



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

# group voluntary critical illness insurance

## My Lifeline

When you think about your family have any of them experienced a heart attack, stroke, kidney failure, or life-threatening cancer? If you answered yes, then you understand the emotional and financial impact a critical illness can have on your hard-earned savings.

Today, advancements in medical technology can mean an increase in the chances of surviving a critical illness or living with a critical illness for months, perhaps even years. Are you or your family financially prepared in the event you survive a critical illness?

Just think about the chances of becoming critically ill or living with a critical illness and consider these statistics:

- Stroke is the leading cause of serious, long-term disability in the United States.<sup>1</sup>
- At age 40, the lifetime risk of developing Heart Failure for both men and women is one in five.<sup>1</sup>
- 13,200,000 victims of angina, heart attack, and other forms of coronary heart disease are still living.<sup>2</sup>
- About 76% of all cancers are diagnosed in persons 55 and older.<sup>3</sup>
- Men have a 1 in 2 lifetime risk of developing cancer; for women the risk is a little more than 1 in 3.<sup>3</sup>

The good news is that Allstate Workplace Division's Group Voluntary Critical Illness product pays a lump sum benefit to each covered person at the time of diagnosis. This benefit can be used to help meet expenses which are not normally covered under traditional health insurance. Which means you and your family can concentrate on getting well without worrying about having enough money to cover the bills.

**If you were diagnosed with a critical illness today, would your finances be there for tomorrow?**

1. *Heart Disease and Stroke Statistics Update*, American Heart Association, 2006.

2. American Heart Association Website, [www.americanheart.org](http://www.americanheart.org).

3. *Cancer Facts & Figures*, American Cancer Society, 2005.

Offered to the employees of:  
**City of San Jose**



# Group Voluntary Critical Illness Benefits

## What You Get

- Your choice of a \$5,000, \$15,000, or \$30,000 basic benefit amount. Other benefit options are available. Contact your agent for more details.
- The maximum amount payable by AWD for Categories 1 and 2 is 100% of the basic benefit amount.
- Benefits paid directly to you unless you assign them to someone else.
- Individual, spouse (or domestic partners), and child(ren) coverage is available. Spouse (or domestic partners) and child(ren) basic benefit amount is 50% of the covered person.
- Portable coverage. If you leave the company or employment is terminated, you can continue coverage as long as premiums are paid to Allstate Workplace Division.
- Coverage that does not replace your other group medical benefits. Instead, it is designed to supplement.

Group critical illness coverage only provides benefits as defined, or other optional benefits described in your certificate. The amount paid for each illness listed in Categories 1 and 2 (except Coronary Artery By-Pass Surgery and Alzheimer's Disease) is at 100% of the basic benefit amount. Coronary Artery By-Pass Surgery and Alzheimer's Disease are at 25% of the basic benefit amount. No more than \$5,000 is payable in each category for the Low Option, \$15,000 for the Median Option, and \$30,000 for the High Option.

Benefit Category 1 - Group Critical Illness Coverage	Low Option	Median Option	High Option
<b>Heart Attack</b> - The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis must be based on both new electrocardiographic changes; and elevation of cardiac enzymes or biochemical markers showing a pattern and to a level consistent with a diagnosis of heart attack.	\$5,000	\$15,000	\$30,000
<b>Heart Transplant</b> - The surgical transplantation of the heart from a patient who died and whose heart was intact and capable of functioning in the recipient. The transplanted organ must come from a human donor.	\$5,000	\$15,000	\$30,000
<b>Stroke</b> - Death of a portion of the brain producing neurological sequelae including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. There must be evidence of permanent neurological deficit. Transient ischemic attacks (TIA's), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are excluded.	\$5,000	\$15,000	\$30,000
<b>Coronary Artery By-Pass Surgery</b> - Undergoing a surgical operation to correct narrowing or blockage of one or more coronary arteries with bypass grafts on the advice of a cardiologist registered in the United States. Angiographic evidence to support the necessity for bypass surgery will be required. The following procedures are not considered by-pass surgery: balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.	\$1,250	\$3,750	\$7,500
Benefit Category 2 - Group Critical Illness Coverage	Low Option	Median Option	High Option
<b>Major Organ Transplant (other than heart)</b> - The surgical transplantation of a lung, liver, pancreas, or kidney. The transplanted organ must come from a human donor.	\$5,000	\$15,000	\$30,000
<b>End Stage Renal Failure</b> - Failure of both kidneys to perform their essential functions, with the covered person undergoing peritoneal dialysis or hemodialysis or a renal transplant.	\$5,000	\$15,000	\$30,000
<b>Paralysis (not as a result of a stroke)</b> - Complete and permanent loss of use of two or more limbs. Paralysis as a result of stroke is excluded.	\$5,000	\$15,000	\$30,000
<b>Alzheimer's Disease</b> - A clinically established diagnosis of the disease by a psychiatrist or neurologist, resulting in the inability to perform, independently, 3 or more of the following activities of daily living: bathing; or dressing; or toileting; or eating; or taking medication.	\$1,250	\$3,750	\$7,500

Low, Median, and High Option Premiums	Semi-Monthly	Issue Age: 18-35			Issue Age: 36-49		
		Low Option	Median Option	High Option	Low Option	Median Option	High Option
<b>The Low Option package and premiums consist of:</b> Category 1 and Category 2 Group Voluntary Critical Illness benefits; Optional/Additional Wellness Benefit (4 units); and Optional/Additional Recurrence Benefit.	<b>Non-Tobacco</b>						
	Employee Only	\$2.55	\$3.65	\$5.30	\$3.80	\$7.40	\$12.80
	Employee and Spouse	\$4.06	\$5.66	\$8.06	\$5.94	\$11.29	\$19.31
	Employee and Child(ren)	\$2.60	\$3.80	\$5.60	\$3.88	\$7.63	\$13.25
	Family	\$4.14	\$5.89	\$8.51	\$5.99	\$11.44	\$19.61
<b>The Median Option package and premiums consist of:</b> Category 1 and Category 2 Group Voluntary Critical Illness benefits; Optional/Additional Wellness Benefit (4 units); and Optional/Additional Recurrence Benefit.	<b>Tobacco</b>						
	Employee Only	\$3.08	\$5.23	\$8.45	\$5.48	\$12.43	\$22.85
	Employee and Spouse	\$4.84	\$7.99	\$12.71	\$8.41	\$18.71	\$34.16
	Employee and Child(ren)	\$3.13	\$5.38	\$8.75	\$5.53	\$12.58	\$23.15
	Family	\$4.91	\$8.21	\$13.16	\$8.46	\$18.86	\$34.46
<b>The High Option package and premiums consist of:</b> Category 1 and Category 2 Group Voluntary Critical Illness benefits; Optional/Additional Wellness Benefit (4 units), and Optional/Additional Recurrence Benefit.							

Issue ages: 18 and over

Optional/Additional Benefits	Low Option	Median Option	High Option
<p><b>Wellness Benefit (Cancer Screenings and Heart Screenings)</b> - AWD pays the amount shown, each calendar year per covered person, for one of the following cancer screening tests or heart screening tests performed while not hospital confined: Bone Marrow Testing; CA15-3 (blood test for breast cancer); CA125 (blood test for ovarian cancer); CEA (blood test for colon cancer); chest X-ray; colonoscopy; flexible sigmoidoscopy; hemocult stool analysis; Pap Smear, including ThinPrep Pap Test; PSA (blood test for prostate cancer); Serum Protein Electrophoresis (test for myeloma); biopsy for skin cancer; stress test on bike or treadmill; electrocardiogram (EKG); carotid doppler; echocardiogram; lipid panel (total cholesterol count); and blood test for triglycerides. There is no limit to the number of years a covered person can receive cancer screening tests. This benefit is paid regardless of the result of the test(s) and is limited to one test per calendar year per covered person.</p> <p><b>Mammography Benefit</b> - AWD pays the actual charges up to \$100 for a covered person as follows: baseline mammography for women ages 35 to 39, inclusive; mammography every 2 years, or more frequently upon a physician's recommendation for women ages 40 to 49, and annual mammography for women ages 50 and over.</p>	\$100 4 units	\$100 4 units	\$100 4 units
	\$100	\$100	\$100

Optional/Additional Benefits	Low Option	Median Option	High Option
<p><b>Recurrence Benefit</b> - AWD pays this benefit if a covered person is diagnosed more than once with the same specified critical illness listed in category 1 or 2 for which a benefit was previously paid if: there is more than 18 months between each diagnosis; and treatment was not received during that 18 month period (for purposes of the preceding statement, treatment does not include medications and follow-up visits to your physician); and the subsequent date of diagnosis is while coverage is in force; and the specified critical illness is not excluded by name or specific description in the certificate.</p> <ul style="list-style-type: none"> <li>• AWD will pay an amount equal to 25% of the specified critical illness basic benefit amount previously paid for that specified critical illness. AWD will pay no more than one recurrence benefit per previously paid specified critical illness under Category 1 and 2.</li> </ul>	25% of previously paid Category 1 or 2 benefits	25% of previously paid Category 1 or 2 benefits	25% of previously paid Category 1 or 2 benefits

### Example of how benefits are paid under the \$15,000 Median Option

Benefit	Amount Payable
If you have	
<ul style="list-style-type: none"> <li>■ Coronary Artery By-Pass Surgery then -</li> <li>■ a Heart Attack then -</li> <li>■ Alzheimer's Disease then -</li> <li>■ a Cancer Screening Test then -</li> <li>■ a second Heart Attack 2 years later</li> </ul>	<ul style="list-style-type: none"> <li>■ Coronary Artery By-Pass Surgery at 25% = \$3,750</li> <li>■ Heart Attack at 75% = \$11,250 (Since By-Pass Surgery paid)</li> <li>■ Alzheimer's at 25% = \$3,750</li> <li>■ CEA (blood test for colon cancer) = \$100 (4 units)</li> <li>■ Heart Attack at 25% of previously paid benefit, because of Recurrence Benefit = \$2,812.50</li> </ul>

After 100% of the basic benefit amount of the certificate has been paid within a category (Category 1 or Category 2), AWD does not pay any more benefits for any illness associated with that category. Once the covered person has exhausted all basic benefit maximums in Categories 1 and 2, Optional/Additional Wellness Benefit, and the Optional/Additional Recurrence Benefit, coverage is terminated.

**Total Category 1, Category 2, Recurrence Benefit, and Wellness Benefits paid = \$21,662.50**  
**The covered person is still eligible for up to \$11,250 under Category 2 benefits.**

Issue Age: 50-59				Issue Age: 60-64			Issue Age: 65-69			Issue Age: 70+		
Low Option	Median Option	High Option		Low Option	Median Option	High Option	Low Option	Median Option	High Option	Low Option	Median Option	High Option
\$6.20	\$14.60	\$27.20		\$8.95	\$22.85	\$43.70	\$11.08	\$29.23	\$56.45	\$13.05	\$35.15	\$68.30
\$9.46	\$21.86	\$40.46		\$13.56	\$34.16	\$65.06	\$16.71	\$43.61	\$83.96	\$19.59	\$52.24	\$101.21
\$6.25	\$14.75	\$27.50		\$9.03	\$23.08	\$44.15	\$11.15	\$29.45	\$56.90	\$13.10	\$35.30	\$68.60
\$9.54	\$22.09	\$40.91		\$13.61	\$34.31	\$65.36	\$16.79	\$43.84	\$84.41	\$19.66	\$52.46	\$101.66
Low Option	Median Option	High Option		Low Option	Median Option	High Option	Low Option	Median Option	High Option	Low Option	Median Option	High Option
\$10.28	\$26.83	\$51.65		\$14.05	\$38.15	\$74.30	\$16.10	\$44.30	\$86.60	\$17.98	\$49.93	\$97.85
\$15.51	\$40.01	\$76.76		\$21.09	\$56.74	\$110.21	\$24.11	\$65.81	\$128.36	\$26.91	\$74.21	\$145.16
\$10.35	\$27.05	\$52.10		\$14.10	\$38.30	\$74.60	\$16.15	\$44.45	\$86.90	\$18.05	\$50.15	\$98.30
\$15.56	\$40.16	\$77.06		\$21.14	\$56.89	\$110.51	\$24.16	\$65.96	\$128.66	\$26.99	\$74.44	\$145.61

**Eligibility** - Your employer determines the criteria for eligibility (such as length of service and hours worked each week). **Issue ages are 18 and over if actively at work for the number of hours determined by your employer.** You cannot be covered under both the Individual and Group Voluntary Critical Illness Insurance Plans with Allstate Workplace Division (AWD).

**Dependent Coverage** - Family members who are eligible for coverage are: your spouse (or domestic partner); your unmarried children including adopted children, step children (child(ren) of domestic partner), or legal ward who is under 22 years of age, or under 26 years of age and full-time students at an educational institution of higher learning beyond high school. Children must be dependent on you for support or reside with you over 50% of the time in a regular parent-child relationship and be named on the enrollment or evidence of insurability form. Children born to you or your spouse while Individual and Child(ren) coverage or Family coverage is in force will be eligible for coverage. Coverage begins at the moment of birth.

**Portability Privilege** - AWD will provide Group Voluntary Critical Illness insurance portability coverage, subject to the following provisions. Coverage will not be available to an employee or member unless: coverage under the policy terminates as stated in the "Termination of Coverage" provision; and we receive a written request and payment of the first premiums for the portability coverage no later than 30 days after such termination; and the request is made on a form we furnish or approve for that purpose. Specific criteria for coverage, premiums, grace period and termination of insurance provisions are included with this privilege; refer to the policy or certificate for complete details. ***This option is not available to an employee or member if they failed to make the required monthly premium payments.***

**Continuation of Coverage (COBRA)** - Since this plan is employer sponsored, it is subject to the same federal COBRA continuation requirements that apply to medical plans. In general, this allows you to continue insurance under the policy for 18 months after your employment terminates. If your dependent should lose coverage due to your death, divorce, or attainment of the limiting age for eligibility of dependents, the coverage may be continued for up to 36 months. If the policy is terminated by your employer before the end of the COBRA continuation period, you are entitled to continue coverage under the Portability Provision.

**Termination of Coverage** - Coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which any required premium payments were made; or the last day you are in active employment or membership, except as provided under the "Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence" provision; or the date you are no longer in an eligible class; or the date your class is no longer eligible; or the date you have received the maximum total percentage of the basic benefit amount for each critical illness category, including the Optional Recurrence Benefit, if applicable.

**Pre-Existing Condition Limitation** - AWD does not pay for any loss due to a pre-existing condition, as defined, during the 12 month period beginning on the date you became an insured. A pre-existing condition is a disease or physical condition for which symptoms existed within the 12 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

**Exclusions & Limitations** - AWD does not pay benefits for an illness due to, or resulting from, (directly or indirectly): any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained or contracted in consequence of the insured being intoxicated or under the influence of any controlled substance unless administered upon the advice of a physician; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.



**Allstate**

Workplace Division

***This brochure is for use in the City of San Jose enrollment which is situated in California.***

**Rev. 3/07.** Group Voluntary Critical Illness benefits provided by policy form GVCIP1, or state variations thereof. This guide highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the policyholder (employer) and the insurance company. **This is a limited benefit Critical Illness Policy with optional benefits, which provides stated benefits for specified illnesses or other benefits that may be added.** The policy does not provide benefits for any other sickness or condition. The policy and optional benefits are not a Medicare Supplement Policy. Subject to COBRA continuation of coverage. Underwritten by American Heritage Life Insurance Company.

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