

Cancer Insurance

from Allstate Benefits



Benefits are paid to you

Protection for the treatment of cancer and 20 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 cover 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 survival¹



The number of cancer survivors in the United States is increasing, and is expected to jump to nearly 19 million by 2024²

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 20 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
- Premium waiver after 90 days of disability due to cancer for as long as your disability lasts (Primary insured only)
- Rider benefits may be added to your coverage

[See reverse for plan details](#)



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¹www.cancer.org/research/infographicgallery/survivorship-life-after-cancer?_ga=1.252987849.1528396581.1424877086

²Cancer 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

Radiation/Chemotherapy Benefits

Blood, Plasma, and Platelets

Radiation Therapy, Radioactive Isotopes Therapy, Chemotherapy or Immunotherapy

Surgery and Related Benefits

Inpatient Surgery

Outpatient Surgery

Second Surgical Opinion

Anesthesia

Ambulatory Surgical Center

Hospital Confinement Benefits

Hospital Confinement

Extended Hospital Confinement

Government or Charity Hospital

Private Duty Nursing Services

Extended Care Facility

At Home Nursing

Lodging and Transportation Benefits

Ambulance

Family Member Lodging

Outpatient Lodging

Non-Local Transportation

Family Member Transportation

Miscellaneous Benefits

Hospice Care

Inpatient Drugs and Medicine

Physician's Attendance

New or Experimental Treatment

Physical or Speech Therapy

Prosthesis

Reconstructive Breast Surgery

Skin Cancer

Wellness Benefit

Waiver of Premium (primary insured only)

Additional Wellness Benefit Rider

Biopsy for skin cancer

Bone Marrow Testing

Chest X-ray

Colonoscopy

Echocardiogram

EKG

Flexible sigmoidoscopy

Hemoccult stool analysis

HPV (Human Papillomavirus) Vaccination

Thermography

Mammography, including Breast Ultrasound

Pap Smear, including ThinPrep Pap Test

Stress test on bike or treadmill

Lipid panel (total cholesterol count)

Serum Protein Electrophoresis (test for myeloma)

Doppler screening for carotids or peripheral vascular disease

Ultrasound screening for abdominal aortic aneurysms

Blood tests for triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer) and PSA (prostate cancer)

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: WA

This material is valid as long as information remains current, but in no event later than January 15, 2019.

Cancer benefits are provided by policy form CP10B, or variations thereof. If included, rider benefits provided by riders WBR3/WBR5, or state variations thereof.

The policy and riders provide 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. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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.



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