

# Cancer Insurance

from Allstate Benefits



Benefits are paid to you

Protection for the treatment of Cancer and 29 Specified Diseases

## 1 CHOOSE

You choose benefits to help protect yourself and family members, if diagnosed with cancer or specified disease

## 2 USE

You or a covered family member are diagnosed with cancer or a specified disease and seek medical treatment

## 3 CLAIM

You go online and file a claim. The cash benefits are paid to you, to use however you wish

Receiving a cancer diagnosis can be one of life's most frightening events. 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.

### Factors that influence cancer survival<sup>1</sup>



Early Detection



Improved Treatments



Access To Care

The number of cancer survivors in the United States is increasing, and is expected to jump to nearly 19 million by 2024<sup>2</sup>

### 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.

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis.

Are you in Good Hands? You can be.

### Key Features

- Benefits are paid directly to you unless otherwise assigned
- Coverage available for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (Employee only)
- Coverage is convertible. You can convert to an individual policy
- Additional benefits may be added to your coverage, if your employer has chosen to make them available to you

[See reverse for plan details](#)



**Allstate**  
BENEFITS

<sup>1</sup>[www.cancer.org/research/infographicgallery/survivorship-life-after-cancer?\\_ga=1.252987849.1528396581.1424877086](http://www.cancer.org/research/infographicgallery/survivorship-life-after-cancer?_ga=1.252987849.1528396581.1424877086)

<sup>2</sup>Cancer Treatment & Survivorship Facts & Figures, 2014-2015

## YOU DECIDE how to use the cash benefits

Our cash benefits provide you with greater coverage options by allowing you to determine how to use them.



### Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted



### Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city



### Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care



### Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

## Benefits

### Hospital Confinement

Continuous Hospital Confinement	Extended Benefits
Government or Charity Hospital	Private Duty Nursing Services
Extended Care Facility	At Home Nursing
Hospice Care	

### Radiation/Chemotherapy

Radiation Chemotherapy	Blood, Plasma, and Platelets
------------------------	------------------------------

### Surgery and Related Benefits

Surgery	Anesthesia
Ambulatory Surgical Center	Second Opinion
Bone Marrow or Stem Cell Transplant	

### Transportation and Lodging

Ambulance	Non-Local Transportation
Outpatient Lodging	Family Member Lodging and Transportation

### Miscellaneous Benefits

Inpatient Drugs and Medicine	Physician's Attendance
Physical or Speech Therapy	New or Experimental Treatment
Prosthesis	Comfort/Anti-Nausea
Waiver of Premium (Employee only)	

### Additional Cancer Screening Benefit

Bone Marrow Testing	Chest X-ray
Colonoscopy	Flexible sigmoidoscopy
Hemoccult stool analysis	Mammography
Pap Smear	Serum Protein Electrophoresis (test for myeloma)
Blood tests for CA15-3 (breast cancer), CA125 (ovarian cancer), PSA (prostate cancer) and CEA (colon cancer)	

### Additional Benefits

Cancer Initial Diagnosis	Intensive Care
--------------------------	----------------

## Access Your Benefits and Claim Filings

Accessing your benefit information using **MyBenefits** has never been easier.

**MyBenefits** is an easy-to-use website that offers you 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.



**Allstate**  
BENEFITS

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)

For use in enrollments situated in: FL

This material is valid as long as information remains current, but in no event later than July 31, 2019. Group Cancer and Specified Disease benefits are provided by policy form GVCP2, or state variations thereof.

Coverage is provided by 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. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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.