

Benefit	Allstate Benefits	Allstate Benefits
Plan Name	Critical Illness - Current GVC12	Critical Illness - New GVC14
Age at Which Benefit Terminates	Benefit does not terminate at any age	Benefit does not terminate at any age
Age Reduction	Benefit does not reduce at any age	Benefit does not reduce at any age
Are rates based upon issue age or attained age?	Issue Age	Issue Age
Are spouse rates based upon employee age or spouse age?	Employee Age	Employee Age
Benefit Amount	Guaranteed Issue Up tp \$30,000	Guaranteed Issue Up tp \$30,000
Dependent Benefit Amount	50% of Employee	50% of Employee
Max Issue Age	18-99	18-99
Portable	Yes	Yes
Pre-Ex	12/12	12/12
Group or Individual	Group	Group
Waiver of Premium	Included	Included
Wellness	\$50	\$100
Heart Attack	100%	100%
Stroke	100%	100%
Coronary Artery Bypass Surgery	25%	25%
Major Organ Transplant	100%	100%
End Stage Renal Failure	100%	100%
Advanced Alzheimer's Disease	25%	100%
Advanced Parkinson's Disease	25%	100%
Benign Brain Tumor	100%	100%
Coma	100%	100%
Complete Blindness	100%	100%
Complete Loss of Hearing	100%	100%
Paralysis	100%	100%
Invasive Cancer	N/A	100%
Carcinoma In Situ	N/A	25%
Complete Loss of Speech	N/A	100%
Skin Cancer Benefit		
Skin Cancer Diagnosis	N/A	\$250 - Once Per Year Per Insured
Specified Chronic Illness Benefit		
Addison's Disease	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Arthritis	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Huntington's Chorea	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Lou Gehrig's Disease (ALS)	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Multiple Sclerosis	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Muscular Dystrophy	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Osteomyelitis	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Osteoporosis	N/A	Pays 50% after 90 days of ADL Loss and an additional 50% after 365 days of ADL Loss
Injury	N/A	Pays 100% after 365 days of ADL Loss