

Critical Illness - Term Life



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HEALTH SOLUTIONS

Overview

Why Critical Illness -
Term Life?

Plan options

Plan details

Resources



Why Critical Illness - Term Life?



- Each year, 530,000 Americans declare personal bankruptcy due to medical bills¹
- Every 40 seconds an American will have a heart attack²
- Over 1.9 million Americans will be diagnosed with some type of cancer in 2022 alone³

¹Source: <https://www.nasdaq.com/articles/medical-bankruptcy-is-killing-the-american-middle-class-2019-02-14> |

²Source: <https://www.cdc.gov/heartdisease/facts.htm> | ³Source: American Cancer Society. Cancer Facts & Figures 2022. Atlanta: American Cancer Society; 2022.



Critical Illness - Term Life



Plan for the unthinkable

Reduces the financial impact of a critical illness for both customers and their families

Provides customers with:

- Critical illness benefits
- Term life benefits

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Critical Illness - Term Life highlights



Customers receive lump-sum payment

- 15 covered critical conditions⁴
- Pays on top of benefits from any other plan

Benefit levels range from \$25,000 to \$100,000

- Choose the best level to fit your customers' needs

No network restrictions

No deductible, copay, coinsurance, or preauthorization required

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁴Varies by state.



Plan options

Benefits

Covered conditions



Benefits



Critical illness benefit levels:

- \$25,000
- \$30,000
- \$50,000
- \$75,000
- \$100,000

Term life benefits:

- Matches 100% of critical illness benefit
- Payable up to age 85
- 10-year term

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Covered conditions



Full critical illness benefit is paid in the event of first-ever diagnosis of:

- Invasive cancer
- Heart attack
- Stroke
- Kidney failure
- Coma
- Blindness⁵
- Deafness⁵
- Major organ transplant
- Paralysis
- Loss of limb
- Major burns

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁵NOT covered in Maryland.



Covered conditions



25% critical illness benefits are paid in event of first-ever diagnosis of:

- Coronary artery bypass graft
- Noninvasive cancer⁶
- Advanced Alzheimer's disease
- Heart valve surgery

After a partial (25%) is paid, 75% of the benefit remains

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁶NOT covered in Maryland.



Kent multiple payouts



Help with the unexpected

Kent purchased \$50,000 of Critical Illness - Term Life coverage.⁷

Three years later, Kent was diagnosed with early stage prostate cancer.⁸ Five years after his cancer diagnosis, he had a heart attack.⁹

Early-stage cancer (25%)	\$12,500
Heart attack (75%)	\$37,500
Total paid	\$50,000

⁷Not an actual case. Presented for illustration only. Cost of services will vary. | ⁸90-day waiting period for first diagnosis of Cancer Type A or Cancer Type B; 30 day waiting period for first diagnosis of all other covered critical illnesses. Waiting periods may vary by state. | ⁹Non-ST elevation myocardial infarctions (NSTEMI) are not covered.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility



Primary applicant and spouse

- Age 18 - 60 at time of purchase
- **No** dependent-child coverage
- **No** child-only policies

Critical illness is renewable to age 65

Term life is renewable to age 85



Eligibility health



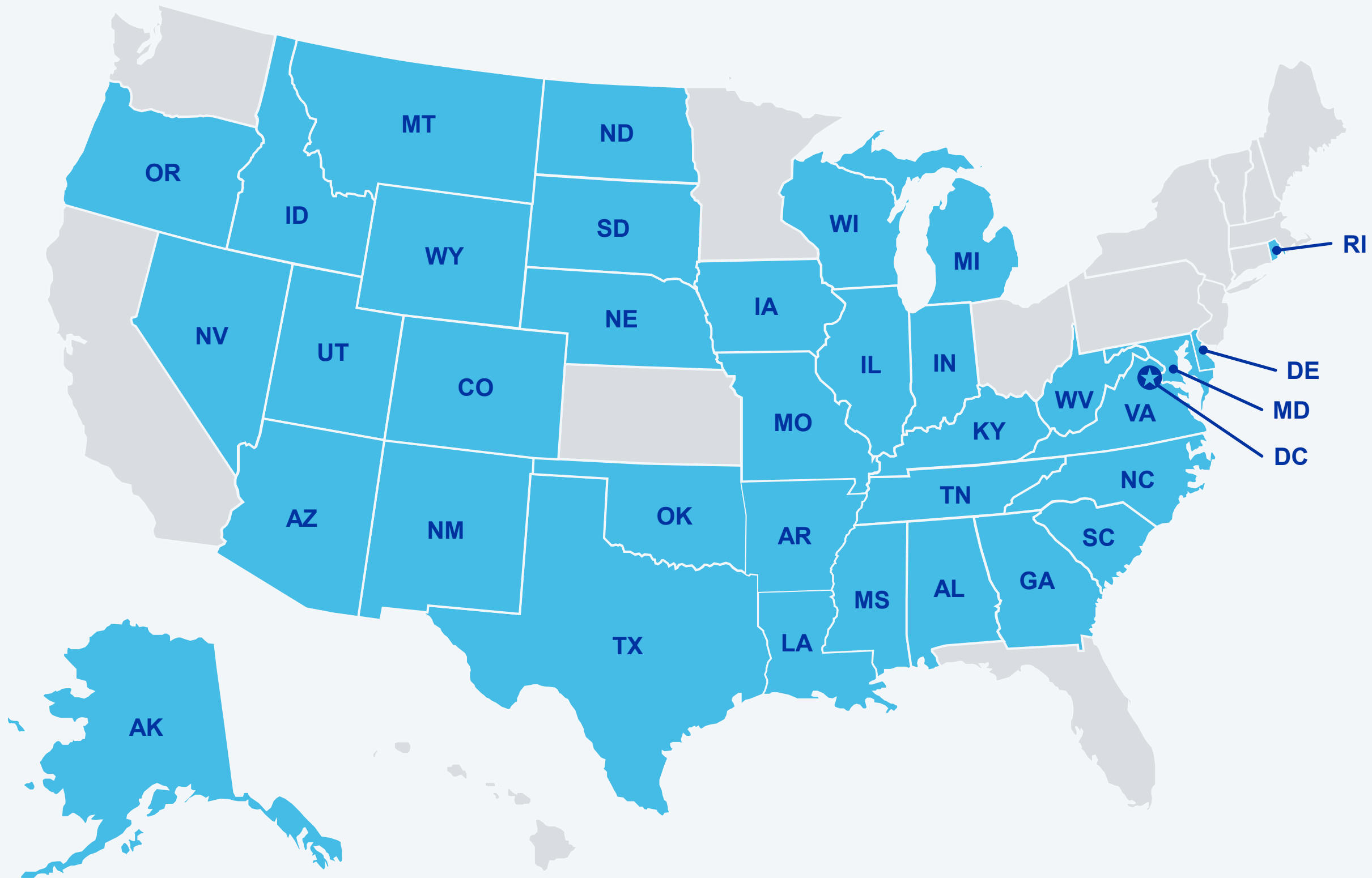
Requires health questionnaire at time of application

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



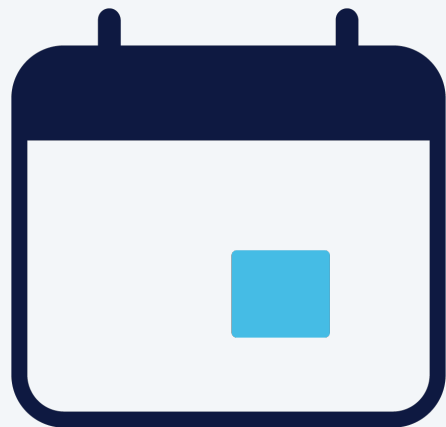
Some limitations and exclusions include:¹⁰

- Pre-existing conditions
- Cancer first diagnosed within 90 days
- Sickness first diagnosed within 30 days
- War or any act of war
- Mental illness
- Illegal acts
- Hazardous occupations
- Aviation
- Complications to cosmetic surgery

¹⁰This 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



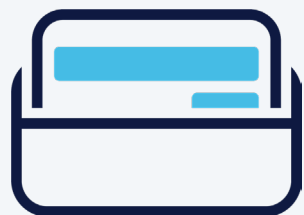
Enrollment

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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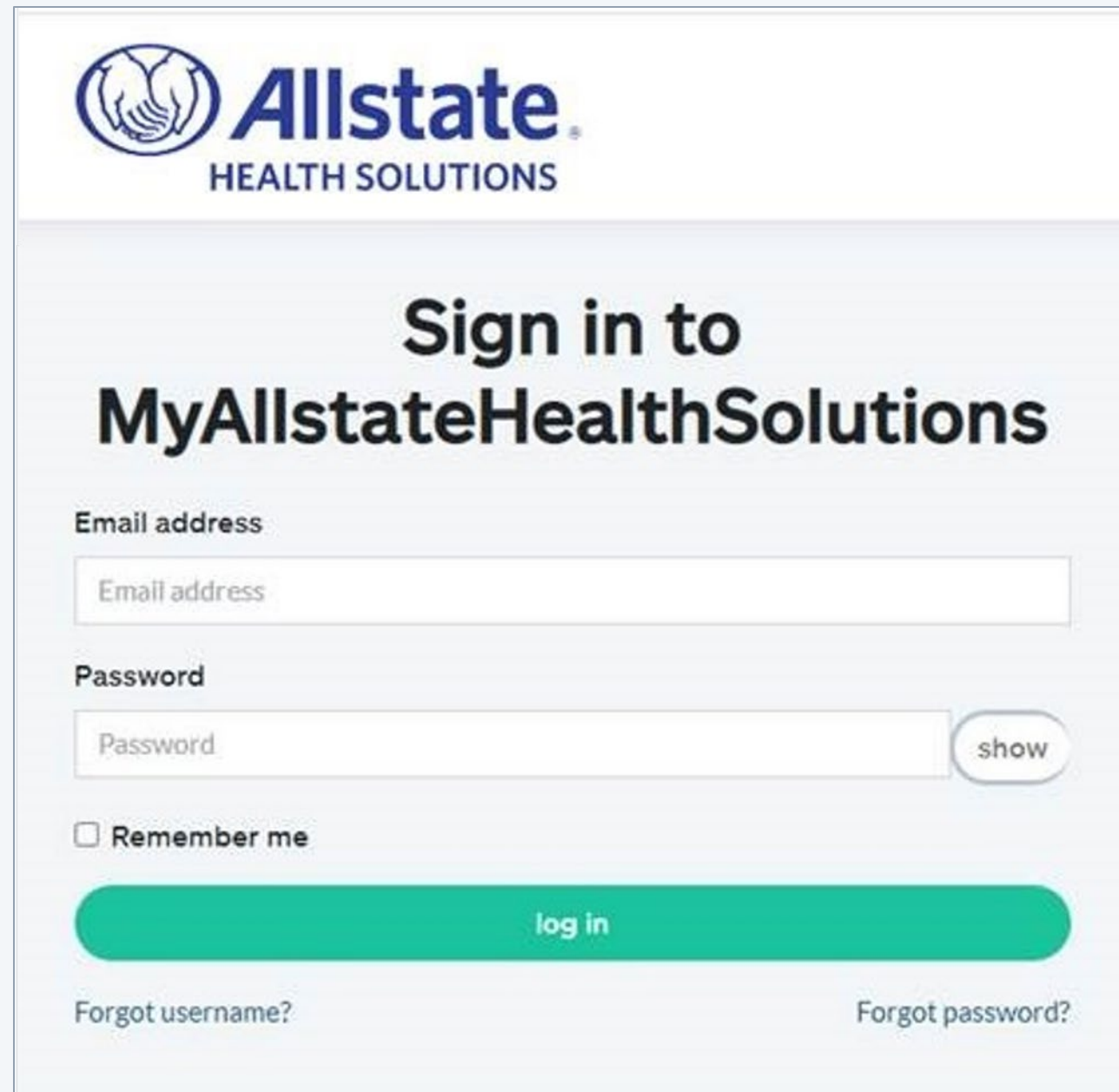
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Resources member portal



The screenshot shows the Allstate Health Solutions member portal 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?".

Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- View policy documents
- Check current and past payments
- Check current payment method
- Download temporary ID cards



Recap Critical Illness - Term Life



Lump-sum cash benefits



No network restrictions
Pick any doctor or
hospital



15 eligible conditions¹¹



No deductibles, copays,
or coinsurance



Wide benefit ranges



Available in a large
number of states

¹¹Varies by state.



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

