



Allstate BENEFITS

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

Critical Illness Insurance

Surviving a critical illness is only part of the battle. Protecting hard-earned income is important too. By offering this Critical Illness product to your employees, you give them and their family members access to essential insurance coverage at a time when peace of mind is needed the most.

Here are five more reasons to promote this valuable coverage.

- **Helps bridge gaps in coverage**
With so many major medical plans having steep deductibles, Critical Illness coverage can help offer additional financial support while supplementing existing coverage.
- **Cash benefits help protect the wallet and savings**
Major medical may cover the doctor bills, but it does not cover deductibles, mortgage payments, groceries, or loss of income while recuperating. This product pays cash benefits directly to the insured at time of diagnosis and can be used however the insured chooses.
- **Flexible spending dollars**
This is a broad product that provides protection for a variety of covered conditions, including heart attack, stroke, bypass surgery and more.
- **No cost to the employer; major advantage to the employee**
There's no cost to the employer, so offering Critical Illness insurance to employees is an easy choice.
- **Protected by the Good Hands®**
One in nine Americans is protected by the Good Hands. In fact, Allstate Benefits offers one of the top Critical Illness products according to LIMRA so offering GVCI4 provides your employees with even more protection.

Product Information

- Two coverage tiers: individual and child(ren) or family
- Child(ren) receive 50% of the insured's basic benefit
- Guaranteed issue at initial enrollment
- Coverage may be continued

FOR USE WITH EMPLOYERS

This material is valid as long as information remains current, but in no event later than March 1, 2020.

The coverage is provided by limited benefit supplemental insurance. Critical Illness benefits are provided by policy form GVCIP4, or state variations thereof. Critical Illness Rider benefits provided by the following rider forms, or state variations thereof: GCIP4SCR; GCIP4CER; GCIP4LER; GCIP4SER; GCIP4SC1R; GCIP4SC2R; GCIP4SR2; GCIP4SR1; GCIP4FWR, GCIP4VWR, GCIP4SDER and GCIP4WPR. The policy and riders have exclusions and limitations, may have reductions of benefits at certain ages, and may not be available for sale in all states.

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THINK ABOUT IT

- Every 40 seconds, someone in the U.S. will suffer a stroke.¹
- Every 34 seconds, an American will suffer a heart attack.¹
- The number of Americans who forgo or delay needed health care because it is unaffordable has nearly doubled in the past 10 years.²

Coverage Highlights

Pays 100% for:

Heart Attack; Stroke; Major Organ Transplant; End Stage Renal Failure; Advanced Alzheimer's; and Advanced Parkinson's Disease.

Subsequent Critical Illness:

Benefits payable after 30 days.

Optional Benefits:

Reoccurrence of Critical Illness; Cancer Critical Illness; Reoccurrence of Cancer Critical Illness

Optional Riders:

Supplemental Critical Illness, Supplemental Critical Illness with HIV; Second Evaluation, Transportation and Lodging; Fixed Wellness; Variable Wellness; Wellness and Preventative Care; Skin Cancer; Specified Disease Enhancement; Cardiopulmonary Enhancement; Specified Chronic Illness; Specified Chronic Illness or Injury; Lifestyle Enhancement.

1 <https://tinyurl.com/gufubz5>

2 <https://tinyurl.com/ja36enc>

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