



American Heritage Life Insurance Company

Protection when faced with
a critical illness diagnosis
and you need treatment

AECOM

Group Voluntary Critical Illness FAQs

Q1. How does Critical Illness coverage work?

A1. The Critical Illness plan pays the insured a lump-sum benefit when a covered person is diagnosed with a critical illness. Coverage pays benefits for Heart Attack, Stroke, Major Organ Transplant, End Stage Renal Failure, Coronary Artery Bypass Surgery, Transient Ischemic Attack, Invasive Cancer, Carcinoma in Situ, Second Event Critical Illness and more. A Wellness benefit is also included, paying a \$50 benefit once per year for undergoing a covered wellness screening.

Q2. Who can be covered under the plan?

A2. Coverage is available for employee, employee + spouse/domestic partner, employee + child(ren), and family. Children are covered until age 26. You must be enrolled to elect dependent coverage.

Q3. When does coverage for me and/or my dependents begin under the plan?

A3. Coverage becomes effective on the date listed on the employee certificate. A diagnosis must occur on or after that effective date.

Q4. Are there medical questions to answer to enroll in this coverage?

A4. No. The policy is offered on a Guaranteed Issue basis for new hires/newly eligible employees at annual enrollment and for qualifying events. Guaranteed Issue means you do not need to answer medical questions.

Q5. What happens if a covered person is diagnosed with a covered condition and they do not seek further treatment?

A5. Benefits are paid at time of diagnosis regardless of whether you or your dependents seek further treatment.

Q6. If I leave the company, can I keep my Critical Illness coverage?

A6. You can continue coverage for yourself and your dependents (whether or not the plan stays active) as long as you make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of the plan termination date. Continuation of insurance coverage is available to age 70. Covered dependents are eligible for 50% of employee benefit.

Q7. When can I submit a claim for benefit payment under my coverage?

A7. You can submit claims for covered benefits any time after the coverage effective date. You can obtain a claim form at www.allstatebenefits.com/Individuals/Resources or call 1-866-828-8067.

Q8. When a claim is filed and benefits are paid by Allstate Benefits, who receives the proceeds - me or the doctor?

A8. Claim payments are sent to you unless otherwise assigned to someone else. If you wish to have your benefit sent to the doctor, you will need to complete a form requesting assignment of your benefits. Visit www.allstatebenefits.com/Individuals/Resources to obtain the appropriate form.

Q9. What happens if I and/or my dependents have had a cancer diagnosis before coverage begins?

A9. A critical illness diagnosis must be on or after the effective date of coverage. For a diagnosis of cancer only, the insured must be free of any symptoms and treatment of cancer for 12 consecutive months immediately before the effective date of coverage.

Q10. What happens if I have a heart attack a month into coverage under the Critical Illness plan and get diagnosed with cancer two months later?

A10. Each event must be separated by at least 90 days for both benefits to be payable. In this case, the benefit for the heart attack would be covered but the cancer benefit would not be paid.

Q11. What happens if a covered person dies while covered under the Critical Illness plan?

A11. Allstate Benefits may make benefit payments for any unpaid and approved claims directly to the named beneficiary or estate.

Q12. Are there exclusions or limitations to the coverage?

A12. Once enrolled, you will receive a certificate of coverage with information about your benefits, including exclusions and limitations. It is important to read the information and if you have additional questions, call 1-866-828-8067.

This material is valid as long as information remains current, but in no event later than September 1, 2021.

Coverage provided is limited benefit supplemental insurance, policy form GVCIP2 or state variations thereof. This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). The coverage has exclusions and limitations. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company.