



## Allstate BENEFITS

Protection and guidance  
when diagnosed with a  
critical illness

### Comprehensive

## Critical Illness Insurance with Medical Care Support Services

No one is ever really prepared for a critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications is often life-altering and could add to your stress levels.

The treatment to recovery is vital, but it can also be expensive. Your group benefits plan and Provincial Health Insurance may only cover some of the costs associated with treatment. You may still be responsible for out-of-pocket expenses.

Comprehensive Critical Illness coverage not only helps provide financial support if you are diagnosed with a covered critical illness, but also offers advisory services from Medisys in Canada and PinnacleCare in the U.S. that offer guidance to help you address your concerns and provide peace of mind. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

### Here's How It Works

You choose benefits to protect yourself and any family members. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition. If you have a concern regarding a diagnosed or suspected critical illness, a Nurse Navigator can help address your concerns.

### Meeting Your Needs

- Guaranteed Issue, meaning no medical questions to answer at initial enrolment<sup>1</sup>
- Coverage available for spouse at an additional cost
- Dependent children automatically covered at no cost for 50% of your Comprehensive Critical Illness benefit amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable with a convenient payment process
- Coverage may be continued after employment; refer to your certificate for details
- No Pre-Existing condition exclusions and no survival period
- Claims typically paid within 2-4 days from when forms are received

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. **Are you in good hands?® You can be.**

<sup>1</sup>Enrolling after your initial enrolment period requires evidence of insurability

<sup>2</sup><https://www.worldatlas.com/articles/leading-causes-of-deaths-in-canada.html>

<sup>3</sup><http://www.cancer.ca/en/cancer-information/cancer-101/cancer-statistics-at-a-glance/?region=on>

## DID YOU KNOW ?



Cancer, Heart Disease and Stroke  
are responsible for over 50% of  
the deaths in Canada<sup>2</sup>

# 565

On average, 565 Canadians will be  
diagnosed with cancer every day<sup>3</sup>

# Meet Ashley

Ashley is like any single parent who has been diagnosed with a critical illness. She's concerned about her future and her children's well-being. She worries about how she will cope with her illness and how she will pay for any out-of-pocket expenses.

Here is what weighs heavily on her mind:

- My group benefits plan and Provincial Health Insurance won't cover all of the expenses related to my treatment
- I need help to better understand my treatment options
- I would like a second opinion but I don't know how to obtain one
- My drug coverage still requires me to pay a portion of my drug costs
- If I am not working due to my treatments, I must cover my bills, rent/mortgage, groceries and my children's education
- If the right treatment is not available locally, I will have to travel to get the treatment I need



Ashley's story of diagnosis and treatment turned into a happy ending, because she had Comprehensive Critical Illness Insurance with Medical Care Support Services to help with expenses and the support to help make informed decisions.



## CHOOSE

Ashley chooses Comprehensive Critical Illness with Medical Care Support Services' benefits to help protect her and her family from expenses not covered through Provincial Medicare or an employer-paid health care plan.



## USE

During Ashley's annual physician checkup, her doctor noticed a mole on her back. She underwent a biopsy, which confirmed stage 3a melanoma.

Here's Ashley's treatment path:

- Ashley has her annual physician checkup
- Her doctor notices an abnormally colored mole on her back, tests are performed, and she is diagnosed with Stage 3a melanoma
- She is referred to an oncologist
  - She accesses nursing support to better understand her treatment options and prepare questions for her oncologist visit
- Ashley followed her doctor required drug therapy treatment for a period of 10 months, and is now on the road to recovery
- Surgery is recommended but Ashley decides to get a second opinion which determines surgery is not needed

Ashley is doing well and is on the road to recovery.



## CLAIM

Ashley's Comprehensive Critical Illness claim can be used for non-Provincial Health Insurance covered expenses such as:

Life-saving drug therapy

Financial help to pay for living expenses while on leave from work

Counseling for anxiety

The cash benefits were direct deposited into her bank account.

For a listing of benefits and benefit amounts, see your company's rate insert.

## Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



### Finances

Can help protect savings and retirement plans from being depleted with a cash benefit that provides assistance with payment for treatment not fully covered by Provincial Health Insurance or your employer's health plan.



### Travel

Can help pay for expenses while receiving treatment in another city.



### Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



### Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.

## Benefits (subject to maximums as listed on the attached rate insert)

Benefit paid upon diagnosis of one of the following conditions

### COMPREHENSIVE CRITICAL ILLNESS BENEFITS\*

**Heart Attack** - the death of a portion of the heart muscle due to inadequate blood supply. Not payable for: incidental finding of ECG changes suggesting a prior myocardial infarction (in absence of a corroborating event); or elevation of cardiac markers to coronary angioplasty unless diagnostic changes of new Q wave infarction on the ECG

**Stroke** - acute cerebrovascular event caused by intracranial thrombosis or haemorrhage, or embolism from an extracranial source. Not payable for transient ischemic attacks (TIAs), intra-cerebral vascular events due to trauma, or lacunar infarct which do not meet the definition of stroke as described above

**Major Organ Failure (Transplant or Waiting List)** - irreversible failure of heart, lung, liver, kidney or bone marrow, with either transplantation deemed necessary or the covered person enrolling on a major transplant list in Canada or the U.S.

**Kidney Failure** - irreversible failure of both kidneys, resulting in peritoneal dialysis, haemodialysis or renal transplantation being initiated. Does not include failure of both kidneys to function caused by traumatic event, including surgical traumas

**Carcinoma In Situ** - non-invasive cancer, including melanoma that has not invaded the dermis. Other skin malignancies are not covered

**Invasive Cancer** - malignant tumour with uncontrolled growth and spread of malignant cells into other tissue. Includes invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic. Other skin cancers are not covered

**Alzheimer's Disease** - must exhibit impaired memory and judgment and require eight hours of daily supervision

**Parkinson's Disease** - must exhibit two or more of the following: muscle rigidity, tremor, or bradykinesia (slowness in physical and mental responses); and be certified unable to perform at least two daily activities (bathing, dressing, toileting, bladder and bowel continence, transferring and feeding) without adult assistance

**Coronary Artery Bypass Surgery** - to correct narrowing or blockage of one or more coronary arteries with bypass graft. Balloon angioplasty, laser embolectomy, atherectomy, stent placement, and other non-surgical procedures are not covered

**Multiple Sclerosis** - must be diagnosed by a specialist and have at least one of the following: two or more separate clinical attacks; well-defined neurological abnormalities lasting more than six months; a single attack with lesions of demyelination having developed in intervals of one per month

**Paralysis** - total and permanent loss of muscle function of 2 or more limbs

**Deafness** - total and irreversible loss of hearing in both ears

**Blindness** - total and irreversible loss of sight in both eyes

**Aortic Surgery** - surgical removal and replacement of the diseased thoracic or abdominal aorta with a graft. Does not include the branches of the aorta

**Benign Brain Tumour** - a non-malignant tumour located in the cranial vault and limited to the brain, meninges, cranial nerves or pituitary gland that requires surgery or radiation treatment, or causes irreversible neurological deficits. Pituitary adenomas less than 10mm, tumours of the skull and germinomas are not covered

**Coma** - unconsciousness with no reaction to external stimuli or responses to internal needs for a continuous period of at least 96 hours. Glasgow coma score must be four or less. Medically-induced coma, a coma which results directly from alcohol or drug use, and a diagnosis of brain death are not covered

**Severe Burns** - diagnosis of third degree burns over at least 20% of the body surface

**Loss of Speech** - total and irreversible loss of the ability to speak as the result of an accidental injury or disease

**Amyotrophic Lateral Sclerosis (ALS) Benefit Rider** - must be diagnosed by a specialist showing progressive neuromuscular disease. No other motor neuron disease is covered by this benefit

**Waiver of Premium (Employee only)** - premiums waived if disabled for 90 consecutive days due to a critical illness

\*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.

# Value-Added Services

As part of your Critical Illness coverage from Allstate Benefits, you now have access to medical support through a best-of-class medical concierge/second opinion service with Medisys in Canada and PinnacleCare in the U.S.



To help you navigate through your illness and address your concerns, this personalized concierge service offers a unique combination of:

- expert health care system navigation
- access to exceptional medical resources
- unmatched range of services

## Medisys Health Guidance and Support Services

### Medisys Medical Concierge Services

- One-on-one personalized support centered on your specific or suspected diagnosis
- Access to a Registered Nurse to discuss diagnosis, concerns, second opinion options and claim filing
- Support to make fully informed decisions in managing your critical illness or related concerns
- Seamless Canadian-U.S. service if treatment or guidance is needed outside of Canada
- Leverage clinical and financial support to save time, reduce the stress of medical concerns and bring peace of mind

### Here's How It Works

When seeking guidance or upon diagnosis of a covered critical illness, contact Medisys and you will be assigned a Nurse Navigator to help guide you through your health care challenge.

#### Your Nurse Navigator will:



#### Care

Help you better understand and address your diagnosis, concerns and treatment options



#### Collect

Collect, organize and review your medical records



#### Facilitate

If a second opinion is desired or necessary, Medisys will act as a liaison between your primary care physician and desired second opinion location to facilitate referral.

Additionally, Medisys can assist in preparing you for next steps—for example, planning for a specialist appointment



#### Coordinate

If U.S. consultation or treatment is desired, Medisys will coordinate with PinnacleCare to arrange for consultation



#### Follow Up

Follow up with you to ensure you are on the right path



#### Help

The Nurse Navigator will assist you with the initial claims submission process



With three decades of experience, a leading-edge team of specialized health professionals, and a strong commitment to service quality, Medisys has positively impacted the lives of tens of thousands of employees and their loved ones. From coast to coast, Medisys has grown to become Canada's leading network of preventive, diagnostic, and consultative health care services by offering all-encompassing preventive health solutions, from their virtual and in-clinic health care support and year-round executive health services to their employee health and wellness programs that enrich the lives of Canadians and produce measurable results.



Health Advisory Services provided by PinnacleCare focus on health care advocacy and decision support for ongoing critical care needs as defined in your policy. These services are provided by PinnacleCare and are not intended for immediate or emergent medical needs. If you are experiencing a medical emergency, call 9-1-1 immediately or go to the nearest emergency room.

**Note** that all direct medical care, procedures, treatments, and insurance coverage of related medical claims are provided or managed by independent health care providers and insurers and are not included in this coverage.

## PinnacleCare U.S. Health Care Concierge Service

If a consultation in the U.S. is desired, the Medisys Nurse Navigator will share your medical records file (with your consent) with PinnacleCare. They will work with you to coordinate all aspects of your U.S. care and treatment support. Your concierge Health Advisor will provide you with preferential access to top-ranked Medical Centers of Excellence in the U.S. and the nation's leading physicians and specialists.

### PinnacleCare provides:

- Expert medical opinion on diagnosis, coordinated with Medisys
- Research on diagnosis and treatment options in the U.S.
- Customized report identifying top U.S. specialists for potential treatment
- Fast, facilitated appointments with physicians and/or U.S. Centers of Excellence
- Gathering, organizing and forwarding of key U.S. medical records in coordination with your Medisys support team
- Virtual consultations to obtain expert medical opinions, as warranted

### A Seamless Partnership

Allstate Benefits, Medisys and PinnacleCare work together to provide a unique, high-touch medical experience designed to achieve the best possible health outcomes and help you make informed choices in managing your condition.

The Allstate Benefits affiliation with Medisys and PinnacleCare is limited to a marketing alliance. Allstate Benefits makes no representations or warranties regarding Medisys or PinnacleCare programs, and is not responsible for any of the products or services that they provide. Medisys and PinnacleCare each offer their products and services subject to their own terms, limitations and exclusions.

## CERTIFICATE SPECIFICATIONS

### Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 15-99.

### Dependent Eligibility/Termination

Family members eligible for coverage are your spouse or domestic partner and children. Coverage for children ends when the child reaches age 21, or 25 if in full-time attendance at an institution of higher learning. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends when the domestic partnership ends or your death.

### When Coverage Ends

Coverage under the policy ends on the earliest of: the date the certificate is canceled; the date the policy is canceled; you stop paying your premium; the last day of active employment or membership; you or your class are no longer eligible; when all benefits have been paid under the policy and riders, if included; upon discovery of claim fraud or material misrepresentation.

### Portability Privilege

You may continue coverage under the Portability Privilege provision when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## BENEFIT CONDITIONS

### Conditions and Limits

A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness or specified disease after your effective date will be payable. Each critical illness is only payable provided that we have not previously paid a benefit for that illness. 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. The date of diagnosis for each illness must be separated by 90 days. Emergency situations outside of Canada will be considered by a Canadian physician on foreign soil or when you return to Canada.

If the first diagnosis of cancer occurs before the effective date of coverage, benefits are paid for a subsequent diagnosis of cancer after the effective date, subject to the terms and conditions in the certificate.

### Exclusions and Limitations

Benefits are not paid for: war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; injury incurred while engaging in an illegal occupation or committing or attempting a felony; attempted suicide while sane or insane; injuries while under the influence of alcohol, narcotics, or controlled substances or drugs, unless doctor prescribed; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; alcohol abuse or alcoholism, drug addiction or controlled substance dependency.

### Contact Information:

844-434-6934

Benefits@Allstate.ca

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**This brochure is for use in enrolments situated in Canada, and is incomplete without the accompanying rate insert.**

**This material is valid as long as information remains current, but in no event later than January 10, 2021.**

Group Critical Illness benefits are provided under policy form GCIP. Amyotrophic Lateral Sclerosis Benefit Rider is provided under rider form GCIALSAC.

**The coverage provided is limited benefit supplemental critical illness insurance.** This is a brief overview of the benefits available under the group policy underwritten by Allstate Insurance Company of Canada (Home Office, Markham, Ontario). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



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