



## Allstate BENEFITS

Protection for the  
treatment of cancer and  
23 specified diseases

## Individual Cancer and Specified Disease Insurance

A cancer diagnosis can be one of life's most frightening experiences. Not only is life threatened, but a diagnosis may mean years of difficult treatment and thousands of dollars in medical bills. The financial impact of cancer may last long after remission.

By offering this Cancer and Specified Disease Insurance (CP12) product, you give your employees additional financial support against the exorbitant cost of cancer and other specified diseases. This insurance may allow employees with a cancer diagnosis to be able to:

- **Protect** medical savings accounts, retirement accounts, and other assets from out of pocket medical expenses
- **Access** top of the line providers and specialized life-saving treatments, despite additional out of pocket costs
- **Afford** other expenses not covered by major medical, such as travel costs or child-care services

CP12 pays cash benefits directly to your employee to help with the costs of treatments and expenses as they happen. Here are some additional reasons to promote this valuable product:

- **No cost to the employer; major advantage to the employee**  
There's no cost to the employer, so offering CP12 to employees is an easy choice
- **Customized plan design**  
This product has significant benefit flexibility so consumers with varying needs of coverage can get the coverage that fits them best
- **Protected by the Good Hands®**  
CP12 gives customers the extra protection they need – before they experience a costly life event

### Product Information

- Available for both Individual only coverage or Family coverage
- Available for issue ages 18-80
- Guaranteed renewable for life

See reverse for **Coverage Highlights**



## THINK ABOUT IT

- Cancer is the second leading cause of death in the United States, exceeded only by heart disease.<sup>1</sup>
- 27 percent of cancer survivors reported suffering a financial problem like debt or bankruptcy.<sup>2</sup>
- More than one million people in the United States get cancer each year.<sup>3</sup>

1 <http://tinyurl.com/zpcrtzq>

2 <http://tinyurl.com/hzfddqj>

3 <http://tinyurl.com/j9krylq>

## CP12 provides cash payments for the following:

### Core Policy Benefits

#### Radiation/Chemotherapy for Cancer

Pays a benefit for chemotherapeutic drugs and other therapies, as per the policy definitions and limits, meaning that employees are reimbursed equitably for more extensive or expensive plans of care.

#### Hospital Confinement, Private Duty Nursing Services, At Home Nursing, and Hospice Care

Pays a daily benefit for a wide variety of both inpatient care and at-home medical care for the treatment of cancer and other specified diseases.

#### Bone Marrow Transplantation, Stem Cell Transplantation and Surgery

Pays a benefit for transplantation and a broad array of surgeries listed in the Schedule of Surgical Procedures.

#### Egg Harvesting and Storage, National Cancer Institute Evaluation, and Experimental Treatments

Pays a benefit for various services across the spectrum of modern medical oncological care.

### Optional Riders

#### Wellness Benefit Rider (Fixed or Variable)

Pays a benefit for various cancer screening procedures in order to incentivize preventive care and early detection. This benefit can either be a level benefit or a benefit that varies by type of test.

#### Initial Diagnosis Riders (Fixed or Progressive)

Pays a benefit for a initial positive Cancer diagnosis for immediate financial protection. This benefit may be fixed or an increasing benefit.

#### Intensive Care Rider

Provides additional benefits for confinement in an intensive-care unit and for ambulance transportation (air or ground) to an intensive-care unit.

#### Cancer and Specified Disease Additional Benefit Rider

Provides additional reimbursement for various services across the spectrum of modern medical oncological care.

### FOR USE WITH EMPLOYERS

This material is valid as long as information remains current, but in no event later than October 31, 2019.

The coverage is provided by limited benefit supplemental insurance. Cancer and Specified Disease benefits are provided by policy form CP12, or state variations thereof. Cancer Rider benefits provided by the following rider forms, or state variations thereof: WBR6; WBR7; ICR5; CLR3; CPR3; and CABR3. 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. Allstate Benefits products are underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Contact your Allstate Benefits Representative for costs and complete details. 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)

