

General Product Information

Underwriting Company: Allstate

Product: Cancer Insurance

While Medical plans cover the direct cost of cancer they do not cover the indirect costs. According to the American Cancer Society, these indirect costs (i.e. deductibles, co-pays, childcare, travel, loss of wages for the patient and/or another family member, etc.) make up 66% of all the dollars spent on cancer. This plan would help since it would pay a tax free benefit, directly to you, in addition to your medical and disability benefits. Some highlights of this program are:

- **Family Coverage:** Available for the employee, spouse and unmarried children under age 25.
- **Liberal Issue Underwriting:** Acceptance in the plan is determined simply by answering a few health questions on the application.
- **Convenience** of payroll deduction.
- **Portability:** These policies may be taken with you, when you leave or retire, with **no** change in premium or benefits giving you control over this valuable benefit.
- **Affordable:** You choose the cost and coverage that best suits your budget and needs.
- **Pre-Existing Conditions:** A cancer or specified disease diagnosed prior to the effective date of this plan will not be covered for the first 2 years this coverage is in effect.
- **First Occurrence Benefit Rider:** This benefit provides an initial lump-sum payment the first time an insured is diagnosed as having internal cancer.
- **Chemotherapy Options:** These treatments are often the most disabling to the patient. This rider provides cash based on treatments up to a monthly maximum, with the assurance of no lifetime maximum.
- **Hospital Confinement:** Pays a selected amount for each day of covered hospital confinement.
- **Hospital Intensive Care Confinement Benefit Rider:** Pays a daily benefit for each day of confinement in a hospital intensive care unit as the result of a covered injury or sickness.
- **Wellness Benefit:** You and each of your covered family members are each eligible to receive up to \$100 per year for preventive screening tests such as mammograms, pap smears and PSA tests.
- **Specified Disease Benefit Rider:** Provides coverage for a list of 24 specified diseases, including Lupus Erythematosus, Meningitis, Multiple Sclerosis, Muscular Dystrophy, and Tuberculosis. Benefits are payable for covered hospital stays, clinical treatment, prescriptions and more.

This is a summary of benefits. Actual carrier policy provisions will prevail.

Examples of Cancer/Specified Disease Insurance Coverage and Cost with Biweekly Premiums*

| Coverage | Individual | Single Parent Family | Family |
|--|------------|----------------------|---------|
| Base Policy* | \$ 9.72 | \$11.92 | \$16.06 |
| Base Policy* w/Hospital ICU Rider 8290 (\$600) | \$12.50 | \$15.62 | \$21.38 |
| Base Policy* w/1 st Occurrence Rider 8288 (\$5,000) | \$12.38 | \$15.28 | \$20.56 |
| Base Policy* w/1 st Occurrence Rider 8288 (\$5,000) & Hospital ICU Rider 8290 (\$600) | \$15.16 | \$18.98 | \$25.88 |

* The above premiums are shown with administrative fee.

** Base Policy includes Specified Disease Rider 8311 and Chemotherapy Option 8303. Chemotherapy Option 8303 has a \$2,500 monthly maximum. A \$150 hospital confinement benefit is illustrated.