



This benefit does not require re-enrollment each year.

Critical Illness

Critical Illness Insurance, administered by Allstate Benefits, pays a benefit if an employee is diagnosed with a critical illness. Employees can choose a maximum benefit amount of \$15,000 or \$25,000.

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

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 the employee.
- 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.

Monthly Cost

The monthly premium for the employee and/or dependent spouse is based on the age of the covered employee as of January 1 of the current plan year, and are in five-year age bands. An employee may not be covered both as an employee and as a dependent.

Employee/Dependent Spouse

Employee Age	Benefit Amount*	
	\$15,000	\$25,000
<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

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

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

Example: Calculating Cost for \$15,000 Option

Employee age is 43	\$6.60
Spouse rate based on employee age	\$6.60
Three children (varying ages)	\$0
Total Monthly Premium	\$13.20

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

Example: Benefit Payment*

Covered Condition	Lump-Sum Benefit Payment Received
The employee has a heart attack	\$15,000 or \$25,000
Three months later, the employee is diagnosed with noninvasive cancer	\$3,750 or \$6,250
12 months later the employee has another heart attack	\$15,000 or \$25,000
Two months later the employee becomes paralyzed	\$15,000 or \$25,000
Total Payout	\$48,750 or \$81,250

*An employee's individual experience may vary.

Beneficiary

To designate a beneficiary, please visit www.ncflex.org. Click on the "Enroll Now" button and log in to designate a beneficiary.

Tax Issues

Whenever a benefit claim is paid, a 1099 tax form will be sent to the home address in January of the following year. An employee should consult with a tax advisor regarding the possible effects of the purchase and/or receipt of benefits under Allstate Benefits Critical Illness Insurance.

Certificate of Coverage

The Certificate of Coverage, which can be found in the Critical Illness section of www.ncflex.org, provides complete details about the benefits and the limitations and exclusions.

Exclusions and Limitations

Exclusions and limitations are as follows.

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 the 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 critical illness coverage when employment ends or the policy terminates, by paying premiums directly to Allstate Benefits. Employees can contact Allstate Benefits for more information at 1-866-232-1517.