



88 percent of heart attack victims under the age of 65 are able to return to their usual work.¹

¹2009 Heart and Stroke Statistical Update, American Heart Association

GROUP CRITICAL ILLNESS INSURANCE
Best in Benefits SeriesSM

AWD16501 - Employer





group voluntary critical illness

No one knows what lies ahead on the road through life. Will you be diagnosed with a heart attack, stroke, Alzheimer's, or cancer? We can't always see the signs and know what to do to prevent an illness, but we can help protect ourselves in the event we are diagnosed with a critical illness. Our Group Critical Illness policy provides a lump-sum benefit to help you cover the out-of-pocket expenses associated with your treatment. Plan for the road ahead today, for protection tomorrow.

meeting your needs

Our group critical illness coverage helps offer financial peace-of-mind, should a covered illness be diagnosed.

- Choose from \$10,000 up to \$100,000* in basic benefit coverage
- Covered dependents receive 50% of basic benefit amount and 100% of the Wellness Benefit
- Benefits have been selected by your employer to make it convenient and easy to choose a plan that meets your needs
- Benefits are paid directly to you unless otherwise assigned
- Premiums are affordable and can be paid with pre-tax dollars (Section 125)
- Coverage that supplements your existing medical benefits

*Amounts over the guaranteed issue amount or enrolling after your enrollment period requires evidence of insurability.

Your employer has made it easy to help protect you and your family in the event of a critical illness.

your benefit coverage

A percentage of the basic benefit amount is payable in the Initial Critical Illness benefits, Cancer Critical Illness benefits, Supplemental Critical Illness benefits, and Critical Illness Additional benefits if included in your plan. See page 4 for conditions and requirements.

INITIAL CRITICAL ILLNESS BENEFITS

Heart Attack (100%) - Pays when you have a heart attack.

Stroke (100%) - Pays when you have a stroke.

Coronary Artery By-Pass Surgery (25%) - Pays when you have coronary artery by-pass surgery.

Major Organ Transplant (100%) - Pays when you have a heart, lung, liver, pancreas or kidney transplant (must be a human donor).

End Stage Renal Failure (100%) - Pays when you have peritoneal dialysis or hemodialysis.

Waiver of Premium (Employee only) - Pays your premium if you are disabled for 90 days in a row, due to a critical illness, as long as the disability lasts, up to 2 years.

CANCER CRITICAL ILLNESS BENEFITS

Invasive Cancer (100%) - Pays when you are diagnosed with invasive cancer (includes Leukemia and Lymphoma).

Carcinoma in Situ (25%) - Pays when you are diagnosed with cancer in situ.



Stroke is the leading cause of serious, long-term disability in the United States.²

² Heart Disease and Stroke Statistics Update, American Heart Association, 2010.

SUPPLEMENTAL CRITICAL ILLNESS BENEFITS I or II

Advanced Alzheimer's Disease (25%) - Pays when you are diagnosed by a psychiatrist or neurologist with Alzheimer's (must have impaired memory and judgement, and be unable to perform 3 or more daily activities.)**

Advanced Parkinson's Disease (25%) - Pays when you are diagnosed by a psychiatrist or neurologist with Parkinson's (must have 2 or more physical signs and be unable to perform 3 or more daily activities.)**

Benign Brain Tumor (100%) - Pays when you are diagnosed by a physician with a brain tumor by biopsy, surgery or examination.

Coma (100%) - Pays when you are unconscious more than 14 consecutive days, due to sickness or brain injury (a medically induced coma is not covered).

Complete Blindness (100%) - Pays when you are diagnosed by an ophthalmologist with irreversible loss of sight in both eyes.

Complete Loss of Hearing (100%) - Pays when you are diagnosed with total and irreversible loss of hearing in both ears.

Paralysis (100%) - Pays when you suffer a complete and permanent loss of use of two or more limbs.

Occupational HIV (100%) Only available under the Supplemental Critical Illness Benefits I option - Pays when you are infected with HIV during the normal duties of your occupation.

CRITICAL ILLNESS ADDITIONAL BENEFITS

Second Event Initial Critical Illness Benefit - Pays when you are diagnosed for the second time, with a critical illness that was previously paid.

ADDITIONAL BENEFITS

Increasing Critical Illness Benefit - Increases the basic benefit amount you have chosen on the first 5 coverage year anniversaries.

Wellness Benefit - Pays when you receive one of the following:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow Testing
- CA15-3, CA125 and CEA (blood tests for breast, ovarian and colon cancer)
- Chest X-ray
- Colonoscopy
- Doppler screenings for carotids and peripheral vascular disease
- Echocardiogram; EKG (Electrocardiogram)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- HPV Vaccination (Human Papillomavirus)
- Lipid panel (total cholesterol count)
- Mammography, including Breast Ultrasound
- Pap Smear, including ThinPrep Pap Test
- PSA (prostate specific antigen - blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test on bike or treadmill
- Thermography
- Ultrasound screening for abdominal aortic aneurysms



certificate specifications

Your Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over. You are not eligible if you are covered under AWD's Individual Critical Illness Policy.

Dependent Eligibility/Termination - (a) Family members eligible for coverage are your spouse (or domestic partner) and unmarried dependent children. (b) Coverage for dependent children ends on the certificate anniversary after the child marries or reaches age 22 (26 if a full-time student at an educational institution of higher learning beyond high school) or is no longer your dependent. (c) Spouse coverage ends upon valid decree of divorce or your death. (d) Domestic partner coverage ends when the domestic partnership ends or your death.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends.

Termination of Coverage - Your coverage under the policy ends when: the policy is canceled; you stop paying your premium; last day of active employment; you are no longer eligible; a false claim is filed; or when all critical illness benefits have been paid.

Pre-Existing Condition Limitation - (a) We do not pay benefits for a critical illness that is, or is contributed to by or results from, a pre-existing condition when the date of diagnosis is within 12 months after the effective date of coverage. (b) A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 12-month period prior to the effective date; or medical advice or treatment was recommended or received from a medical professional within 12 months prior to the effective date. No benefits are payable for any critical illness diagnosed prior to the effective date of coverage.

Exclusions & Limitations - All critical illnesses must meet the definitions and dates or diagnoses stated in the policy and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S. We do not pay benefits for: (a) any act of war, declared or

undeclared, participation in a riot, insurrection or rebellion; (b) intentionally self-inflicted injury or action; (c) illegal activities or participation in an illegal occupation; (d) attempted suicide or self destruction; (e) substance abuse, including alcohol, alcoholism, drug addiction, or dependence upon any controlled substance.

Stroke Exclusions - Does not include: Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

Coronary Artery By-Pass Surgery Exclusions - Does not include: abdominal aortic by-pass, balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.

Carcinoma in Situ Exclusions - Does not include: other skin malignancies; or pre-malignant lesions (such as intraepithelial neoplasia); or benign tumors or polyps.

Invasive Cancer Exclusions - Does not include: carcinoma in situ; tumors related to HIV; non-invasive or metastasized skin cancer; or early prostate cancer.

Advanced Alzheimer's Disease Exclusion - Benefit not payable if diagnosed with Alzheimer's Disease prior to the effective date of coverage.

Advanced Parkinson's Disease Exclusion - Benefit not payable if diagnosed with Parkinson's Disease prior to the effective date of coverage.

Benign Tumor Exclusions - Does not include: tumors of the skull, pituitary adenomas, or germinomas.

Second Event Initial Critical Illness Benefit Conditions - There must be at least 12 months between each diagnosis.

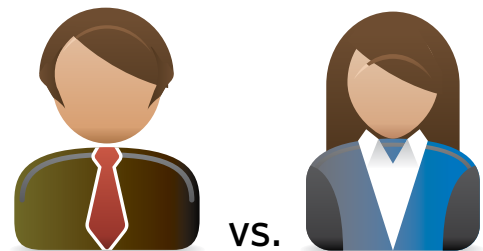


Don't Wait for A Sign

There are different signs that doctors look for when diagnosing critical illnesses. Being diagnosed with a critical illness can be one of the most frightening experiences anyone has to face, especially if you are unprepared. Don't wait for a sign to start thinking about the future or your finances. You can rely on our Critical Illness Insurance to help give you peace of mind, so you can cope with the challenges of treatment.

Budget friendly

Sometimes, undergoing expensive treatments for a critical illness is difficult if money is tight. That's where we can help. Our supplemental benefit coverage works with your major medical insurance to help provide additional dollars that may be used to cover your out-of-pocket expenses.



According to the first National Critical Illness Risk Assessment Study published by the American Association for Critical Illness Insurance in 2010, 17 percent of non-smoking men and 36 percent of male smokers who reach the age of 55 without having a critical illness will be diagnosed with one prior to turning age 65. For women who reach age 55, some 12 percent of non-smokers and 23 percent of smokers will face a critical illness before reaching age 65.

This material is valid as long as information remains current, but in no event later than June 15, 2013. Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof, which provides stated benefits for specified illnesses. The policy does not provide benefits for any other sickness or condition. **The policy is not a Medicare Supplement Policy.**

This brochure highlights some features of the policy, but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the policyholder (employer) and the insurance company.

For complete details of the insurance, including exclusions, restrictions and other provisions included in the certificates issued, contact your Insurance Agent, or call Allstate Workplace Division at: [1-800-521-3535](tel:1-800-521-3535) or, go to allstateatwork.com. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

.....
This brochure is for use in the following states:
All states where Group Voluntary Critical Illness is available for sale.

This is a sample employee brochure that can only be used with an approved employer insert, when presenting the product to the employer. This brochure is not to be distributed to employees.



Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation.
©2010 Allstate Insurance Company. www.allstate.com or allstateatwork.com.

88%

88 percent of heart attack victims under the age of 65 are able to return to their usual work.¹

Group Voluntary Critical Illness

- You choose the benefits offered to your employees
- 5 coverage categories to choose from
- Packaged coverage plans are available to make the decision process easier, however the product is completely customizable if needed. (See packaged plans on reverse side)
- Minimum Basic Benefit Coverage Amount \$10,000
Maximum Basic Benefit Coverage Amount \$100,000*
- Guaranteed Issue Available (dependent on case size)
- Coverage available down to 5 enrolled employees
- Coverage is portable
- Up to 3-year rate guarantee based on employer size and participation
- Wellness Benefit up to \$100 per year
- Affordable Premiums

¹ 2009 Heart and Stroke Statistical Update, American Heart Association

*Amounts over the guaranteed issue amount will require evidence of insurability.

GROUP CRITICAL ILLNESS INSURANCE

Best in Benefits SeriesSM



Workplace Division

This insert is for use in: All states where Group Voluntary Critical Illness is available for sale.

This insert is part of brochure AWD16501 and is not to be used on its own. This is not an application for coverage, see your agent for details.

This material is valid as long as information remains current, but in no event later than June 15, 2013. Group benefits provided by policy GVCIP2, or state variations thereof. **The policy provides supplemental, limited benefit insurance.** This insert highlights some features of the policy, but is not the insurance contract. Only the actual policy provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company. • Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2010 Allstate Insurance Company. www.allstate.com or allstateatwork.com.



package options

The listing below details benefits and benefit amounts associated with the each packaged plan.

INITIAL CRITICAL ILLNESS BENEFITS	Base	Plan A	Plan B	Plan C
Heart Attack (100%)	10K	10K/20K	10K/20K	10K/20K
Stroke (100%)	10K	10K/20K	10K/20K	10K/20K
Coronary Artery By-Pass Surgery (25%)	2.5K	2.5K/5K	2.5K/5K	2.5K/5K
Major Organ Transplant (100%)	10K	10K/20K	10K/20K	10K/20K
End Stage Renal Failure (100%)	10K	10K/20K	10K/20K	10K/20K
Waiver of Premium	Yes	Yes	Yes	Yes

CANCER CRITICAL ILLNESS BENEFITS	Base	Plan A	Plan B	Plan C
Invasive Cancer (100%)	n/a	10K/20K	10K/20K	10K/20K
Carcinoma in Situ (25%)	n/a	2.5K/5K	2.5K/5K	2.5K/5K

SUPPLEMENTAL CRITICAL ILLNESS BENEFITS I & II	Base	Plan A	Plan B	Plan C
Advanced Alzheimer's Disease (25%)	n/a	n/a	2.5K/5K	n/a
Advanced Parkinson's Disease (25%)	n/a	n/a	2.5K/5K	n/a
Benign Brain Tumor (100%)	n/a	n/a	10K/20K	n/a
Coma (100%)	n/a	n/a	10K/20K	n/a
Complete Blindness (100%)	n/a	n/a	10K/20K	n/a
Complete Loss of Hearing (100%)	n/a	n/a	10K/20K	n/a
Paralysis (100%)	n/a	n/a	10K/20K	n/a
Occupational HIV (Supplemental Benefits I only) (100%)	n/a	n/a	n/a	n/a

CRITICAL ILLNESS ADDITIONAL BENEFITS	Base	Plan A	Plan B	Plan C
Second Event Initial Critical Illness Benefit ¹	n/a	n/a	n/a	Yes

ADDITIONAL BENEFITS	Base	Plan A	Plan B	Plan C
Increasing Critical Illness Benefit Year 2-5 (Amounts shown are paid in addition to the basic benefit amount)	n/a	n/a	n/a	n/a
Wellness Benefit	n/a	\$50/year	\$100/year	\$100/year

¹Pays same amount as Initial Critical Illness Benefit

SAMPLE PREMIUMS	Age	Weekly \$10K (Non-Tobacco)				Weekly \$20K (Non-Tobacco)			
		EE*	EE + SP*	EE + CH*	F*	EE*	EE + SP*	EE + CH*	F*
Base	18-35	\$0.63	\$0.82	\$0.63	\$0.82	n/a	n/a	n/a	n/a
	36-50	\$1.60	\$2.28	\$1.60	\$2.28	n/a	n/a	n/a	n/a
Plan A	18-35	\$1.70	\$2.58	\$1.70	\$2.58	\$2.88	\$4.34	\$2.88	\$4.34
	36-50	\$3.78	\$5.69	\$3.78	\$5.69	\$7.03	\$10.58	\$7.03	\$10.58
Plan B	18-35	\$2.75	\$4.65	\$2.75	\$4.65	\$4.00	\$6.52	\$4.00	\$6.52
	36-50	\$5.04	\$8.08	\$5.04	\$8.08	\$8.57	\$13.37	\$8.57	\$13.37
Plan C	18-35	\$2.82	\$4.76	\$2.82	\$4.76	\$4.14	\$6.73	\$4.14	\$6.73
	36-50	\$5.18	\$8.29	\$5.18	\$8.29	\$8.85	\$13.79	\$8.85	\$13.79

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