



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work.

cancer insurance

including 20 Other Specified Diseases

In addition to cancer coverage, this supplemental insurance pays you benefits for 20 other specified diseases:

Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Typhoid Fever, Bubonic Plague, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Epidemic Cerebrospinal Meningitis, Undulant Fever, Sickle Cell Anemia, Rocky Mountain Spotted Fever, Smallpox, Addison's Disease, Hansen's Disease, Tularemia.

No one likes to think about getting cancer. But it will still affect **1 in 2 men** and **1 in 3 women**.¹ Cancer may not be preventable, but you can protect yourself from some of the costs. Cancer and specified disease insurance can help you: Manage the high expenses of treatment; Preserve savings; Protect your family from financial hardship; Concentrate on getting well.

Cancer insurance from Allstate Workplace Division pays you benefits that can be used for non-medical cancer-related expenses that health insurance might not cover.

- The policy is guaranteed renewable for life, subject to change in premiums by class.
- Benefits paid directly to you unless assigned
- Benefits paid in addition to any other coverage
- Individual or family coverage

Would your finances survive cancer or specified disease treatments?

1. *Cancer Facts & Figures*, American Cancer Society, 2003.

James R. Burke Insurance Agency
101 Quinlan Drive
Lafayette, LA 70508
(337) 988-3396



Allstate.

Workplace Division

premiums for Basic Issue Ages: 18-64

| BASE PLAN - CP10B, WBR3 (3 UNITS), CLR1 (4 UNITS) | | BASE PLAN ADDING ICR2 (6 UNITS) \$600 A DAY | |
|---|---------|---|---------|
| Weekly | | Weekly | |
| ind. | \$4.38 | ind. | \$5.76 |
| family | \$7.53 | family | \$10.30 |
| Monthly | | Monthly | |
| ind. | \$18.96 | ind. | \$24.95 |
| family | \$32.62 | family | \$44.61 |

premiums for Enhanced Issue Ages: 18-64

| BASE PLAN - CP10B, WBR3 (4 UNITS), CLR1 (8 UNITS), CER1 (1 UNIT) | | BASE PLAN ADDING ICR2 (6 UNITS) \$600 A DAY | |
|--|---------|---|---------|
| Weekly | | Weekly | |
| ind. | \$5.88 | ind. | \$7.26 |
| family | \$10.22 | family | \$12.99 |
| Monthly | | Monthly | |
| ind. | \$25.47 | ind. | \$31.46 |
| family | \$44.29 | family | \$56.28 |

premiums for Premier Issue Ages: 18-64

| BASE PLAN - CP10B, WBR3 (4 UNITS), CLR1 (10 UNITS), CER1 (2 UNITS) | | BASE PLAN ADDING ICR2 (6 UNITS) \$600 A DAY | |
|--|---------|---|---------|
| Weekly | | Weekly | |
| ind. | \$7.79 | ind. | \$9.18 |
| family | \$13.72 | family | \$16.49 |
| Monthly | | Monthly | |
| ind. | \$33.76 | ind. | \$39.75 |
| family | \$59.43 | family | \$71.42 |

Eligibility/Termination

Family Plan coverage may include you, your spouse and dependent children as defined in the policy (in LA-coverage includes grandchildren in your legal custody; in ND - coverage includes any children of the policyholder's child if those children are dependents of the policyholder). Coverage for dependent children terminates on the policy anniversary next following the date the child is no longer eligible, which is either when the child marries or reaches age 21 (22-ND) [25 (26-ND) if a full-time student at an educational institution of higher learning beyond high school (in LA-at an accredited college or university or at a vocational, technical, vocational-technical, or trade school, institute or secondary school)]. Coverage for the insured's spouse ends upon valid decree of divorce.

Waiting Period

The policy and riders contain a 30-day waiting period that begins on the effective date. No benefits are payable for any covered person who has cancer or a specified disease diagnosed before coverage has been in force 30 days from the effective date, except should a covered person have cancer or a specified disease first diagnosed after signing the application and before the end of the waiting period, benefits for treatment of that cancer or specified disease will apply only to loss commencing after 2 years from the effective date of the policy; or, at your option, you may elect to void the policy from the beginning and receive a full refund of premium, in accordance with the Notice of 30 Day Right to Examine Policy Provision.

Exceptions and Limitations

The policy does not pay for any loss except for losses due directly from cancer or specified disease. Diagnosis must be submitted to support each claim. The policy does not pay for any disease or incapacity that has been caused, complicated, worsened or affected by cancer or a specified disease or as a result of cancer or specified disease treatment. Treatment must be received in the United States or its territories.

Hospice Care Team Benefit Limitation

Food services or meals other than dietary counseling, services related to well-baby care, services provided by volunteers or support for the family after the death of the covered person are not covered.

Hospital Intensive Care Rider (ICR2) Exception and Limitation

No benefits are paid if confinement is due to an attempted suicide or intentional self-inflicted injury (in CO-coverage is not excluded for any intentional act upon oneself, committed while insane); or intoxication or being under the influence of drugs not prescribed or recommended by a physician; or alcoholism or drug addiction. Benefits are not paid under the rider for continuous hospital intensive care unit confinements that occur during hospitalization that begins before the rider date. Children born within 10 months of the rider date are not covered for any continuous hospital intensive care unit confinement benefit that occurs or begins during the first 30 days of such child's life.

Renewability

The policy is guaranteed renewable for life, subject to change in premiums by class. All premiums may change on a class basis. A notice is mailed in advance of any change.

The policy is a Limited Benefit Cancer and Specified Disease Policy with Optional Riders.

All Lafayette School Employees, If you currently carry cancer coverage and you are paying with Bank Draft, You can save 20 to 25 percent of your present cost by purchasing the Allstate Cancer Policy and Pretax the Premiums using payroll deduction. This savings applies to employees who are taking the Cancer Coverage For the first time. Please call James or Gwen Burke for details or for an enrollment form. Ph. 988-3396.



Community Support - AWD Gives Back - Allstate Workplace Division (AWD) is a proud supporter of the Cancer Treatment Research Foundation (CTRF), a national not-for-profit organization committed to defeating cancer through the relentless pursuit of the most innovative patient-driven clinical research that delivers immediate treatment options and a genuine hope for a cure. ■ AWD shares CTRF's conviction that all cancer patients need and deserve the best possible treatment available. For this reason, Allstate Workplace Division, a premier provider of cancer insurance since 1956, is a CTRF sustaining Corporate contributor helping to fund diagnostic research projects sponsored by the Cancer Treatment Research Foundation. www.ctrf.org/allstategifts.cfm

This brochure is for use in AL, AK, CO, HI, KY, LA, MS, ND, NE, OH, WV.



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Workplace Division

Rev. 1/05. Benefits are provided by Cancer/Specified Disease Insurance policy CP10B, or state variations thereof. Wellness Benefit Rider provided by rider WBR3, or state variations thereof. Cancer Initial Diagnosis Level Benefit Rider provided by rider CLR1, or state variations thereof. Intensive Care Rider provided by rider ICR2, or state variations thereof. Cancer/Specified Disease Enhancement Rider provided by rider CER1, or state variations thereof. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company. The policy and riders are not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Workplace Division. The policy and riders are underwritten by American Heritage Life Insurance Company. ■ Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a wholly-owned subsidiary of The Allstate Corporation. ©2005 American Heritage Life Insurance Company. The Workplace Marketers www.allstate.com or ahcorp.com