

Critical Illness Insurance

from Allstate Benefits



Benefits are paid to you

Protection for out-of-pocket expenses upon a positive diagnosis

1 CHOOSE

You choose the benefits to protect yourself and any family members if diagnosed with a covered critical illness

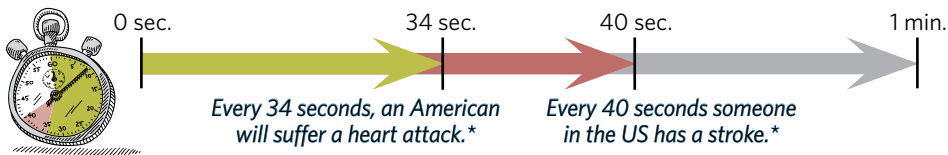
2 USE

You go to your annual exam, the doctor runs tests, the results come back and you're diagnosed with a critical illness

3 CLAIM

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

You can't predict the future, but you can plan for it. We invite you to put yourself in Good Hands with Critical Illness insurance from Allstate Benefits.



Our coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs, what you should be focusing on is getting better. With Allstate Benefits, you gain the power to take control of your health when faced with a covered event.

Here's How It Works

You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, our coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk.

Are you in Good Hands? You can be.

Key Features

- Guaranteed Issue coverage, meaning no medical questions to answer at initial enrollment
- Coverage available for spouse and child(ren)
- Benefits are paid regardless of any other coverage
- Premiums are affordable and are conveniently payroll deducted
- Coverage may be continued

[See reverse for plan details](#)

Offered to the employees of:

Manatt's, Inc.



Allstate
BENEFITS

* <http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>.



YOU DECIDE how to use the cash benefits

Our cash benefits provide you with greater coverage options because you get 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

Contact Information:

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Benefits

Base Policy Initial Critical Illness Benefits

Heart Attack	Major Organ Transplant	Waiver of Premium*
Stroke	End Stage Renal Failure	Coronary Artery Bypass Surgery

Cancer Critical Illness Benefits

Invasive Cancer	Carcinoma in Situ
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Second Event Benefits

Initial Critical Illness	Cancer Critical Illness
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Wellness (Pays annually when one of the following screening exams is performed)

Biopsy for skin cancer	Hemoccult stool analysis
Blood test for triglycerides	HPV Vaccination (Human Papillomavirus)
Bone Marrow Testing	Lipid panel (Total cholesterol count)
CA15-3, CA125, CEA and PSA (Blood tests) ¹	Mammography (Including Breast Ultrasound)
Chest X-ray	Pap Smear (ThinPrep Pap Test included)
Colonoscopy	Serum Protein Electrophoresis (Myeloma test)
Doppler screenings for carotids and peripheral vascular disease	Stress test on bike or treadmill
Echocardiogram	Thermography
EKG (Electrocardiogram)	Ultrasound screening (abdominal aortic aneurysms)
Flexible sigmoidoscopy	

¹ Breast, ovarian, colon and prostate cancer. *Employee only.

Pre-Existing Condition Limitation - The Pre-Existing Condition Limitation does apply to your employer-chosen plan. Please refer to the document titled "Important Information About Coverage." For information regarding Cancer Critical Illness Benefits, refer to the Recurrence of Cancer section in the document titled "Important Information About Coverage."

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.

For use in enrollments situated in: IA

This material is valid as long as information remains current, but in no event later than October 24, 2019. Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof.

Coverage is provided by Limited Benefit Supplemental Critical Illness Insurance. 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 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.

Group Voluntary Accident (GVAP6)

Off-The-Job Accidental Insurance

from Allstate Benefits

See attached Important Information About Coverage.

Offered to the employees of:

Manatt's, Inc.

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the Important Information About Coverage.

BASE POLICY BENEFITS		PLAN 1
Initial Hospital Confinement (Pays once/year)		\$1,000
Daily Hospital Confinement (Pays daily)		\$200
Intensive Care (Pays daily)		\$400
RIDER BENEFITS		PLAN 1
Accident Treatment and Urgent Care Rider		
Ambulance	Ground	\$300
	Air	\$900
Accident Physician's Treatment		\$150
X-ray		\$300
Urgent Care		\$150
Dislocation or Fracture Rider ¹		\$6,000
Emergency Room Services Rider		\$200
Outpatient Physician's Benefit Rider		\$50.00
Accidental Death*, Dismemberment ^{1,*} and Functional Loss ^{1,*} Rider		\$40,000
Common Carrier Accidental Death (fare-paying passenger)		\$100,000

*Each benefit pays the amount shown. ¹Up to amount shown; actual amount paid depends on injury and is based on Schedule of Benefits and Factors in your certificate of coverage.

Multiple losses from same injury pay only up to amount shown above.

BENEFIT ENHANCEMENT RIDER		PLAN 1
Accident Follow-Up Treatment (Pays daily)		\$100
Lacerations		\$100
Burns	< 15% body surface	\$200
	> 15% or more	\$1,000
Skin Graft (% of Burns Benefit)		50%
Brain Injury Diagnosis		\$600
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (Pays once/year)		\$100
Paralysis (Pays once)	Paraplegia	\$15,000
	Quadriplegia	\$30,000
Coma with Respiratory Assistance		\$20,000
Open Abdominal or Thoracic Surgery		\$2,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$1,000
	Exploratory	\$300
Ruptured Spinal Disc Surgery		\$1,000
Eye Surgery		\$200
General Anesthesia		\$200
Blood and Plasma		\$600
Appliance		\$250.00
Medical Supplies		\$10.00
Medicine		\$10.00
Prosthesis	1 device	\$1,000
	2 or more devices	\$2,000
Physical, Occupational or Speech Therapy (Pays daily)		\$60
Rehabilitation Unit		\$200
Non-Local Transportation		\$500
Family Member Lodging		\$200
Post-Accident Transportation (Pays once/year)		\$400
Broken Tooth		\$200
Residence/Vehicle Modification		\$1,000
Pain Management (Epidural Injection)		\$100
Miscellaneous Outpatient Surgery		\$200

PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Monthly	\$8.48	\$19.50	\$24.51	\$31.61

EE=Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); F = Family

For Internal Home Office use only

Opt 1 - 2GVA6; 3G6DF; 3G6AUC; 2G6ERS; 2G6ADD; 2G6BER; 2G6OPT



For use in enrollments situated in: Iowa. This rate insert is part of the approved flyer for Manatt's, Inc. and form ABJ29986-4 and is not to be used on its own.

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