

**Don't struggle to pay living expenses  
while fighting a critical illness.**



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PRESCRIPTIONS

## County of San Diego

### Your Employer is making it possible for you to enroll in **Group Voluntary Critical Illness Coverage from Allstate Benefits**

Would your financial well-being be impacted by a Critical Illness? We can't always see the signs and know what to do to prevent an illness, but we can help protect ourselves in the event we are diagnosed with a critical illness.

## Coverage Highlights

### Critical Illness Benefits

- Provides a lump-sum benefit for the following: Heart Attack, Stroke, Coronary Artery Bypass Surgery, Major Organ Transplant, End-Stage Renal Failure, and Waiver of Premium; along with Cancer Critical Illness benefit, Second Event Initial Critical Illness benefit, Second Event Cancer Critical Illness benefit, Supplemental Critical Illness benefits, and Wellness benefit
- Spouse and Child(ren) are covered at 50% of the benefit amount chosen

### How It Benefits You

- **Guaranteed Issue\*** - Apply for coverage during open enrollment, with no evidence of insurability as a new hire or during a qualifying event
- **Coverage** - Choose coverage from an employer-approved package
- **Benefit Payments** - Paid directly to you, unless assigned to someone else
- **Family Coverage** - Available for spouse/domestic partner; children to age 26 automatically covered, if Family coverage elected

\*During open enrollment, as a new hire or result of a qualifying event only. If you enroll outside of these circumstances, evidence of insurability may be required.

## Second Event Benefits

### Second Event Initial Critical Illness Benefit\*\* Pays Same Amount as Initial Critical Illness Benefit

We will pay this benefit if the covered person is diagnosed for a second time with an initial critical illness for which a benefit was previously paid under the Initial Critical Illness Benefit provision if:

1. The second date of diagnosis is more than 12 months after the first date of diagnosis for the initial critical illness; and
2. The second date of diagnosis is while the covered person is insured under the policy.

### Second Event Cancer Critical Illness Benefit\*\* Pays Same Amount as Cancer Critical Illness Benefit

We will pay this benefit if the covered person is diagnosed for a second time with a cancer critical illness for which a benefit was previously paid under the Cancer Critical Illness Benefit provision if:

1. The second date of diagnosis is more than 12 months after the first date of diagnosis for the cancer critical illness; and
2. The covered person did not receive treatment\*\*\* during that 12-month period; and
3. The second date of diagnosis is while the covered person is insured under the policy.

\*\*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.

\*\*\*For the purposes of this benefit, "treatment" does not include maintenance drug therapy or routine follow-up visits to verify if the cancer critical illness has returned.



Rev. 5/18. ABJ30527X-1. Coverage is provided by limited benefit supplemental critical illness insurance. This material is valid as long as information remains current, but in no event later than May 1, 2021. Benefits provided by policy form GVCIP2, or state variations thereof. The policy has exclusions and limitations. For costs and complete details of the coverage, contact your Allstate Benefits agent. • Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company. The Workplace Marketer.® [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)