

Volusia County Group Critical Illness Plan



BenTec

The Power of Options

Group Critical Illness from Allstate Benefits

You can't predict the future, but you can plan for it. Group Voluntary Critical Illness Insurance can help give you the power to take control of your health when faced with a covered critical illness. This insurance pays benefits that can be used for non-medical expenses that health insurance might not cover. The cash benefit is in the form of a lump sum payment, which is paid to the employee after a covered diagnosis.

Initial Critical Illness Benefits

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Transplant
- Coronary Artery Bypass Surgery

Cancer Critical Illness Benefits

- Carcinoma in Situ
- Invasive Cancer
- Skin Cancer



Would your finances survive a Critical Illness or Cancer?

Additional Benefits Covered:

Advanced Alzheimer's
Benign Brain Tumor
Complete Loss of Hearing, Site and Speech

Adrenal Hypofunction (Addison's Disease)*
Huntington's Chorea*
Multiple Sclerosis*
Osteomyelitis*

Injury**

Advanced Parkinson's
Coma
Paralysis

Arthritis*
Lou Gehrig's Disease*
Muscular Dystrophy*
Osteoporosis*

*50% payable after 90 Days of ADL Loss; Remaining 50% payable after 365 Days of ADL Loss

**100% payable after 365 Days of ADL Loss



Non-Medical Expenses

Benefits are paid directly to you. You can use the money for anything you need while recovering such as:

- Lost income (Employee or spouse)
- Deductibles and co-insurance payments
- Transportation
- Housekeeping
- Child care expenses
- Long distance telephone calls
- Special diets
- Special clothes and prostheses
- Meals and lodging away from home
- Caretaker's (child) expenses

Immediate Value!

Wellness Benefit pays once per insured per year.

\$100 per covered person upon completion of one of the approved screenings:

Biopsy for Skin Cancer

Bone Marrow Testing

CA15-3 - Blood Test for Breast Cancer

Chest X-Ray

Doppler screening for carotids

Echocardiogram

Flexible sigmoidoscopy

HPV Vaccination

Mammography

PSA

Stress test on bike or treadmill

Ultrasound screening of the abdominal aorta

Blood test for triglycerides

CA125 - Blood Test for Ovarian Cancer

CEA - Blood Test for Colon Cancer

Colonoscopy

Doppler screening for peripheral vascular

EKG

Hemoculture Stool Analysis

Lipid Panel

Pap Smear

Test for Myeloma

Thermography