

Section 17: Cancer Plan

Allstate at WorkSM

BE WELL. BE SMART. BE PROTECTED.

cancer insurance

and 20 Other Specified Diseases

Heritage Series 300

No one likes to think about getting cancer. But it will still affect 1 in 2 men and 1 in 3 women.¹ While you may not be able to prevent the disease, you can help protect yourself from its costs. Cancer insurance helps you:

- Manage the high expenses of treatment
- Preserve your savings
- Protect your family from financial hardship
- Concentrate on getting well



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Be well. Be smart. Be protected.

why?

It's probably crossed your mind that you could get cancer. And you may have thought about the ways it would affect your life and your loved ones. But have you considered how cancer would impact your financial security?

You and your health insurance may have different ideas about where it should stop paying for cancer treatment. But if you could afford it, you probably wouldn't cut any corners.

If a cancer center in another city offered the best treatment, you'd want to go—and have a family member there for support. You'd want the best specialists, treatments, diets and medications. And a hospital stay that's covered no matter how lengthy. Maybe you'd want reconstructive surgery to feel like your old self again. Or childcare and housekeeping at home while you recover.

Medical insurance often stops short of considering these costs "essential." Luckily, these kinds of costs are exactly what cancer insurance helps to cover.

Cancer insurance might be right for you if:

- There is cancer in your family's history
- You don't have much money set aside for the unexpected
- You don't have coverage to provide you with extra income in case you can't work
- You're single or have a spouse who doesn't work
- You want to keep your family financially secure

Where Other Coverage Falls Short

It's hard to face the facts, but cancer will affect many of us—regardless of age, gender or lifestyle. While treatment has advanced the fight against cancer, it still occurs in 50% of men and 33% of women.¹

An average of 65% of cancer-related expenses are considered non-medical, which means your health insurance may not pay.¹ Indirect costs can be twice as much as your medical bills.¹ Indirect expenses can include things like transportation, food, missed work, lodging, home recovery and extended care. This is where cancer insurance can help out.

¹ All cancer statistics in this brochure are from the American Cancer Society, *Cancer Facts & Figures*, 2001.

how?

It works like this:

How Benefits Are Paid

Cancer insurance pays you benefits that can be used for non-medical, cancer-related expenses that health insurance might not cover. Benefits are paid as you go and cover the costs of specific treatments and expenses (up to the maximum allowed) as they happen. This way, you get help for many of cancer's indirect costs throughout your treatment program.

And, cancer insurance is supplemental. So it works in addition to other insurance you may have, like medical and disability income. You can use it to fill a benefit gap in your other policies.

The Right Coverage For Your Needs

The first step in protecting yourself and your family from costs associated with cancer treatment, is to review the coverage provided in the Heritage Series 300 policy.

The Heritage Series 300 consists of basic cancer coverage, including scheduled benefits for hospital stays, extended care and cancer treatments.

Plus, there are additional benefits that are included with your policy and they are the wellness benefit rider, the cancer/specified disease enhancement rider and the cancer initial diagnosis level benefit rider.

You can choose to enhance your coverage by adding the optional intensive care rider, which pays an additional amount each day you are confined in an intensive care unit for a covered accident or sickness.

What you get:

Cancer insurance from Allstate Financial Workplace Division pays you benefits that can be used for non-medical cancer related expenses that health insurance might not cover.

- Benefits paid directly to you unless your benefits are assigned to someone else
- Benefits paid regardless of your other coverage
- Coverage you can choose to match your budget
- Individual or family coverage
- Premiums waived after 90 days of disability due to cancer, for as long as you're disabled

20 Other Diseases Also Covered

In addition to cancer coverage, this insurance pays you benefits for 20 other specified diseases.

Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Typhoid Fever, Bubonic Plague, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Epidemic Cerebrospinal Meningitis, Undulant Fever, Sickle Cell Anemia, Rocky Mountain Spotted Fever, Smallpox, Addison's Disease, Hansen's Disease, Tularemia.