



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

cancer insurance

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 insurance can help you: Manage the high expenses of treatment; Preserve savings; Protect your family from financial hardship; Concentrate on getting well.

Our cancer insurance 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 treatments?

1. *Cancer Facts & Figures*, American Cancer Society, 2005.



Allstate®

Workplace Division

Allstate Workplace Division CBP1P Cancer Policy Benefits

Benefits	BASIC	ENHANCED	PREMIER
First Occurrence – AWD pays the amount shown when a covered person is diagnosed for the first time as having cancer, other than skin cancer. Payable only once for each covered person.	\$1,000	\$1,500	\$2,000
Benefits Added to Base Policy			
Cancer Hospitalization Progressive Benefit Rider (IFR1) – 1) On the first five rider anniversaries, the benefit amount payable under the Continuous Hospital Confinement Benefit, for days 1-70, will increase by the amount shown. 2) After the fifth rider anniversary, the benefit amount payable under the Continuous Hospital Confinement Benefit, for days 1-70, will equal the amount shown.	1. \$15/day 2. \$325/day	1. \$20/day 2. \$400/day	1. \$25/day 2. \$475/day
Hospitalization-Related Benefits			
Continuous Hospital Confinement – (1) AWD pays the amount shown for each day of continuous hospital confinement for cancer treatment up to 70 days. (2) AWD pays the amount shown for the 71st through 90th day of continuous hospital confinement for cancer treatment. (3) After 90th day, AWD pays charges up to the amount shown until the end of the continuous hospital confinement (in lieu of benefits that would otherwise be payable, except the waiver of premium benefit). AWD pays the amount shown if confined in a U.S. government hospital.	1. \$250/day 2. \$350/day 3. \$550/day	1. \$300/day 2. \$400/day 3. \$600/day	1. \$350/day 2. \$450/day 3. \$650/day
Drugs and Diagnostic Testing – AWD pays charges made by the hospital for drugs, medicine and diagnostic testing related to cancer treatment up to the amount shown each day, for each day a covered person is an inpatient receiving cancer treatment. (Does not pay for drugs covered under the radiation/chemotherapy benefit.)	\$40/day		
Attending Doctor or Surgeon – AWD pays charges up to the amount shown each visit for the services of an attending doctor or surgeon while a covered person is an inpatient receiving cancer treatment. (Limit of one visit by one doctor or surgeon each day.)	\$30/day	\$35/day	\$40/day
Private Nursing – While a covered person is an inpatient receiving cancer treatment, AWD pays charges up to the amount shown each day if the covered person requires the full-time services of a private nurse for at least 8 hours during a 24-hour period. Must be required and authorized by a doctor for cancer treatment and must be provided by a nurse not related to the covered person.	\$125/day		
Transportation and Lodging Benefits			
Ambulance – AWD pays charges up to amount shown for each continuous hospital confinement for transportation of the covered person by a licensed air or surface ambulance service to or from a hospital in which the covered person is confined for treatment.	\$200/confinement		
Patient Transportation – AWD pays charges for the lowest unrestricted published coach class plane, train or bus fare or the amount shown each mile for travel by car (up to 1,000 miles each way) if a covered person must travel more than 100 miles one way from home to receive covered cancer treatments or to receive consultation (once each calendar year) about his or her cancer at a Comprehensive or Clinical/Cancer Center (as defined by the National Cancer Institute).	coach fare or \$0.20/mile	coach fare or \$0.25/mile	coach fare or \$0.30/mile
Family Member Transportation – If a covered person is an inpatient in a hospital more than 100 miles from home for covered cancer treatment prescribed by a doctor not available within 100 miles from home, we pay charges of the lowest unrestricted published coach class plane, train or bus fare or the amount shown each mile for travel by car (up to 1,000 miles each way) for a family member to accompany the covered person. This benefit is limited to two one-way trips for each period of continuous hospital confinement. This benefit will not be paid if a mileage benefit is paid for the covered person and the family member lives in the same city as the covered person.	coach fare or \$0.20/mile	coach fare or \$0.25/mile	coach fare or \$0.30/mile
Family Member Lodging – If a covered person is hospitalized as an inpatient more than 100 miles from home for covered cancer treatment not available within 100 miles of home, AWD will pay charges for lodging of a family member who accompanies the covered person up to the amount shown each day for up to 60 days for each continuous hospital confinement.	\$40/day	\$50/day	\$60/day
Extended Care Benefits			
Skilled Nursing Facility – If confined due to cancer within 14 days of a covered hospital confinement for cancer treatment, AWD pays charges of the skilled nursing facility up to the amount shown each day for up to a number of days equal to the days of the immediately preceding covered hospitalization.	\$100/day	\$125/day	\$150/day
Hospice Care – When a covered person is diagnosed with cancer; and determined by a doctor to be terminally ill as a result of cancer; and no longer receiving cancer treatment; and expected to live six months or less, AWD pays the amount shown each day for each of the first 60 days of hospice services at home, in a hospital on an outpatient basis or visits or confinement to a hospice facility. ■ On the 61st day and thereafter, we pay the amount shown for every day the covered person receives hospice services. ■ This benefit is payable in lieu of benefits that would otherwise be payable, except the home care recovery benefit and the waiver of premium benefit.	\$75/day \$25/day	\$100/day \$50/day	\$125/day \$75/day
Home Care Recovery – After discharge from a covered hospital confinement, we pay the amount shown each day to assist with home care recovery costs for up to a total number of days equal to the days spent in the hospital receiving cancer treatment.	\$15/day	\$20/day	\$25/day

* Benefit amounts in white are the same for Basic, Enhanced, and Premier plans.

Other Cancer Treatments Benefits	BASIC	ENHANCED	PREMIER
<p>Bone Marrow Transplants – AWD pays the amount shown for bone marrow transplant benefits for the following: 1) transplant for cancer treatment other than a non-autologous (donor to patient) transplant; 2) non-autologous (donor to patient) transplant for cancer treatment, other than leukemia; 3) non-autologous bone marrow transplant for cancer treatment for leukemia. Each benefit is payable only once for each covered person.</p>	1. \$500 2. \$1,250 3. \$2,500	1. \$1,000 2. \$2,500 3. \$5,000	1. \$2,000 2. \$5,000 3. \$10,000
<p>Surgical Procedure – AWD pays charges up to the amount shown and subject to a maximum that varies by procedure: 1) for the purpose of treating a diagnosed cancer; 2) for the purpose of diagnosing cancer and that surgery results in a diagnosis of cancer. Two or more procedures performed at the same time through one entry point are considered one surgery. AWD will pay the amount specified for the procedure with the greatest benefit. This benefit does not pay for surgeries covered by other benefits in the policy.</p>	\$6,000/max Varies by surgery	\$7,500/max Varies by surgery	\$9,000/max Varies by surgery
<p>Anesthesia – AWD pays charges up to 25% of the amount paid for the surgical procedure for which the anesthesia is received.</p>	25% of surgery		
<p>Second Surgical Opinion – AWD pays charges for an independent second opinion in conjunction with a surgery for cancer treatment (other than skin cancer) up to the amount shown. This second opinion must be rendered prior to surgery being performed and obtained from a doctor not in practice with or otherwise affiliated with the doctor giving the original recommendation.</p>	\$200	\$225	\$250
<p>Ambulatory Surgical Center – AWD pays charges up to the amount shown each day for a covered surgical procedure performed in an ambulatory surgical center.</p>	\$250/day	\$300/day	\$350/day
<p>Prosthesis and Reconstructive Breast Surgery – AWD will pay for one of the following benefits whose procedure provides you the greatest benefit: 1) charges up to the amount shown for a surgically implanted prosthesis, prescribed by a doctor as a direct result of cancer surgery or cancer treatment; 2) charges up to the amount shown for a non-surgically implanted prosthesis, prescribed by a doctor as a direct result of cancer surgery or cancer treatment; 3) reconstructive breast surgery, the cost of such surgery up to amount shown. AWD will pay the reconstructive breast surgery benefit only once for each covered person for each diagnosis of cancer.</p>	1. \$1,000 2. \$100 3. \$1,500	1. \$2,000 2. \$300 3. \$1,875	1. \$3,000 2. \$500 3. \$2,250
<p>Radiation and Chemotherapy – AWD pays charges each day, up to the amount shown, for radiation therapy or chemotherapy treatments received by a covered person as part of cancer treatment. This benefit is only payable for days that radiation therapy or chemotherapy treatment is actually received for cancer treatment. Administration of radiation therapy or chemotherapy other than by medical personnel in a physician’s office or hospital, including medications dispensed by a pump, will be limited to the costs of the drugs only, subject to the maximum amount payable per day. AWD will only pay this benefit for cancer treatment consisting of: 1. Cancericidal chemical substances for the purpose of modification or destruction of cancer; and 2. X-ray radiation; and 3. Radium and Cesium implants; and 4. Cobalt. AWD will pay for new cancer therapies (provided that these therapies are not covered in any other benefit within the policy) still under investigation when the following circumstances are present: 1. Treatment is being provided pursuant to a Phase III or IV clinical trial which has been approved by the National Institutes of Health (NIH) in cooperation with the Cancer Institute (NCI), community clinical oncology programs; the Food and Drug Administration in the form of an Investigational New Drug (IND) exemption; the Department of Veterans’ Affairs; or a qualified non-governmental research entity as identified in the guidelines for NCI cancer center support grants; and 2. The proposed therapy has been reviewed and approved by a qualified institutional review board (IRB); and 3. The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training and volume of patients treated to maintain expertise; and 4. The patients receiving the investigational treatment meet all protocol requirements; and 5. There is no clearly superior, non-investigational alternative to the protocol treatment; and 6. The available clinical or preclinical data provide a reasonable expectation that the protocol treatment will be at least as efficacious as the non-investigational alternative. This benefit does not pay for any treatment planning, treatment consultation, treatment management, the design and construction of treatment devices, basic radiation dosimetry calculation, any type of laboratory tests, X-ray or other imaging used for diagnosis or disease monitoring, or the diagnostic tests related to these treatments. This benefit does not pay for any devices or supplies such as intravenous solutions and needles related to these treatments.</p>	\$200/day	\$250/day	\$300/day
<p>Comfort and Anti-nausea Medicine – AWD pays charges up to the amount shown each year for prescribed anti-nausea medication in conjunction with cancer treatment received as an outpatient. Not payable for medication dispensed while the covered person is an inpatient.</p>	\$200/year		
<p>Blood, Plasma and Platelets – AWD pays charges up to the amount shown each day for blood, plasma and platelets received by a covered person in conjunction with cancer treatment. AWD does not pay for charges incurred for the procurement or processing of blood, plasma or platelets.</p>	\$100/day	\$125/day	\$150/day
<p>Cancer Screening Benefit – AWD pays the amount shown each year for each covered person for one of the following cancer screening tests: mammography (including Breast Ultrasound); Pap smear (including ThinPrep Pap test); flexible sigmoidoscopy; chest X-ray; hemocult stool specimen; PSA (blood test for prostate cancer); bone marrow testing; CA15-3 (blood test for breast cancer); CA125 (blood test for ovarian cancer); colonoscopy; Serum Protein Electrophoresis (test for myeloma); CEA (blood test for colon cancer); or biopsy for skin cancer. This benefit is payable only once for each covered person each calendar year. This benefit is paid regardless of the result of the test(s). (CBP1P pays \$50/year and WBR3 pays \$25/year per unit.)</p>	\$100/year		
<p>Waiver of Premium – If the covered person becomes disabled due to cancer first diagnosed after the waiting period and remains disabled for 90 consecutive days, AWD pays the premium that becomes due for the policy and any attached optional benefits after 90 days, for as long as the covered person remains disabled.</p>	Yes		

* Benefit amounts in white are the same for Basic, Enhanced, and Premier plans.

	BASIC - BASE PLAN - CBP1P - BENEFIT LEVEL OPTION A plus WBR3 (2 UNITS) and IFR1		ENHANCED - BASE PLAN - CBP1P - BENEFIT LEVEL OPTION 1 plus WBR3 (2 UNITS) and IFR1		PREMIER - BASE PLAN - CBP1P - BENEFIT LEVEL OPTION II plus WBR3 (2 UNITS) and IFR1	
	Individual	Family	Individual	Family	Individual	Family
Weekly	\$4.29	\$7.56	\$4.95	\$8.72	\$5.58	\$9.85
Monthly	\$18.58	\$32.75	\$21.43	\$37.75	\$24.18	\$42.65

Issue Ages 18-64

Eligibility/Termination

Family Plan coverage may include you, your spouse and dependent children as defined in the policy. Coverage for dependent children terminates on the policy anniversary following the date on which the child is no longer eligible, which is the earlier of when the child marries or reaches age 21 (25 if a full-time student at an educational institution of higher learning beyond high school). Coverage for the insured's spouse ends upon valid decree of divorce.

Waiting Period

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

Exceptions and Limitations

Treatment must be received in the US or its territories. No benefits are payable for cancer treatment except those expressly stated in the Explanation of Benefits. The policy and Cancer Hospitalization Progressive Benefit Rider do not pay for: any sickness except cancer (diagnosis must be submitted to support each claim); or any disease or incapacity that has been caused, complicated, worsened or affected by cancer or as a result of cancer treatment, unless coverage is specifically covered for that disease or incapacity in Explanation of Benefits. For those benefits for which we pay charges up to a specified amount, if specific charges are not provided, AWD will pay 50% of the benefit maximum.

Renewability

The policy is guaranteed renewable for life, subject to change in premiums by class. A notice will be mailed in advance of any change.

The policy is a Limited Benefit Cancer Policy with Riders.



This brochure is for use in Rhode Island.



Rev. 5/06. Benefits are provided by the Heritage Provider Cancer Insurance policy CBP1P, or state variations thereof. Cancer Hospitalization Progressive Benefit Rider provided by rider IFR1, or state variations thereof. Wellness Benefit Rider provided by rider WBR3, 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.

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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 1969, is a CTRF sustaining Corporate contributor helping to fund diagnostic research projects sponsored by the Cancer Treatment Research Foundation. www.ctrf.org/allstategifts.cfm