1. **What is the Critical Illness Protection Plan?**

The Critical Illness Protection Plan from Allstate Benefits helps provide protection for you and your family from financial hardship due to critical illnesses. You choose your benefit amount, and if you are diagnosed with a covered Critical Illness, Allstate Benefits will pay you a lump sum, that will be sent to your home to be used in whatever way you need it.

2. **What is covered under the Critical Illness Plan?**

During enrollment, you will have an opportunity to select $5,000, $10,000, $20,000, or $30,000 for your basic-benefit amount. A percentage of the basic-benefit amount you select will be available to pay for Critical Illnesses such as heart attack, stroke, major organ transplant, cancer or end stage renal failure. You are eligible to receive initial payments and additional payments if you suffer from multiple critical illnesses or have a recurrence of the same critical illness, based on your dates of diagnosis.

Additional benefits for Waiver of Premium, Transportation, Lodging, and Wellness, pay a specified dollar amount. A full list of covered illnesses, covered wellness screenings and specific information on each of these benefits can be found on [www.allstatevoluntary.com/homedepot](http://www.allstatevoluntary.com/homedepot) under the “Critical Illness Brochure” or “Benefits at a Glance” links of at the [www.livetheorangelife.com](http://www.livetheorangelife.com) website.

3. **How can I obtain a copy of my Certificate?**

You may request a copy of your certificate by contacting one of our representatives at 1-866-828-8766.

4. **How much does the plan pay for a Heart Attack or Invasive Cancer?**

The amount paid is based on the benefit amount that you select during enrollment. You may select $5,000, $10,000, $20,000, or $30,000 for your coverage.

5. **Do I have to answer medical questions when I enroll in this plan?**

The Critical Illness Plan is Guaranteed Issue. Guaranteed Issue means there are no questions to answer, exams or tests to take. Your coverage is guaranteed when you apply during the initial enrollment and annual enrollments. Spouse and Child(ren) coverage are guaranteed as well.

6. **Can I be covered if I have a pre-existing condition?**

There are no health questions to answer when you enroll, but coverage is only available for
a critical illness that is diagnosed after your coverage is in-force.

7. What is the maximum amount that can be paid in benefits?

The maximum basic-benefit amount payable for all critical illnesses is the lesser of either four full payments of the benefit amount you choose, or a maximum of $250,000.00 for each covered person. The Transportation, Lodging and Wellness benefits do not contribute toward this maximum.

8. What wellness benefits are covered under this plan?

The Plan will pay $75 per calendar year per covered person for any one of the following:

- Pre-biopsy test for skin cancer
- Biopsy for skin cancer
- Oral cancer screening
- Blood test for triglycerides
- Bone Marrow testing
- Colonoscopy
- Echocardiogram
- Electrocardiogram (EKG, including stress EKG) and Flexible sigmoidoscopy
- Hemoccult stool analysis
- Lipid panel (total cholesterol count)
- Mammography, including Breast Ultrasound
- Pap Smear, including ThinPrep Pap Test
- PSA (prostate specific antigen - blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test on bike or treadmill
- Annual physical examination (only for covered persons over 18 years of age)
- Immunizations

9. Can I find information online?

Information is available on our website www.allstatevoluntary.com/homedepot or at www.livetheorangelife.com website.

10. Is there any way to contact you by email?

Yes, you can email your questions to homedepotsupport@allstate.com. We are available to answer any questions you may have. You can expect a response to your email within 24 hours if received on a business day.