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# Critical Illness

Critical Illness Insurance pays a benefit if you are diagnosed with a covered critical illness. You can choose a maximum benefit amount of \$15,000 or \$25,000. This plan includes: guaranteed issue, benefits paid directly to you, a maximum of two payouts per critical illness diagnosis.\*

*\*A benefit for the reoccurrence of a critical illness will be paid if the second diagnosis is more than 12 months after the first diagnosis.*

## Maximum Benefit Amount: \$15,000 or \$25,000

### Pays 100% of benefit in the event of:

- Heart Attack
- Stroke
- Major Organ Transplant
- Bone Marrow Transplant
- Invasive Cancer
- Paralysis
- End Stage Renal Failure

### Pays 25% of benefit in the event of:

- Carcinoma in Situ (non-invasive cancer)
- Coronary Artery Bypass Surgery

### ★ Benefit Tip!

Medical plans may cover only part of the cost of medical expenses incurred during a critical illness. Consider Critical Illness coverage to pay expenses not covered by your medical plan, or to pay your mortgage or other living expenses while you're out of work.

*The Cancer and Critical Illness coverage provided is limited benefit supplemental insurance, policy forms GVCP2 and GVCIP2, or state variations thereof. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), the underwriting company and a subsidiary of The Allstate Corporation.*

## Critical Illness Monthly Costs

The monthly premium is based on the maximum benefit amount you choose (\$15,000 or \$25,000), your age, and whom you cover (yourself only or you plus your spouse). The monthly cost for your spouse is the same as the costs for yourself. For example, if you are age 30 and choose \$15,000 in coverage for yourself and for your spouse, your costs will be \$2.10 for you plus \$2.10 for your spouse, for a total of \$4.20.

Costs for you and/or your dependent spouse are based on your age as of January 1, 2019, and are in five-year age bands. There is no cost for coverage for dependent children under age 26.

Coverage Level	Employee Age	Benefit Amount*	
		\$15,000	\$25,000
Employee/ Spouse	<25	\$1.20	\$2.00
	25-29	\$1.20	\$2.00
	30-34	\$2.10	\$3.50
	35-39	\$3.90	\$6.50
	40-44	\$6.60	\$11.00
	45-49	\$10.80	\$18.00
	50-54	\$16.50	\$27.50
	55-59	\$24.90	\$41.50
	60-64	\$38.40	\$64.00
	65-69	\$57.90	\$96.50
	70-74	\$75.90	\$126.50
	75-79	\$91.20	\$152.00
80+	\$107.40	\$179.00	
Dependent Children	If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26		
	Up to age 26	No cost	

\*The costs are per covered person (employee/spouse) for the benefit amount you elect.

## Example of Benefit Payment

John experienced several illnesses throughout the year. Here's how the plan pays benefits:

Covered Condition	Lump-Sum Benefit Payment Received
John has a heart attack	\$15,000
Three months later, John is diagnosed with noninvasive cancer	\$3,750
12 months later John has another heart attack	\$15,000
Two months later John becomes paralyzed	\$15,000
<b>Total Payout</b>	<b>\$48,750</b>

### A Note about Taxes

If 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.



### For More Information

For more plan information and a complete list of covered benefits, go to [ncflex.org](http://ncflex.org), select *Critical Illness*, then click *Plan Information, Claim Forms, Certificates and More*.