

Town of Weymouth CRITICAL ILLNESS INSURANCE

Why do I need the Critical Illness Plan if I have health insurance?

While health insurance should pay most of the costs associated with fighting a “dread” disease, the Critical Illness policy will help with the financial loss.

What does the policy cover?

Covered illnesses are: Heart attack, stroke, heart transplant, heart-lung transplant, lung transplant, liver transplant, kidney transplant, pancreas transplant, paraplegia, quadriplegia, end-stage renal failure and heart bypass surgery.

How much does it pay?

The policy pays a percentage of the total benefit for each covered ailment. The above listed ailments would cause 100% of the benefit to be paid, except heart bypass, which is 25% per bypass to a maximum of 100%. The benefit may be as high as \$20,000. Most employees choose a benefit level between \$10,000 and \$20,000.

Can my whole family be covered?

Yes, family and individual policies are available.

Can I keep this policy if I leave employment or retire?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Is there a wellness benefit?

Yes, each covered insured may receive \$100 per year for any one of 21 specified health screening tests. This benefit is paid regardless of the results of the test.

I have had a dread disease. Can I get the policy?

Yes, it is possible to get the plan even if you have had certain health conditions. There may be certain exclusions for the kind of ailment you have had.

How much does it cost?

There are different coverable options but a \$10,000 individual policy can cost as little as \$3.56 per week for a 50 year old non-smoker.

**Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.
781-837-9222 – fax 781-837-9227**

This form is for informational purposes only, please refer to the contract for specific language.



Critical Illness Insurance

No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels.

The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

Here's How It Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Meeting Your Needs

Guaranteed Issue coverage with a Pre-Existing Condition Limitation*

Coverage available for dependents

Covered dependents receive 50% of your Basic-Benefit Amount

Benefits paid regardless of any other medical or disability plan coverage

Premiums are affordable and conveniently payroll deducted

Coverage may be continued; refer to your certificate for details

25% of your Basic-Benefit Amount is paid for Advanced Alzheimer's Disease and Advanced Parkinson's Disease

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. **Are you in Good Hands? You can be.**

*Please refer to the Exclusions and Limitations section of this brochure.

¹https://www.cdc.gov/heartdisease/heart_attack.htm

²<https://www.cdc.gov/stroke/facts.htm>

DID YOU KNOW ?



Every 40 seconds,
an American
will suffer
a heart attack¹



Every 40 seconds,
someone in
the U.S. has
a stroke²

Meet Ashley

Ashley is like any single parent who has been diagnosed with a critical illness. She's worried about her future, her children and how they will cope with her treatments. Most importantly, she worries about how she will pay for it all.

Here is what weighs heavily on her mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to my treatments, I must cover my bills, rent/mortgage, groceries and my children's education
- If the right treatment is not available locally, I will have to travel to the treatment I need



Ashley's story of diagnosis and treatment turned into a happy ending, because she had supplemental Critical Illness Insurance to help with expenses.



CHOOSE

Ashley chooses Critical Illness benefits to help protect her and her children, if they are diagnosed with a critical illness.



USE

During Ashley's annual wellness exam, her doctor noticed an irregular heartbeat. She underwent an electrocardiogram (EKG) test and stress test, which confirmed she had a blockage in one of her coronary arteries.

Here's Ashley's treatment path:

- Ashley has her annual wellness exam
- Her doctor notices an abnormality in her heartbeat; tests are performed and she is diagnosed with coronary artery disease
- After visits with doctors, surgeons and an anesthesiologist, Ashley undergoes surgery
- Surgery is performed to remove the blockage with a bypass graft. She is visited by her doctor during a 4-day hospital stay and released
- Ashley follows her doctor required treatment during a 2-month recovery period, and has regular doctor office visits

Ashley is doing well and is on the road to recovery.



CLAIM

Ashley's Critical Illness claim paid her cash benefits for the following:

Wellness

Coronary Artery Bypass Surgery

The cash benefits were direct deposited into her bank account.

For a listing of benefits and benefit amounts, see your company's rate insert.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Wellness - Biopsy for skin cancer; Bone Marrow Testing; Blood tests for triglycerides, CA15-3 (breast cancer) CA125 (ovarian cancer), CEA (colon cancer), PSA (prostate cancer); Chest X-ray; Colonoscopy; Doppler screening for carotids or peripheral vascular disease; Echocardiogram; EKG; Flexible sigmoidoscopy; Hemoccult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count); Mammography, including Breast Ultrasound; Pap Smear, including ThinPrep Pap Test; Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; Ultrasound screening for abdominal aortic aneurysms.

Benefits (subject to maximums as listed on the attached rate insert)

Benefit paid upon diagnosis of one of the following conditions

INITIAL CRITICAL ILLNESS BENEFITS*

Heart Attack - the death of a portion of the heart muscle due to inadequate blood supply. Established (old) myocardial infarction and cardiac arrest are not covered

Stroke - the death of a portion of the brain producing neurological sequelae including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are not covered

Major Organ Transplant - transplant of heart, lung, liver, pancreas or kidneys. Transplanted organ must come from a human donor

End Stage Renal Failure - irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Renal failure caused by traumatic events, including surgical trauma, are not covered

Coronary Artery Bypass Surgery - to correct narrowing or blockage of one or more coronary arteries with bypass graft. Abdominal aortic bypass, balloon angioplasty, laser embolectomy, atherectomy, stent placement and non-surgical procedures are not covered

Waiver of Premium (employee only) - premiums waived if disabled for 90 consecutive days due to a critical illness

SECOND EVENT BENEFIT*

Second Event Initial Critical Illness - second diagnosis more than

SUPPLEMENTAL CRITICAL ILLNESS II BENEFITS*

Advanced Alzheimer's Disease - must exhibit impaired memory and judgment and be certified unable to perform at least three daily activities¹ without adult assistance

Advanced Parkinson's Disease - must exhibit two or more of the following: muscle rigidity, tremor, or bradykinesia (slowness in physical and mental responses); and be certified unable to perform at least three daily activities¹ without

Benign Brain Tumor - a non-cancerous tumor confirmed by biopsy or surgical excision, or specific neuroradiological examination, and persistent neurological deficits including but not limited to: loss of vision; loss of hearing; or balance disruption. Tumors of the skull, pituitary adenomas, and germinomas are not covered

Coma - unconsciousness due to sickness or traumatic brain injury, with severe neurologic dysfunction and unresponsiveness for 14 consecutive days. Requires significant medical intervention and life support. Medically Coma is not covered

Complete Blindness - irreversible reduction of sight in both eyes

Complete Loss of Hearing - total and irreversible loss of hearing in both ears

Paralysis - total and permanent loss of voluntary movement or motor function of 2 or more limbs

OPTIONAL/ADDITIONAL BENEFIT

Wellness Benefit - 23 exams. Once per person, per calendar year; see left for list of wellness services and tests

Critical Illness Insurance (GVCIP2)

from Allstate Benefits

BENEFIT AMOUNTS

†Covered dependents receive 50% of your benefit amount

INITIAL CRITICAL ILLNESS BENEFITS†	PLAN 1	PLAN 2
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000
Waiver of Premium (employee only)	Yes	Yes
SECOND EVENT BENEFITS†	PLAN 1	PLAN 2
Second Event Initial Critical Illness (same amount as Initial Critical Illness)	Yes	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS†	PLAN 1	PLAN 2
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000
Benign Brain Tumor (100%)	\$10,000	\$20,000
Coma (100%)	\$10,000	\$20,000
Complete Blindness (100%)	\$10,000	\$20,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000
OPTIONAL/ADDITIONAL BENEFIT	PLAN 1	PLAN 2
Wellness Benefit (per year)	\$100	\$100

See reverse for premiums

PLAN 1 - WEEKLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	Non-Tobacco	
	EE, EE + CH	EE + SP, F
18-35	\$2.11	\$3.68
36-50	\$3.56	\$5.86
51-60	\$6.22	\$9.84
61-63	\$9.54	\$14.83
64+	\$14.48	\$22.24
Tobacco		
	EE, EE + CH	EE + SP, F
18-35	\$2.55	\$4.34
36-50	\$4.97	\$7.97
51-60	\$9.33	\$14.52
61-63	\$13.79	\$21.20
64+	\$21.35	\$32.55

PLAN 2 - WEEKLY PREMIUMS

\$20,000 Basic Benefit Amount

AGE	Non-Tobacco	
	EE, EE + CH	EE + SP, F
18-35	\$2.71	\$4.58
36-50	\$5.62	\$8.94
51-60	\$10.93	\$16.91
61-63	\$17.57	\$26.88
64+	\$27.44	\$41.69
Tobacco		
	EE, EE + CH	EE + SP, F
18-35	\$3.58	\$5.89
36-50	\$8.43	\$13.17
51-60	\$17.16	\$26.25
61-63	\$26.07	\$39.62
64+	\$41.20	\$62.32

PLAN 1 - MONTHLY PREMIUMS

\$10,000 Basic Benefit Amount

AGE	Non-Tobacco	
	EE, EE + CH	EE + SP, F
18-35	\$9.12	\$15.94
36-50	\$15.42	\$25.39
51-60	\$26.92	\$42.64
61-63	\$41.32	\$64.24
64+	\$62.72	\$96.34
Tobacco		
	EE, EE + CH	EE + SP, F
18-35	\$11.02	\$18.79
36-50	\$21.52	\$34.54
51-60	\$40.42	\$62.89
61-63	\$59.72	\$91.84
64+	\$92.52	\$141.04

PLAN 2 - MONTHLY PREMIUMS

\$20,000 Basic Benefit Amount

AGE	Non-Tobacco	
	EE, EE + CH	EE + SP, F
18-35	\$11.72	\$19.84
36-50	\$24.32	\$38.74
51-60	\$47.33	\$73.25
61-63	\$76.13	\$116.45
64+	\$118.91	\$180.63
Tobacco		
	EE, EE + CH	EE + SP, F
18-35	\$15.50	\$25.52
36-50	\$36.52	\$57.04
51-60	\$74.33	\$113.75
61-63	\$112.94	\$171.66
64+	\$178.51	\$270.03

EE=Employee; EE + SP Employee + Spouse;
EE + CH + Child(ren); F



For

This

F)

(Corporation.

CERTIFICATE SPECIFICATIONS

Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

Dependent Eligibility/Termination

Family members eligible for coverage are your spouse or domestic partner and children. Coverage for children ends the earlier of when the child reaches age 26 or 2 years following loss of dependent status under the Internal Revenue Code, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends when the domestic partnership ends or your death.

When Coverage Ends

Coverage under the policy ends on the earliest of: the date the policy is canceled; you stop paying your premium; the last day of active employment; you are no longer eligible; a false claim is filed; when all benefits have been paid under the policy.

Continuing Your Coverage

You may be able to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

EXCLUSIONS AND LIMITATIONS

Conditions and Limits

A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness after your effective date will be payable. Benefits are subject to the Pre-Existing Condition Limitation as well as all other limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the certificate and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations outside the U.S. will be considered when you return to the U.S.

If the first diagnosis of cancer occurs before the effective date of coverage, benefits are paid for a subsequent diagnosis of cancer after the effective date, subject to the terms and conditions in the certificate.

Pre-Existing Condition Limitation

Benefits are not paid for: a critical illness that is, caused by, contributed to by or results from, a pre-existing condition when the date of diagnosis is within 12 months after the effective date of coverage. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 12-month period prior to the effective date; or medical advice or treatment was recommended or received from a medical professional within 12 months prior to the effective date.

Exclusions

Benefits are not paid for: war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injury or action; illegal activities or occupations; suicide while sane, or self-destruction while insane, or any attempt at either; substance abuse, including alcohol, alcoholism, drug addiction, or dependence upon any controlled substance.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company.

This brochure is for use in enrollments situated in MA, and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than January 31, 2023.

Group Critical Illness benefits are provided under policy form GVCIP2, or state variations thereof.

The coverage provided is limited benefit supplemental critical illness insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations, are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

The 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.