



## American Heritage Life Insurance Company

Protection for the treatment of cancer and 29 specified diseases

## Cancer Insurance from Allstate Benefits\*

A cancer diagnosis can happen unexpectedly, and many people are not prepared for it. 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 29 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 29 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for dependents
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (employee only)
- Coverage may be continued; refer to your certificate for details
- Additional benefits have been added to enhance your coverage

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Practical benefits for everyday living.**®

\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. †Life After Cancer: Survivorship by the Numbers, American Cancer Society, 2017. ‡Cancer Treatment & Survivorship Facts & Figures, 2019-2021.

## DID YOU KNOW ?



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

## 22.1 million

The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 22.1 million by 2030‡

Like most people, this young couple never expected to be facing a cancer diagnosis. As the road to recovery begins, they think about their family and how they will be affected by the disease and its treatment. Most importantly, they wonder how they will pay for the cancer treatment.

Here is what they may consider:

- Major medical only pays a portion of the expenses associated with cancer treatments
- Copays must be paid until the deductible has been met
- If they have to miss work due to treatments, they must still cover the bills, rent/mortgage, groceries, and other daily expenses
- If the right treatment is not available locally, they will have to travel to receive the necessary treatment



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



## CHOOSE

The husband chooses benefits to help protect himself and his wife if they are diagnosed with cancer or a specified disease.



## USE

The husband undergoes his annual wellness test and is diagnosed for the first time with prostate cancer. His doctor reviews the results with him and recommends pre-op testing and surgery.

**Here's his treatment path:**

- He travels to a specialized hospital 400 miles from where he lives and undergoes pre-op testing
- He is admitted to the hospital for laparoscopic prostate cancer surgery
- He undergoes surgery and spends several hours in the recovery waiting room
- He is transferred to his room, where he is visited by his doctor during a 2-day hospital stay
- He is released under doctor required treatment and care during a 2-month recovery period

He continues to fight his cancer and follow his doctor recommended treatments.



## CLAIM

His Cancer claim paid him cash benefits for the following:

Miscellaneous Screening

Cancer Initial Diagnosis

Continuous Hospital Confinement

Non-Local Transportation

Surgery

Anesthesia

Inpatient Drugs and Medicine

Physician's Attendance

Comfort/Anti-Nausea

For a listing of benefits and benefit amounts, see pages 3 and 4.

## 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.

## Eligibility

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

## Benefits (subject to maximums as listed on page 4)

### HOSPITAL CONFINEMENT AND RELATED BENEFITS

**Continuous Hospital Confinement** - inpatient admission and confinement, up to 70 days per continuous confinement

**Extended Benefits** - daily benefit for continuous hospital confinement lasting more than 70 days. Paid in lieu of all other benefits except Waiver of Premium

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

**Private Duty Nursing Services** - full-time nursing services authorized by attending physician

**Extended Care Facility** - confinement must begin within 14 days of a covered hospital stay; payable up to the number of days of the previous hospital stay

**At Home Nursing** - private nursing care must begin within 14 days of a covered hospital stay; payable up to the number of days of the previous hospital stay

**Hospice Care (Freestanding Hospice Care Center or Hospice Care Team)** - terminal illness care in a facility or at home; one visit per day. Must begin within 14 days of a covered hospital stay

### RADIATION/CHEMOTHERAPY

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

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

### SURGERY AND RELATED BENEFITS

**Surgery\*** - based on Certificate Schedule of Surgical Procedures. Does not pay for surgeries covered by other policy benefits

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

**Bone Marrow or Stem Cell Transplant** - autologous, non-autologous for treatment of cancer or specified disease other than Leukemia, or non-autologous for treatment of Leukemia

**Ambulatory Surgical Center** - payable only if Surgery benefit is paid

**Second Surgical Opinion** - second opinion for surgery by a doctor not in practice with your doctor

### TRANSPORTATION AND LODGING BENEFITS

**Ambulance** - transfer by a licensed service or hospital-owned ambulance to or from hospital where confined for cancer or specified disease treatment

**Non-Local Transportation** - obtaining treatment not available locally

**Outpatient Lodging** - 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

### MISCELLANEOUS BENEFITS

**Inpatient Drugs and Medicine** - not including drugs/medicine covered under the Radiation/Chemotherapy benefit

**Physician's Attendance** - one inpatient visit by one physician

**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

**Comfort/Anti-Nausea Benefit** - prescribed anti-nausea medication administered on outpatient basis

**Waiver of Premium\*\*** - must be disabled 90 days in a row due to cancer; payable as long as disability lasts

### ADDITIONAL BENEFITS

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

**Miscellaneous Screening Benefit** - pays annually for each covered person when one of the following covered screening tests is performed: Bone Marrow Testing; Blood tests for CA15-3 (breast cancer), CA125 (ovarian cancer), PSA (prostate cancer) and CEA (colon cancer); Chest X-ray; Colonoscopy; Flexible sigmoidoscopy; Hemocult stool analysis; and Serum Protein Electrophoresis (test for myeloma)

**Mammography Benefit** - (a) baseline mammography for women ages 35 to 39, inclusive; and (b) mammography every 2 years, or more frequently upon physician's recommendation for women ages 40 to 49, inclusive; and (c) annual mammography for women ages 50 and older

**Cervical Cancer Screening Benefit** - limited to one test per covered person, per calendar year

### SPECIFIED DISEASES

**29 Specified Diseases Covered** - Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Cerebrospinal Meningitis, Brucellosis, Sickle Cell Anemia, Thalassemia, Rocky Mountain Spotted Fever, Legionnaires' Disease, Addison's Disease, Hansen's Disease, Tularemia, Hepatitis (Chronic B or C), Typhoid Fever, Myasthenia Gravis, Reye's Syndrome, Primary Sclerosing Cholangitis (Walter Payton's Disease), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, and Primary Biliary Cirrhosis

\*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. Does not pay for other surgeries covered by other benefits \*\*Premiums waived for employee only

## BENEFIT AMOUNTS

HOSPITAL CONFINEMENT AND RELATED BENEFITS		PLAN
Continuous Hospital Confinement (daily)		\$200
Extended Benefits <sup>1</sup> (daily)		\$200
Government or Charity Hospital (daily)		\$200
Private Duty Nursing Services <sup>1</sup> (daily)		\$200
Extended Care Facility <sup>1</sup> (daily)		\$200
At Home Nursing <sup>1</sup> (daily)		\$200
Hospice Care Center <sup>1</sup> (daily) or Hospice Care Team <sup>1</sup> (per visit)		\$200 \$200
RADIATION/CHEMOTHERAPY		PLAN
Radiation/Chemotherapy <sup>1</sup> (every 12 months)		\$7,500
Blood, Plasma, and Platelets <sup>1</sup> (every 12 months)		\$7,500
SURGERY AND RELATED BENEFITS		PLAN
Surgery <sup>2</sup>		
1. Inpatient		\$3,000
2. Outpatient		\$4,500
Anesthesia <sup>1</sup> (% of surgery benefit)		25%
Bone Marrow or Stem Cell Transplant (once/year)		
1. Autologous		1. \$1,000
2. Non-autologous (cancer or specified disease treatment)		2. \$2,500
3. Non-autologous (Leukemia)		3. \$5,000
Ambulatory Surgical Center <sup>1</sup> (daily)		\$500
Second Surgical Opinion <sup>1</sup>		\$400
TRANSPORTATION AND LODGING BENEFITS		PLAN
Ambulance <sup>1</sup> (per confinement)		\$100
Non-Local Transportation (coach fare or amount shown per mile*)		\$0.40/mi
Outpatient Lodging <sup>3</sup> (daily; limit \$2,000/12 mo. period)		\$50
Family Member Lodging <sup>3</sup> (daily per trip; max. 60 days) and Transportation (coach fare or amount shown per mile*)		\$50 \$0.40/mi
MISCELLANEOUS BENEFITS		PLAN
Inpatient Drugs and Medicine <sup>1</sup> (daily)		\$25
Physician's Attendance <sup>1</sup> (daily)		\$50
Physical or Speech Therapy <sup>1</sup> (daily)		\$50
New or Experimental Treatment <sup>1</sup> (every 12 months)		\$5,000
Prosthesis <sup>1</sup> (per amputation)		\$2,000
Comfort/Anti-Nausea Benefit <sup>1</sup>		\$200
Waiver of Premium (employee only)		Yes
ADDITIONAL BENEFITS		PLAN
Cancer Initial Diagnosis (one-time benefit)		\$5,000
Miscellaneous Screening		\$50
Mammography Benefit <sup>1</sup>		\$200
Cervical Cancer Screening Benefit <sup>1</sup>		\$200

<sup>1</sup>Pays actual charges up to amount listed. <sup>2</sup>Pays actual charges up to amount listed in certificate Schedule of Surgical Procedures. Amount paid depends on surgery. <sup>3</sup>Pays actual cost up to amount listed. \*Maximum of 700 miles.

## PLAN PREMIUMS

MODE	EE	F
Bi-Weekly	\$10.18	\$17.30

EE = Employee; F = Family

Issue Ages: 18 and over if Actively at Work

## DEFINITIONS

### Actual Charge vs. Actual Cost

**Actual Charge** - Amount billed for a treatment or service before any insurance discounts or payments.

**Actual Cost** - Amount actually paid by or on behalf of you, accepted as full payment by the provider of goods or services.

## CERTIFICATE SPECIFICATIONS

### Eligibility

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

### Termination of Coverage

Coverage under the policy ends on the date the policy is canceled; the last day premium payments were made; the last day of active employment; or the date you or your class is no longer eligible.

Spouse coverage ends upon divorce or your death. Domestic partner coverage ends upon termination of domestic partnership or your death.

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

### Portability Privilege

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

## LIMITATIONS AND EXCLUSIONS

### Pre-Existing Condition Limitation

We do not pay benefits for a pre-existing condition during the 12-month period beginning on the date that person's coverage starts. A pre-existing condition is a disease or physical condition for which medical advice or treatment was received by the covered person during the 12-month period prior to the effective date of coverage.

### Exclusions and Limitations

We do not pay for any loss except for losses due directly from cancer or a specified disease and any other conditions or diseases caused or aggravated by cancer or a specified disease. Treatment and services must be received in the United States or its territories.

For those benefits for which we pay actual charges up to a specified maximum amount (except **Radiation/Chemotherapy; Blood, Plasma and Platelets; Prosthesis; New or Experimental Treatment; and Bone Marrow or Stem Cell Transplant**), if specific charges are not obtainable as proof of loss, we will pay 50% of the maximum benefit. For the **Mammography Benefit**, if specific charges are not obtainable as proof of loss, we will pay \$70. For the **Cervical Cancer Screening Benefit**, if specific charges are not obtainable as proof of loss, we will pay \$50.

**Hospice Care:** 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.

For the **Radiation/Chemotherapy** benefit, we do not pay for: treatment planning, consultation or management; the design and construction of treatment devices; basic radiation dosimetry calculation; any type of laboratory tests; X-ray or other imaging used for diagnosis or monitoring; the diagnostic tests related to these treatments; or any devices or supplies including intravenous solutions and needles related to these treatments.

We do not pay the **Family Member Transportation** benefit if we pay the personal vehicle transportation benefit under the **Non-Local Transportation** benefit when the family member lives in the same town as the confined insured.



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

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**This brochure is for use in enrollments situated in CA.**

**Rev. 12/21. This material is valid as long as information remains current, but in no event later than December 1, 2024.** Group Cancer benefits are provided under policy form GVCP2, or state variations thereof.

**The coverage provided is 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. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

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.**