

Highlights:

- Continue coverage with NO qualification period
- Make multiple claims in a policy year within the policy limits
- Annual benefits available for continuing treatment or medication
- For more information visit:

www.usevb.com/adventhealth

Continue Your Existing Cancer and Specified Disease Policy through Direct Pay

Though the 2021 Critical Illness Plan through Chubb Insurance covers cancer, your current Allstate Cancer Insurance Plan can continue to pay cash benefits for cancer and 29 specified diseases. These benefits can continue to help with the cost of treatments and expenses as they happen, as well as continue to pay on existing claims. The Allstate plan will pay in addition to the new Chubb Critical Illness Policy.

FAQ :

Q: What is the advantage to continuing this plan?

A: If an event of cancer should occur, there is no pre-existing condition waiting period if you have had your policy for at least 12 months of continuous coverage. Similarly, this plan would continue to provide an ongoing benefit for any existing and ongoing claims such as medication or in-process radiation or chemotherapy. This plan would pay **in addition** to any other insurance you may have, including the new Chubb Critical Illness Plan.

Q: How is this plan different from the Chubb Critical Illness Plan that will be offered?

A: The Allstate Cancer Insurance Plan pays multiple benefits according to what is experienced with an event of cancer. The Chubb Critical Illness Plan pays a lump-sum cash benefit.

Q: Can I continue this plan through payroll deduction?

A: No. This would have to be set up on direct pay with Allstate Insurance, where you can choose the payment frequency that suits your needs best.

Q: How long do I have to make a decision?

A: You have 30 days from your last day of coverage under the Allstate Cancer Insurance plan to elect, finalize, and pay your first premium to Allstate.

Q: How do I continue this plan and how much does it cost?

A: You need to contact Allstate insurance directly at 1-800-348-4489 and ask them to convert to an individual policy. They will quote you a premium and send you a conversion package that needs to be completed within 30 days.

Covered Conditions

Allstate Group Cancer	Chubb Group Critical Illness
Cancer	Pays at 100% of face value
Muscular Dystrophy	Benign Brain Tumor
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	Burns
Poliomyelitis	Cancer (except skin cancer)
Multiple Sclerosis	Coma
Encephalitis	End Stage Renal Failure
Rabies	Heart Attack
Tetanus	Loss of Sight, Speech, or Hearing
Tuberculosis	Major Organ Failure
Osteomyelitis	Occupational Package*
Diphtheria	Paralysis or Dismemberment
Scarlet Fever	Stroke
Cerebrospinal Meningitis (bacterial)	Pays at 50% of face value
Brucellosis	ALS
Sickle Cell Anemia	Aneurysm (Cerebral or Aortic)
Thalassemia	Multiple Sclerosis
Rocky Mountain Spotted Fever	Parkinson's Disease
Legionnaire's Disease (confirmation by culture or sputum)	Sudden Cardiac Arrest
Addison's Disease	Pays at 25% of face value
Hansen's Disease	Alzheimer's Disease
Tularemia	Carcinome Is Sito
Hepatitis (Chronic B or Chronic C with liver failure or Hepatoma)	Coronary Artery Obstruction
Typhoid Fever	Transient Ischemic Attack (TIA)
Myasthenia Gravis	
Reye's Syndrome	Skin Cancer (\$250)
Primary Sclerosing Cholangitis (Walter Payton's Liver Disease)	
Lyme Disease	Childhood Conditions
Systemic Lupus Erythematosus	Autism Spectrum Disorder
Cystic Fibrosis	Cerebral Palsy
Primary Biliary Cirrhosis.	Congenital Birth Defects**
	Cystic Fibrosis
	Down Syndrome
	Gaucher Disease
	Muscular Dystrophy
	Sickle Cell Disease
	Type 1 Diabetes

Group Cancer vs. Group Critical Illness

	Allstae Group Cancer	Chubb Group Critical Illness
General Description	Pays Initial Diagnosis and then additional benefits for expenses associated with treatment of the disease.	Pays larger lump sum benefit upon diagnosis.
Wellness	Once per insured per year for cancer screening tests - \$50	\$50- Once per insured per year for health screening test, immunization, eye exam, routine physical or well-child/preventative exam. \$100- Up to six month benefit for smoking cessation, nutrition, counselling program, or gym membership on a diabetes diagnosis.
Rate Structure	Flat Rate for all employees. Two Tiers: Employee Only and Family.	3 levels of coverage (\$10K, \$20K, \$30K). Four Tiers: Employee Only, Employee+Child(ren), Employee/Spouse or Employee/Family. Spouse and children pay 50% of face value of policy.
Portability	Convertible to an individual policy - Rates may increase based upon plan design and age	Fully portable at same benefits and age-banded rates.

* Benefits for HIV, Hepatis B, C, or D, MRSE, Rabies, Tetanus, or Tuberculosis when contracted on job

** Congenital Birth Defects such as: Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight. Coverage for children is at no additional cost from employee only coverage.