Because transparency is a core value at Allstate Benefits, we’re providing this summary of pre-existing conditions and other diagnosis requirements for the critical illnesses included in the coverage, to help you make the best benefit decisions for you and your family. This summary does not include all details of the coverage.

**Initial Cancer Diagnosis** (first cancer diagnosis in lifetime or 12 months before coverage)

For an Initial Cancer Critical Illness benefit to be paid to an eligible employee or covered family member, there must be no knowledge or evidence of cancer 12 months prior to the coverage effective date. This means if records exist, such as a mammogram, and show that cancer or symptoms of cancer were present and medical advice or treatment was received or recommended from a physician or other member of the medical profession, acting within the scope of their license, the covered person’s diagnosis would fall under pre-existing conditions limitations and the Critical Illness benefit would not be paid.

**Cancer Critical Illness** as defined by Critical Illness coverage includes the following:

- Carcinoma In Situ – A cancer wherein the tumor cells still lie within the tissue of origin without having invaded neighboring tissue. Carcinoma In Situ includes:
  - a. early prostate cancer diagnosed as stages A, I or II or equivalent staging; and
  - b. melanoma not invading the dermis.

- Invasive Cancer – A malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Invasive cancer includes Leukemia and Lymphoma.

**Heart Attacks and Strokes**

Heart attacks and strokes are treated as events, therefore, as long as the event occurs after the effective date of coverage, benefits are available. Allstate Benefits recognizes that if a covered person previously had a heart attack/stroke and experiences another heart attack/stroke, the two events are not necessarily related, and benefits are available.

**Heart Attack Diagnosis**

A heart attack must be confirmed by a licensed physician. The diagnosis must be based on both:

1. New electrocardiographic changes; and

2. Elevation of cardiac enzymes or biochemical markers showing a pattern, and to a level consistent with a diagnosis of heart attack.
Strokes

Benefits are made available to a covered person who experiences a stroke that results in permanent neurological damage. Some examples of permanent neurological damage include:

- Paralysis
- Vision problems
- Memory loss
- Behavioral style changes

Allstate Benefits does not delineate between the degrees of the permanent neurological deficit, but the deficit must be documented by a licensed physician.

Stroke, as defined by this policy, does not include: Transient Ischemic Attacks (TIAs); head injury; chronic cerebrovascular insufficiency or reversible ischemic neurological deficits.

Heart Attack vs. Cardiac Arrest

Heart attack and cardiac arrest are not the same medical event, and therefore, a cardiac arrest diagnosis will not constitute payment of a Critical Illness benefit for a heart attack. Here’s a brief explanation of the difference between the two: A heart attack is a blood flow problem; most commonly caused by a blockage in the arteries. Cardiac arrest is an electrical problem, such as arrhythmia, that causes the heart to cease function.

Chronic Illness or Injury Rider

Benefits under this rider are NOT subject to the Pre-Existing Condition Limitation Provision and Allstate Benefits pays benefits under this rider when a covered person:

1. has a chronic illness or injury;

2. is unable to perform at least 2 out of 6 activities of daily living (ADLs) beginning after the effective date of this rider and while the rider is in force; and

3. is unable to perform at least 2 out of the 6 ADLs simultaneously and continuously for at least 365 days due to the specified chronic illness or injury.

*If a person cannot perform an ADL prior to the effective date of coverage, a benefit is still payable as long as a person loses two ADLs after the effective date of the coverage.

An accident is defined as a sudden, unforeseen and unexpected event which occurs without the covered person’s intent and results in injury to the person independent of disease, infirmity or any other cause.
Critical Illnesses covered within this rider are as follows:
   Adrenal Hypofunction (Addison’s Disease)
   Multiple Sclerosis
   Lou Gehrig’s disease (ALS)
   Muscular Dystrophy
   Arthritis
   Osteomyelitis
   Huntington’s Chorea
   Osteoporosis

Activities of Daily Living – ADLs are defined as activities that are performed by independently functioning individuals and include the following:

1. Bathing – Means to wash oneself in a bathtub, shower or sponge bath, with or without the aid of equipment
2. Dressing – Means to put on and remove necessary clothing, including braces, artificial limbs or other surgical appliances
3. Toileting – Means to get on and off the toilet and maintain personal hygiene
4. Bladder and bowel continence – Means to manage the bowel and bladder function with or without protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained
5. Transferring – Means to move in and out of a bed, chair or wheelchair with or without the use of equipment
6. Eating – Means to consume food or drink that has already been prepared and made available, with or without the use of adaptive utensils

SECOND EVENT BENEFITS

Reoccurrence of Critical Illness

Allstate Benefits will pay a benefit for a reoccurrence of a critical illness if the covered person is diagnosed for a second time with an initial critical illness for which the benefit was previously paid under the Initial Critical Illness Benefit provision if:

1. The second date of diagnosis is more than 12 months after the first date of diagnosis, and;
2. The second date of diagnosis is while the covered person is insured under the same critical illness certificate.

Benefit amounts are equal to the benefit previously paid for the initial critical illness. A covered person can receive a benefit for a reoccurrence of critical illness only once for each initial critical illness.
The base critical illnesses eligible under the reoccurrence of critical illness provision are:

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Transplant
- Coronary Artery By-Pass surgery

**Reoccurrence of Cancer Benefits**

Allstate Benefits will pay a benefit for a reoccurrence of cancer critical illness if a covered person is diagnosed for a second time with a cancer critical illness for which a benefit was previously paid under the Cancer Critical Illness Benefits provision if:

1. The second date of diagnosis is more than 12 months after the first date of diagnosis for the cancer critical illness;
2. The covered person did not receive treatment during that 12-month period*, and;
3. The second date of diagnosis is while the covered person is insured under the same critical illness certificate.

* Maintenance medications and routine follow-up visits taken between initial treatment and recurrent diagnosis are acceptable. Allstate Benefits recognizes that some cancer patients benefit from extended use of maintenance medications, therefore, their use does not constitute a violation of the 12-month clause. Surgery and chemotherapy do constitute treatment and would trigger the 12-month clause; a covered person will have to wait a period of 12 months following such treatment to be eligible for the Reoccurrence benefit.

Benefit amounts are equal to the benefit previously paid for the initial cancer critical illness. A covered person can receive a benefit for a reoccurrence of critical illness only once for each initial cancer critical illness.

**Critical Illness coverage provided is Limited Benefit Insurance**, policy form GVCIP4 or state variation thereof. This is not a complete list of the benefits, exclusions, and limitations of the coverage. Please contact your Allstate Benefits Representative for full details, including cost, or to learn more, visit [http://home.catholichealth.net/wellbeing](http://home.catholichealth.net/wellbeing).

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