

Cancer



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Allstate[®]
HEALTH SOLUTIONS

Overview

NEW Cancer plan

Plan design

Plan details

Resources



Why cancer coverage?



Face the unthinkable with confidence

- Over 2 million Americans are expected to be diagnosed with a type of cancer in 2025.¹
- On average, 40% of men and women in America will be diagnosed with cancer during their lifetime.¹

¹Source: American Cancer Society. [Cancer Facts & Figures 2025](#). Atlanta: American Cancer Society; 2025.



Cancer highlights



Lump-sum cash benefit upon first-ever cancer diagnosis^{2, 3}

- Benefits paid regardless of benefits from any other medical plan

Benefit levels range from \$5,000 to \$75,000

Family plans available

- Customers pay one rate for any number of children

No network restrictions

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ²In most states, a 90-day waiting period applies. Refer to policy contract for details. | ³Benefits will not be paid for any condition that was previously diagnosed at any time prior to the effective date of the policy.



Plan design

Benefit levels

How the plan works



Cancer benefit levels



Cancer benefit levels:

- \$5,000
- \$10,000
- \$15,000
- \$25,000
- \$30,000
- \$50,000
- \$75,000

100% of selected benefit amount is paid for first-time diagnosis of cancer^{4, 5}

Cash benefits:

- Can be used any way customer wants
- Paid per covered person

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁴In most states, a 90-day waiting period applies. Refer to policy contract for details. | ⁵Benefits will not be paid for any condition that was previously diagnosed at any time prior to the effective date of the policy.



Oscar colon cancer



A plan for costs your customers can't see coming

After a routine colonoscopy, Oscar finds out he has colon cancer.

Oscar has a Cancer plan with a \$50,000 benefit level. He also has a Short-Term Medical Enhanced PPO plan with a \$5,000 deductible and 100% coinsurance:

Treatment cost ⁶	\$29,196
Short Term Medical PPO paid	\$24,196
Oscar's max. out-of-pocket	(\$5,000)
Cancer paid	\$50,000
Remaining cash benefits	\$45,000

Note: Not an actual case. Presented for illustration only. Cost of services will vary. | ⁶**Source:** <https://healthmatch.io/colon-cancer/colon-cancer-costs#how-costs-differ-depending-on-the-type-of-colon-cancer-you-have>



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility



Primary applicant and spouse

- Ages 18 – 70 at time of application

Dependent children up to age 26 on parent's plan

- **No** child-only policies

Renewable to 75 or 85 years of age, depending on state

Cannot be sold with a Cancer and Heart/Stroke plan



Eligibility health



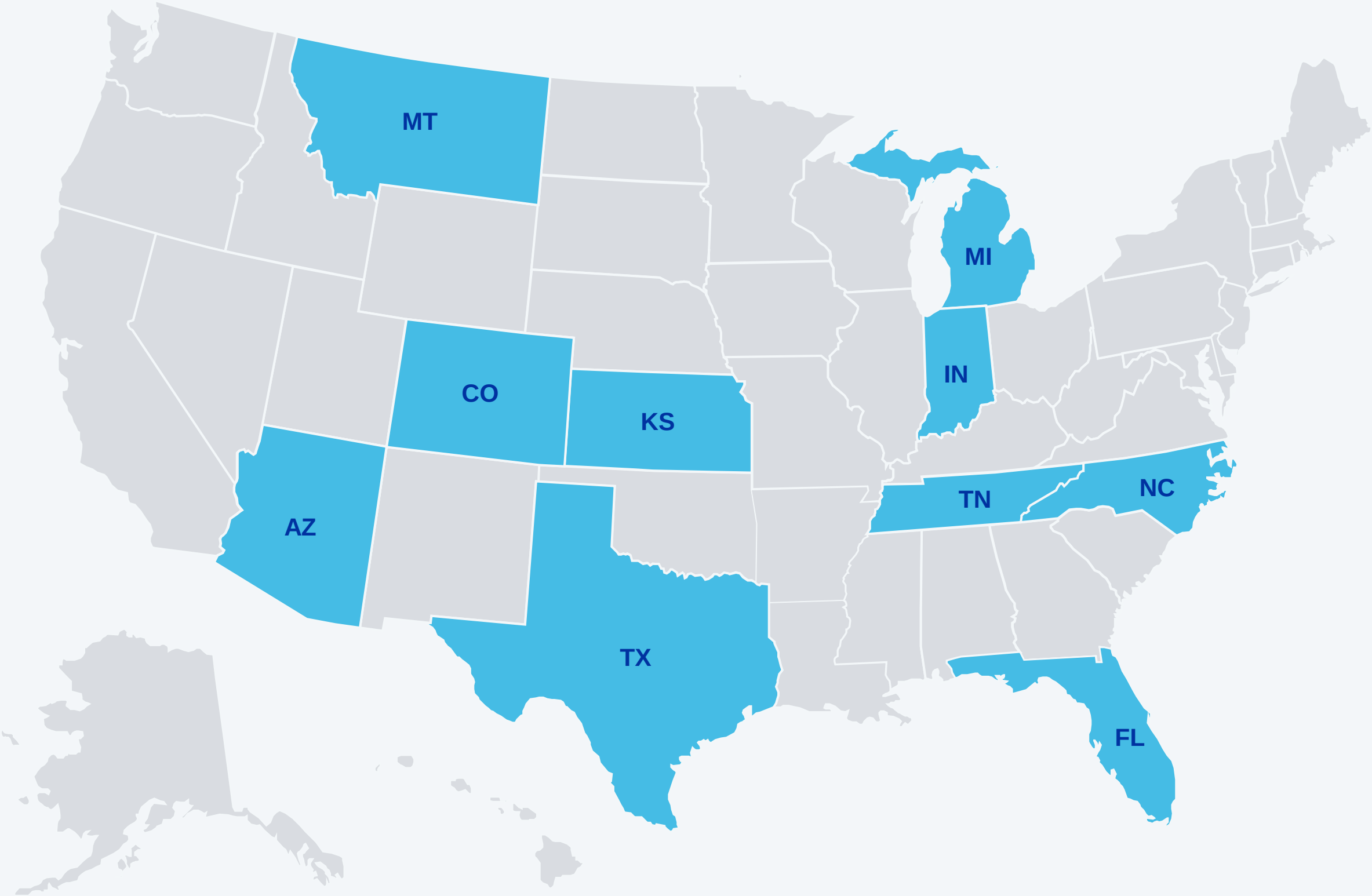
Requires health-history questionnaire at time of application

Customers must answer all underwriting questions honestly

- Any false, inaccurate, or misrepresentative statements on the enrollment form may result in claim denial, premium changes, or contract rescission



State availability



Limitations & exclusions



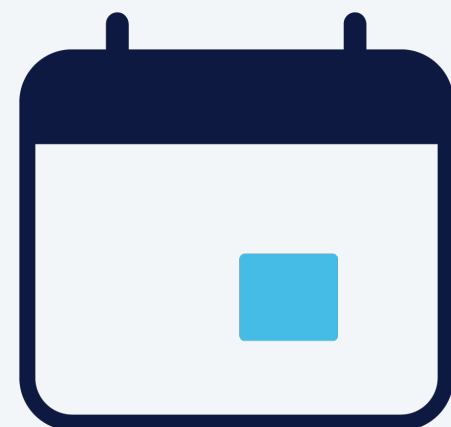
Some limitations and exclusions include:

- 24-month pre-existing condition
- Cancer first diagnosed within:
 - First 30 days in MT, NC, and TN
 - First 90 days in AZ, CO, IN, KS, MI, and TX
- Suicide or attempted suicide
- Self-inflicted illness or injury

Note: This is **NOT** a comprehensive list of exclusions. Please refer to the product brochure for a more comprehensive list. Always refer to the policy contract for a complete listing.



Enrollment & payment



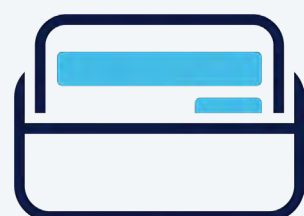
Enrollment

Any date between the 1st and the 31st
Can be as soon as the next day



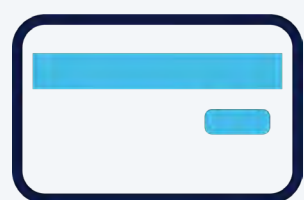
Initial payment

Any date between time of application and before effective date



Recurring payment

Can occur between the 1st and 28th of the month



Form of payment

EFT
Visa, MasterCard, or Discover



Resources

Agents
Members



Resources



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of 50,000+

broker partners

whether you spe
Solutions is here

get appointed

IndividualsBusinesses



Resources members



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get a quote



[Find doctors and facilities for your plan](#)

existing customers

finding the affordable option now that you're on the winding road. But you're going.



[View general policy documents](#)



[Submit a claim](#)

Individuals & SeniorsBusinesses / Groups



[View your policy on myallstatehealthsolutions.com](#)

The Allstate logo, featuring two hands shaking inside a circle.

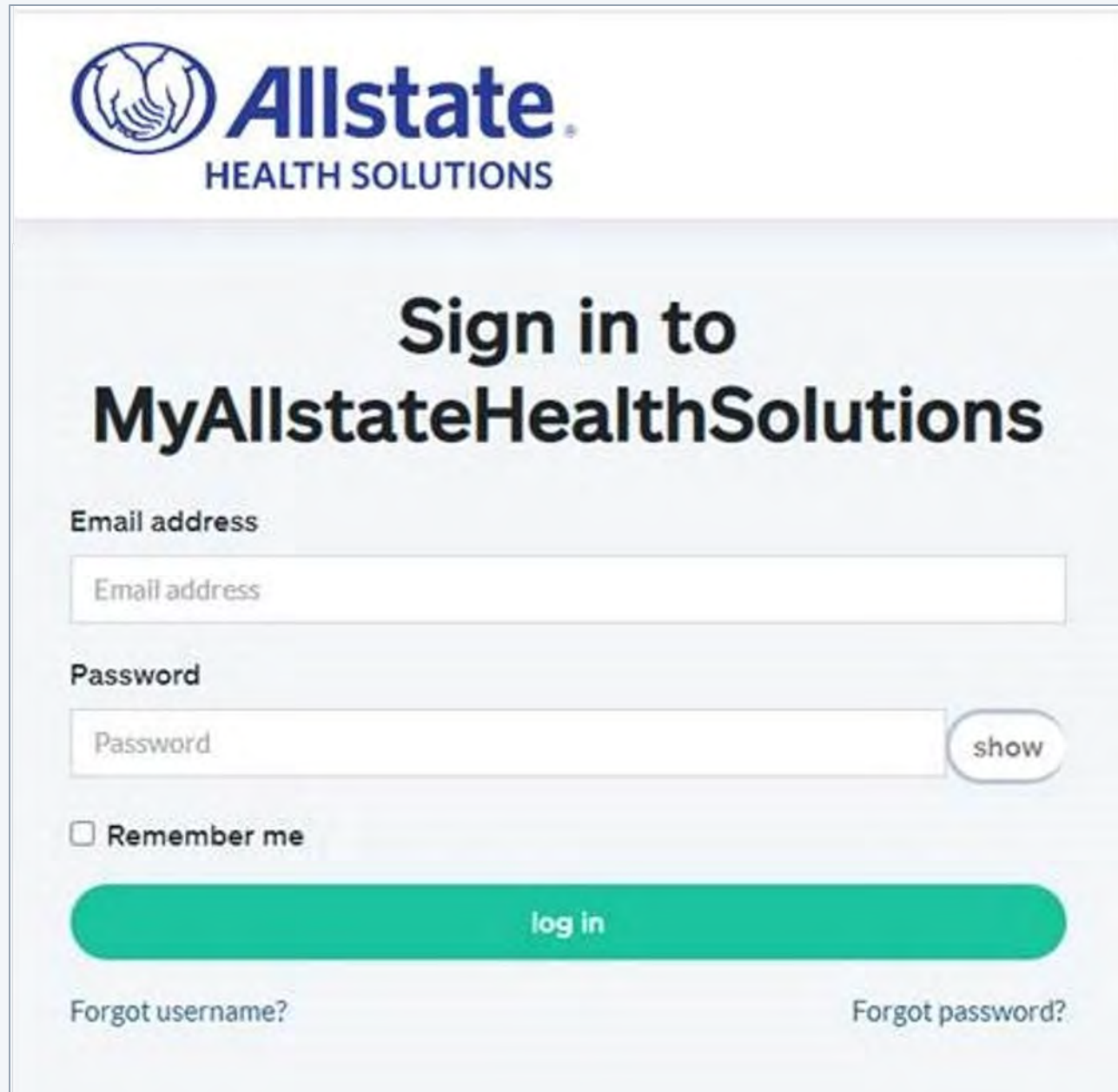
Resources member portal

Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- View policy documents
- Check current and past payments
- Verify current payment method



The screenshot shows the Allstate Health Solutions sign-in page. At the top left is the Allstate Health Solutions logo. The main heading is "Sign in to MyAllstateHealthSolutions". Below this are two input fields: "Email address" and "Password". The "Password" field has a "show" button next to it. Below the input fields is a checkbox labeled "Remember me". A large green "log in" button is centered below the checkbox. At the bottom left is a link "Forgot username?" and at the bottom right is a link "Forgot password?".



Recap Cancer



Lump-sum cash benefit for first-time cancer diagnosis^{7, 8}



Wide range of benefit levels available



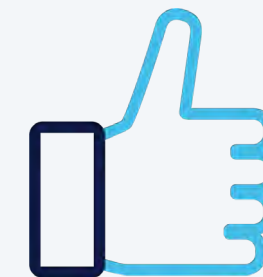
Pays benefits regardless of any other medical coverage



No network restrictions – go to any doctor or hospital



Family plans available



Easy to use and easy to understand

Why Allstate Health Solutions?



- Roots back to 1939
- Given an A+ rating by AM Best
- Specialist in both Short Term Medical and supplemental insurance plans



Questions?

Email:

NGAHTraining@NGIC.com

