICR2)** is not available.

North Carolina (changes affect pages 3 and 4) - In the **Policy and Rider Waiting Period** paragraph, item (b) is replaced with: If diagnosis is after signing the application, but before the end of the waiting period, benefits for treatment of that cancer or specified disease will apply to loss commencing after 12 months from the effective date; or you may void the policy and receive a full refund of premium.

Maryland (changes affect pages 3 and 4) - The **Government or Charity Hospital** benefit is deleted. The **Hospice Care (Freestanding Hospice Care Center and Hospice Care Team)** benefit is replaced with: Pays when your physician approves and determines terminal illness requires hospice care at home (up to 30 days) or in a freestanding hospice care center (up to 15 days). Pays for counseling while the covered person is living, up to \$500; and for family bereavement counseling following the covered person's death, up to \$100, following hospice treatment. The **Blood, Plasma, and Platelets** benefit includes: blood products, both derivatives and components. The **Second Surgical Opinion** includes: Limit does not apply if an objective second opinion is given when required by a utilization review program under 19-319 of the Health General Article. Additional Benefit: **Colonrectal Cancer Screening** - Pays for colorectal cancer screening in accordance with the latest screening guidelines issued by the American Cancer Society (ACS). In the event there are other benefits in the policy or a rider attached to the policy that pay a benefit for colorectal cancer screening, our coverage under this benefit will be limited to an amount which, with the other coverage, pays an amount no greater than the actual charges for the screening. In the **Policy and Rider Waiting Period** paragraph, item (b) is replaced with: If diagnosis is after signing the application, but before the end of the waiting period, benefits for that cancer or specified disease are paid only for losses

starting after 12 months from the effective date; or you may void the policy and receive a premium refund. In the **Exceptions and Limitations** paragraph, item (b) is deleted. In the **Hospice Care Team Benefit Limitation** paragraph, delete: or support for the family after the death of the covered person. In the **Hospital Intensive Care Rider (ICR2) Exceptions and Limitations** paragraph, item (a)(2) is deleted. Item (a)(3) is replaced with: alcoholism or drug addiction, except for any addiction sustained at the hands of or while being treated by a physician in the course of treatment. Item (c) is deleted. Additional **Benefit Conditions** - Any benefits payable under the policy on an inpatient basis will be covered on an outpatient basis if they are furnished in lieu of the inpatient service by reason of a denial resulting from utilization review program of a request by the attending physician for an inpatient admission.

South Carolina (changes affect pages 3 and 4) - The **Government or Charity Hospital** benefit is renamed **Charity Hospital**, and the description is replaced with: Pays when you are admitted to a hospital that does not charge for its services. In the **Exceptions and Limitations** paragraph, item (a) is replaced with: any loss except for losses due directly from cancer or a specified disease or other conditions or diseases caused or aggravated by cancer or a specified disease. Item (b) is deleted.

Tennessee (changes affect page 4) - Wellnes Benefit (WBR5) is a mandated benefit in Tennessee. The **Hospital Intensive Care Rider (ICR2)** is renamed **Hospital Intensive Care Policy (ICP2)**. In the **Hospital Intensive Care Policy Exceptions and Limitations** paragraph, item (a)(2) is replaced with: intoxication or being under the influence of drugs not recommended or prescribed by a physician.

Virginia (changes affect page 4) - In the **Policy and Rider(s) Waiting Period** paragraph, item (a) is replaced with: The policy and riders contain a 30-day waiting period that begins on the effective date. If cancer or a specified disease is diagnosed after signing the application and before the end of the waiting period, benefits for treatment of that cancer or specified disease will apply to losses beginning after 2 years from the effective date; or, you may void the policy and receive a full refund of premium. In the **Exceptions and Limitations** paragraph, item (b) is deleted.

West Virginia (change affects page 3) - The **Inpatient Drugs and Medicine** benefit includes: Pays actual charges for the rental of an iron lung or similar apparatus, braces, crutches and wheelchairs that are necessary for the treatment of the disease.

This material is valid as long as information remains current, but in no event later than January 1, 2014. Benefits are provided by the following forms or state variations thereof: CP10B, CLR1, WBR5, and ICR2. **Coverage is provided by limited benefit supplemental insurance.**

The policy is **Limited Benefit Cancer and Specified Disease Insurance**. This 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 and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the policyholder and the insurance company. For complete details, contact your Insurance Agent, or call Allstate Benefits at 1-800-521-3535. Underwritten by American Heritage Life Insurance Company. This is a brief overview of the benefits available under the Cancer CP10 Policy issued by Allstate Benefits. Details of the insurance, including exclusions, restrictions and other provisions are included in the policy and riders issued.

This brochure is for use in: DC, DE, IN, KY, NC, MD, OH, SC, TN, VA, and WV



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cancer

RIDER BENEFIT

Cancer Initial Diagnosis Level Benefit

Basic
\$2,000¹

RADIATION/CHEMOTHERAPY BENEFITS

Radiation Therapy, Radio-Active Isotopes
Therapy, Chemotherapy, and Immunotherapy*

\$10,000²

Blood, Plasma, and Platelets*

\$10,000²

SURGERY AND RELATED BENEFITS

Inpatient Surgery*

\$3,000

Outpatient Surgery*

\$4,500

Second Surgical Opinion*

\$200

Anesthesia* (% of surgery)

25%³

Ambulatory Surgical Center* (per day)

\$250

HOSPITAL CONFINEMENT BENEFITS

Hospital Confinement (per day)

\$200

Extended Hospital Confinement* (per day)

\$200

Government or Charity Hospital (per day)

\$100

Private Duty Nursing Services* (per day)

\$100

Extended Care Facility* (per day)

\$100

At Home Nursing* (per day)

\$100

LODGING AND TRANSPORTATION BENEFITS

Ambulance*

\$200

Non-Local Transportation (Coach Fare or amt. per mile)

\$0.40

Family Member Transportation (Coach Fare or amt. per mile)

\$0.40

Family Member Lodging* (per day)

\$100

Outpatient Lodging* (per day)

\$100⁴

MISCELLANEOUS BENEFITS

Hospice Care* (per day)

\$100

Inpatient Drugs and Medicine* (per day)

\$10

Physician's Attendance* (per day)

\$30

New or Experimental Treatment*

\$10,000²

Physical or Speech Therapy* (per day)

\$25

Prosthesis*

\$2,000⁵

Skin Cancer*

\$120⁶

Premium Waiver

Yes

RIDER BENEFITS

Wellness (per year)

\$50

Hospital Intensive Care (+Ambulance) (per day)

\$600⁷

Listed to the left
are benefit amounts
associated with the
benefits described
in the brochure.

* Pays for charges/costs
up to amount listed.

¹ One time benefit.

² Per 12 mos.

³ \$100 for Skin Cancer.

⁴ Limit \$4,000
per 12 mo. period.

⁵ Per amputation.

⁶ For first removal. \$60
each additional removal.

⁷ Reduces to \$300 at age
70. Pays charges for
transportation to ICU.
Ambulance ICR Benefit
not paid if the base policy
ambulance benefit is paid.



premiums

MODE	BASIC (200) PLAN	EE	F
Weekly	Cancer Plan	\$4.21	\$7.25
	Cancer Plan + ICU Rider	\$5.59	\$10.02
Monthly	Cancer Plan	\$18.22	\$31.42
	Cancer Plan + ICU Rider	\$24.21	\$43.41

EE = Employee; F = Family.

Issue Ages: 18-64

This insert is for use in: DC, DE, KY, OH, SC, TN, VA, WV

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