



Group Voluntary Critical Illness FAQs

Q1. How does the Critical Illness coverage work?

A1. The Critical Illness plan pays the insured a lump-sum benefit when a covered person is diagnosed with any of the listed critical illnesses. To receive the Cancer Benefit, a covered person must be initially diagnosed or diagnosed with a new form of invasive cancer or carcinoma in situ after the effective date of coverage.

Q2. When does coverage for me and/or my dependents begin under the Critical Illness plan?

A2. The first day of the month in which deductions begin, unless you are not actively at work. The coverage effective date will be listed on the employee certificate.

Q3. What happens if a covered person is diagnosed with a covered condition and we do not seek further treatment?

A3. Benefits are paid at time of diagnosis, regardless of whether you or your dependents seek further treatment.

► Dependent FAQs

Q4. Is domestic partner coverage available?

A4. Yes, unless prohibited by the situs state of the policy.

Q5. At what age is a child no longer eligible for benefits under my plan?

A5. Coverage terminates at age 26.

► Portability FAQs

Q6. If I leave the company, can I keep my Critical Illness coverage? What is the cost, and how do I go about keeping the plan?

A6. You can continue coverage for yourself and your dependents (whether or not the plan stays active) as long as you make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of the plan termination date.



Q7. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?

A7. Yes. Your first premium payment must be made through payroll deduction and remitted by your employer. After that happens, you may port your policy at any time.

► **Claims FAQs**

Q9. Who submits a claim?

A9. The insured or a covered person will submit the claim for processing.

Q10. When can I submit a claim for benefit payment under my Critical Illness coverage?

A10. You can submit claims for covered benefits any time after the coverage effective date.

Q11. How do I submit a claim?

A11. You can obtain a claim form on the Allstate Benefits website – www.allstatebenefits.com/claimforms. You can also call Allstate Benefits at 1-800-521-3535.

Q12. When a claim is filed and benefits are paid by Allstate Benefits, who receives the policy proceeds, me or the doctor?

A12. Claim payments are sent to you unless otherwise assigned to someone else. If you wish to have your benefit sent to the doctor, you will need to complete a form requesting assignment of your benefits. Please call 800-937-7039 to obtain a form.

Q13. What happens if I have a heart attack a month into coverage under the Critical Illness plan and get diagnosed with cancer two months later?

A13. Each event must be separated by at least 90 days for both benefits to be payable. In this case, the benefit for the heart attack would be covered, but the cancer benefit would not be paid. In order for any benefit to be paid, the diagnosis must take place after the effective date of coverage. In addition, the conditions cannot be excluded from coverage by the certificate provisions. Finally, you cannot have already received 100% of the basic benefit for that covered condition.



Q14. What happens if a covered person dies while covered under the Critical Illness plan?

A14. Allstate Benefits may make benefit payments for any unpaid and approved claims directly to the named beneficiary or estate.

► **Tobacco Use FAQs**

Q15. I don't smoke cigarettes, but I do use other tobacco products. Do I qualify for the non-tobacco rate?

A15 No. If you use any form of tobacco, you will need to pay the tobacco premiums.

Q16 I quit smoking six months ago. Do I qualify for the non-tobacco rate?

A16. No. To qualify for the non-tobacco rates, you must be tobacco free for 12 months. After you've remained tobacco free for 12 months, you can request to have your policy changed to a non-tobacco policy. Fill out the "Policy Change & Service Request Form," which can be obtained from Allstate Benefits website at <https://www.allstatebenefits.com/PolicyHolderForms.aspx>

Q17. I don't use tobacco products, but my spouse does. Do I pay tobacco or non-tobacco premiums?

A17. If any dependent uses tobacco, coverage will be issued with the tobacco rate.

► **Age-Related FAQs**

Q18. I enrolled for coverage under the Critical Illness plan at my issue age of 35. Will my premiums ever increase or my benefit coverage decrease?

A18. Benefits will not decrease due to your age. Premium rate increases or decreases will not take effect during the three-year rate guarantee as long as participation in your employer's plan does not change.

Q19. My spouse and I are in different age brackets. Which premium amount do I pay?

A19. Premiums are determined by the employee's age, not by the spouse or domestic partner's age.



► Underwriting FAQs

Q20. Are there medical questions to answer to enroll this coverage?

A20. If an employee enrolls themselves or their spouse when they are initially eligible for coverage, there will be no medical questions to answer. Coverage will be provided on a Guaranteed Issue basis. If an employee chooses to enroll after the initial eligibility period, regular Evidence of Insurability (EOI) will apply for employees and spouses who did not enroll when initially eligible. EOI does not apply to children.

Q21. Is there a waiting period?

A21. There is no waiting period to receive benefits.

This 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.

This material is valid as long as information remains current, but in no event later than September 1, 2019. Coverage is provided by limited benefit supplemental insurance, policy form GVCIP2 or state variation thereof, underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations and there may be variations by state. Contact your Allstate Benefits representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance.