

Critical Illness

Critical Illness Insurance, administered by Allstate Benefits, pays a benefit if you are diagnosed with a critical illness. You can choose a maximum coverage level of \$15,000 or \$25,000.

Maximum Benefit Amount: \$15,000 or \$25,000	
Pays 100% of benefit in the event of:	Pays 25% of benefit in the event of:
<ul style="list-style-type: none"> • Heart Attack • Stroke • Major Organ Transplant • Bone Marrow Transplant • Invasive Cancer • Paralysis • End Stage Renal Failure 	<ul style="list-style-type: none"> • Carcinoma in Situ (non-invasive cancer) • Coronary Artery Bypass Surgery

Features of the Allstate Benefits Critical Illness plan include:

- No pre-existing conditions
- Guaranteed issue — no health questions required at initial enrollment
- Benefits paid directly to you
- No waiting period for new diagnosis
- There is a maximum of two payouts per diagnosis (12-month waiting period for reoccurrence)
- Benefits for covered dependents are the same as covered employees

Did You Know...

Every 34 seconds, an American will suffer a heart attack.*
Every 40 seconds someone in the U.S. has a stroke.*

*www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php



This benefit does not require re-enrollment each year.

Monthly Cost

The monthly premium for you and/or your dependent spouse is based on the age of the covered employee as of January 1 of the current plan year. An employee may not be covered both as an employee and as a dependent.

Employee/Dependent Spouse

Employee Age	\$15,000	\$25,000
<25	\$1.30	\$2.18
25 – 29	\$1.40	\$2.34
30 – 34	\$2.60	\$4.34
35 – 39	\$4.10	\$6.84
40 – 44	\$7.40	\$12.34
45 – 49	\$12.00	\$20.00
50 – 54	\$18.60	\$31.00
55 – 59	\$27.80	\$46.34
60 – 64	\$42.60	\$71.00
65 – 69	\$64.20	\$107.00
70 – 74	\$84.40	\$140.66
75 – 79	\$101.40	\$169.00
80 +	\$119.50	\$199.18

Rates are based on five-year age bands and are based on the age of the covered employee as of January 1 of the current plan year.

Dependent Child(ren)	Monthly Rate
Up to age 26	No cost

Example: Calculating Cost for \$15,000 Option

Employee age is 43	\$7.40
Spouse rate based on employee age	\$7.40
Three children (varying ages)	\$0
Total Monthly Premium	\$14.80

*For more information on the covered condition definitions, visit www.ncflex.org.

Example: Benefit Payment*

Covered Condition	Lump-Sum Benefit Payment Received
You have a heart attack	\$15,000 or \$25,000
Three months later, you are diagnosed with noninvasive cancer	\$3,750 or \$6,250
12 months later you have another heart attack	\$15,000 or \$25,000
Two months later you become paralyzed	\$15,000 or \$25,000
Total Payout	Total = \$48,750 or \$81,250

*Your individual experience may vary.

Beneficiary

To designate a beneficiary please visit www.ncflex.org. Click on the "Enroll Now" button and login to designate your beneficiary.

Tax Issues

Whenever a benefit claim is paid, a 1099 tax form will be sent to your home address in January of the following year. You should consult with your tax advisor regarding the possible effects of the purchase and/or receipt of benefits under Allstate Benefits Critical Illness Insurance on certain other coverage of benefit that you might have or that you might obtain.

Certificate of Coverage

The Certificate of Coverage provides complete details about the benefits and the limits and exclusions. For complete details, you must review the Certificate of Coverage located at www.ncflex.org.

Exclusions and Limitations

Exclusions and limitations are as follows and may vary. This plan will not pay benefits for a critical illness that is, or is caused by, contributed to, by, or results from:

- Critical illness diagnosed prior to your effective date
- Active participation in a riot, insurrection, or rebellion
- Intentionally self-inflicted injury or action
- Illegal activities or participation in an illegal occupation
- Suicide while sane, or self-destruction while insane, or any attempt at either

Portability Privilege

The portability feature allows continuation of your critical illness coverage when your employment ends or the policy terminates, by paying premiums directly to Allstate Benefits.