

Critical Illness Insurance

Protection for out-of-pocket expenses upon a positive diagnosis

Benefits are Paid to You

- Choose:** You choose the benefits to protect yourself and any family members if diagnosed with a covered critical illness.
- Use:** You go to your annual exam, the doctor runs tests, the results come back and you're diagnosed with a critical illness.
- Claim:** Cash benefits paid to you. Access your claim forms: www.ncretiree.com/criticalillness/

You can't predict the future, but you can plan for it. We invite you to put yourself in Good Hands with Critical Illness insurance from Allstate Benefits. Our coverage helps offer financial support when you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment needed seems like a heavy financial burden. When a diagnosis occurs, what you should be focusing on is getting better. With our coverage, you gain the power to take control of your health when faced with a covered event.

Here's How it Works

You can elect to enroll in this valuable Critical Illness coverage that offers peace of mind and financial safety for when you need it most. If you have covered family members, our coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition. With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Are you in Good Hands? You can be.**

Key Features

- Guaranteed Issue coverage, meaning no medical questions to answer at initial enrollment for retiree, spouse and child(ren)
- Coverage available for spouse and child(ren)
- Benefits are paid regardless of any other coverage
- Benefits are paid direct to you
- Benefits do not reduce as you get older

Access Your Benefits & Claim Filings

MyBenefits (www.allstatebenefits.com/mybenefits) is an easy-to-use website that offers you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information and more.

DID YOU KNOW?

Every 34 seconds, an American will suffer a heart attack.*
Every 40 seconds, someone in the U.S. has a stroke.*

*<http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>.

Base Policy Initial Critical Illness Benefits¹

Heart Attack (100%)	\$5,000
Major Organ Transplant (100%)	\$5,000
Stroke (100%)	\$5,000
End Stage Renal Failure (100%)	\$5,000
Coronary Artery Bypass Surgery (25%)	\$1,250
Waiver of Premium ²	Yes

Additional Critical Illness Benefits¹

Invasive Cancer (100%)	\$5,000
Carcinoma in Situ (25%)	\$1,250

¹Insured retirees are eligible for 100% of the benefit amounts listed; covered dependents are eligible for 50% of the retiree benefit amount.

²Retiree only.

Critical Illness Insurance

You Decide How to Use the Cash Benefits

Our cash benefits provide you with greater coverage options because you get to determine how to use them.

- Finances:** Can help protect your HSAs, savings, retirement plans and 401(k)s from being depleted.
- Travel:** You can use your cash benefits to help pay for expenses while receiving treatment in another city.
- Home:** You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care.
- Expenses:** The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas.

Important Information

Dependent Eligibility/Termination – Eligible family members include your spouse or domestic partner and children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends when the domestic partnership ends or upon your death.

When Coverage Ends - Coverage ends on the earliest of: the date the policy is canceled; you stop paying your premium; you are no longer eligible; a false claim is filed; or when all critical illness benefits have been paid.

Conditions and Limits - Benefits are not payable for any critical illness diagnosed prior to the effective date. All critical illnesses must meet the definitions and dates of diagnoses stated in the policy and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S.

Pre-Existing Condition Limitation - We do not pay benefits for a critical illness that is, caused by, contributed to by or results from, a pre-existing condition when the date of diagnosis is within 12 months after the effective date of coverage. Review the definition of a pre-existing condition in the Certificate of Insurance posted on the NCRS website www.ncrctiree.com/criticalillness.

The policy has other limitations and exclusions. For complete details of benefits, exclusions and limitations, please review the Certificate of Insurance posted on the NCRS website www.ncrctiree.com/criticalillness/

This material is valid as long as information remains current, but in no event later than August 1, 2018. Group Critical Illness benefits are provided by policy form GVCIP2NC. Coverage is provided by Limited Benefit Supplemental Critical Illness Insurance. The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

