



What can living with a critical illness mean to you?

Daily out-of-pocket expenses for fighting the disease while still paying your bills



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PRESCRIPTIONS

Critical Illness Insurance

Provides lump-sum cash benefits that can help with daily expenses

Critical Illness coverage from Allstate Benefits pays a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

Allstate Life Insurance
Company of New York



critical illness

No one knows what lies ahead on the road through life. Will you undergo a major organ transplant or coronary artery bypass procedure? Will you suffer a stroke or a heart attack? The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed.

Critical illness coverage can help offer peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.*

John chooses **\$15,000 basic-benefit coverage**

John's doctor tells him that he has a blockage in his heart and needs surgery.

John undergoes a coronary artery bypass surgery and is expected to make a full recovery.

5 years later John suffers a mild heart attack and is rushed to the hospital. Tests are performed, he is treated, and released.

Critical Illness insurance policy from Allstate Benefits provided the following:	
Coronary Artery Bypass	\$ 3,750
Heart Attack†	\$ 11,250
Total Benefits:	\$15,000

† \$3,750 was previously paid for Coronary Artery Bypass Surgery, leaving \$11,250 to be paid for a Heart Attack.

*The example shown may vary from your plan. Your individual experience may also vary. Please see pages 2a and 2b for your plan details.

meeting your needs

Our critical illness coverage helps offer financial support should a covered illness be diagnosed.

- Benefits and benefit coverage amounts have been conveniently packaged to make it easy to choose a plan that meets your needs
- Covered spouse and child(ren) receive the same basic-benefit amount as you
- Benefits paid directly to you unless assigned to someone else
- Supplements existing medical benefits
- Guaranteed renewable for life, subject to change in premiums by class
- Premiums are affordable

your benefit coverage

A percentage of the basic benefit amount is payable for each covered person in the Critical Illness benefits. Once 100% of the basic benefit amount has been paid for any benefit, the policy terminates. Benefit amounts are shown on pages 2a and/or 2b. See page 3 for terms and conditions.

CRITICAL ILLNESS BENEFITS

Heart Attack (100%) - Pays a benefit when you have a heart attack. (A cardiac arrest is not a heart attack, and is not covered by this benefit.)

Stroke (100%) - Pays a benefit when you have a stroke.

Coronary Artery Bypass Surgery (25%) - Pays a benefit when you have coronary artery bypass surgery.

Major Organ Transplant (100%) - Pays a benefit when you have a heart, lung, liver, pancreas, or kidney transplant (must be a human donor).

End Stage Renal Failure (100%) - Pays a benefit when you have peritoneal dialysis, hemodialysis or a renal transplant.

Alzheimer's Disease (100%) - Pays a benefit when you are diagnosed with Alzheimer's by a psychiatrist or neurologist.

ADDITIONAL BENEFITS

Invasive Cancer (100%) - Pays a benefit when diagnosed with invasive cancer (includes Leukemia and Lymphoma).

Carcinoma in Situ (25%) - Pays a benefit when diagnosed with cancer in situ.

Skin Cancer - Pays a benefit when diagnosed with skin cancer.

Chest pains
occurring



A doctor visit
is scheduled



Tests results
show heart attack



You get a
cash benefit

POLICY SPECIFICATIONS

The policy provides benefits only for the illnesses shown. You can only receive benefits for an illness once. The policy does not cover any other disease, sickness or incapacity. 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. Benefits are payable for treatment received in the United States, the U.S. territories or the countries of Canada or Mexico.

Eligibility/Termination - (a) Family coverage may include you, your spouse and eligible children. (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse coverage ends upon final divorce or annulment.

Conversion Privilege - If coverage terminates for any reason other than nonpayment of premiums, the covered person can convert to their own individual policy without evidence of insurability.

LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation - (a) We do not pay benefits for a pre-existing condition during the first 6 months of coverage. (b) A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a licensed healthcare provider within 6 months prior to the effective date.

Limitations and Exclusions - We do not pay benefits for: (a) any act of war, participation in a riot, insurrection or rebellion; (b) intentionally self-inflicted injuries; (c) engaging in an illegal occupation or felony; (d) attempted suicide; (e) injury sustained or contracted while intoxicated or under the influence of narcotics unless administered by a physician; (f) aviation, except as a fare paying passenger on an airline; or (g) alcohol abuse, alcoholism, drug addiction, or dependence upon any controlled substance.

Heart Attack Exclusions - Does not cover an established (old) myocardial infarction.

Stroke Exclusions - Does not include: Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

Invasive Cancer Exclusions - Does not include: carcinoma in situ; tumors related to HIV; non-invasive or metastasized skin cancer; or early prostate cancer.

Coronary Artery Bypass Surgery Exclusions - The following procedures are not considered bypass surgery: balloon angioplasty; laser embolectomy; atherectomy; stent placement; or other non-surgical procedures.

Alzheimer's Disease Limitation - Must be unable to perform 3 or more of these activities: bathing, dressing, toileting, eating, taking medication.

This material is valid as long as information remains current, but in no event later than March 1, 2017. Critical Illness benefits provided by policy form CCIP1NY, which provides stated benefits for specified illnesses.

The policy provides supplemental, limited benefit insurance. The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Representative. Policies issued by Allstate Life Insurance Company of New York.

This brochure is for use in the following state: NY



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critical illness

CRITICAL ILLNESS BENEFITS ¹	LOW PLAN	HIGH PLAN
Heart Attack (100%)	\$15,000	\$30,000
Stroke (100%)	\$15,000	\$30,000
Coronary Artery Bypass Surgery (25%) ²	\$3,750	\$7,500
Major Organ Transplant (100%)	\$15,000	\$30,000
End Stage Renal Failure (100%)	\$15,000	\$30,000
Alzheimer's Disease (100%)	\$15,000	\$30,000
ADDITIONAL BENEFITS	LOW PLAN	HIGH PLAN
Invasive Cancer (100%)	\$15,000	\$30,000
Carcinoma in Situ (25%) ²	\$3,750	\$7,500
Skin Cancer ³	\$250	\$250

¹100% of the benefit amount is payable only once to each covered person for one of the Critical Illnesses, or combination that equals 100%.

²One time benefit.

³One time benefit, payable in addition to other benefits.

monthly premiums

LOW PLAN - \$15,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$6.41	\$7.97	\$12.89
30-39	\$11.03	\$12.58	\$21.57
40-49	\$20.66	\$22.21	\$39.66
50-59	\$35.83	\$37.38	\$68.20
60-64	\$61.47	\$63.02	\$116.40

tobacco

AGES	IND	IND + CH	F
18-29	\$11.18	\$12.73	\$21.86
30-39	\$20.20	\$21.75	\$38.81
40-49	\$39.58	\$41.13	\$75.25
50-59	\$69.89	\$71.44	\$132.23
60-64	\$112.79	\$114.35	\$212.90

HIGH PLAN - \$30,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$12.83	\$15.93	\$25.79
30-39	\$22.06	\$25.16	\$43.15
40-49	\$41.31	\$44.42	\$79.33
50-59	\$71.66	\$74.76	\$136.40
60-64	\$122.93	\$126.04	\$232.79

tobacco

AGES	IND	IND + CH	F
18-29	\$22.36	\$25.46	\$43.71
30-39	\$40.39	\$43.50	\$77.63
40-49	\$79.16	\$82.27	\$150.50
50-59	\$139.78	\$142.88	\$264.47
60-64	\$225.59	\$228.69	\$425.79

IND = Individual; IND + CH = Individual + Children; F = Family.

Issue Ages: 18-64

Additional premiums on reverse.



annual premiums

LOW PLAN - \$15,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$71.25	\$88.50	\$143.25
30-39	\$122.55	\$139.80	\$239.70
40-49	\$229.50	\$246.75	\$440.70
50-59	\$398.10	\$415.35	\$757.80
60-64	\$682.95	\$700.20	\$1,293.30

tobacco

AGES	IND	IND + CH	F
18-29	\$124.20	\$141.45	\$242.85
30-39	\$224.40	\$241.65	\$431.25
40-49	\$439.80	\$457.05	\$836.10
50-59	\$776.55	\$793.80	\$1,469.25
60-64	\$1,253.25	\$1,270.50	\$2,365.50

HIGH PLAN - \$30,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$142.50	\$177.00	\$286.50
30-39	\$245.10	\$279.60	\$479.40
40-49	\$459.00	\$493.50	\$881.40
50-59	\$796.20	\$830.70	\$1,515.60
60-64	\$1,365.90	\$1,400.40	\$2,586.60

tobacco

AGES	IND	IND + CH	F
18-29	\$248.40	\$282.90	\$485.70
30-39	\$448.80	\$483.30	\$862.50
40-49	\$879.60	\$914.10	\$1,672.20
50-59	\$1,553.10	\$1,587.60	\$2,938.50
60-64	\$2,506.50	\$2,541.00	\$4,731.00

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Issue Ages: 18-64

This insert is for use in: NY

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