



# Critical Illness Insurance

## including Medical Care Support Services

### We're the name you know and trust for employee protection.

Critical Illness Insurance from Allstate Benefits can help businesses recruit and retain top talent. With affordable rates, we help give employees, including high-risk employees, added protection when diagnosed with a covered critical illness. Provincial health doesn't always cover everything—Allstate Benefits can help.

**641**

On average, **641 Canadians** will be diagnosed with cancer every day<sup>1</sup>

**50%**

**Cancer, heart disease and stroke** are responsible for over 50% of the deaths in Canada<sup>2</sup>

**9 in 10**

**9 in 10 Canadians** have at least one risk factor for cardiovascular disease<sup>3</sup>

### Advantages of Offering Additional Coverage

- Helps protect employees' finances
- Pays benefits directly to the insured to spend how they wish—there are no restrictions
- Reduced financial stress can help employees focus on their work
- Affordable group rates only available through the workplace
- Enhances employers' benefits and compensation packages
- Helps bridge gaps in Provincial coverage
- Guaranteed issue coverage, subject to exclusions and limitations<sup>4</sup>



### Why choose Critical Illness from Allstate Benefits?

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

When employers offer our Critical Illness Insurance, they're giving employees access to added protection at preferred group rates.

Critical Illness Benefits and Features	Canadian Marketplace <sup>5</sup>	Allstate Benefits
Survival Period	30-90 days	0 days
Pre-Existing Condition Clause	24 months	None
Claims Payments	45-90 days	2-4 days
Total Potential Claims Payable Per Insured	Up to 2	All 19 illnesses
Waiting Period	90 days	0 days
Dependent Child Coverage	Available at a cost	Covered at no additional cost
Termination Age	70	No termination age
Portability	Converts to an individual policy	Same policy and policy features
Cancer Reoccurrence	60 months	12 months

### Allstate Benefits. Practical benefits for everyday living.®

<sup>1</sup><http://cancer.ca/en/research/cancer-statistics/cancer-statistics-at-a-glance> <sup>2</sup><https://www.worldatlas.com/articles/leading-causes-of-deaths-in-canada.html>  
<sup>3</sup><http://www.heartandstroke.ca/articles/connected-by-the-numbers> <sup>4</sup>Please refer to the Exclusions and Limitations section of the brochure.  
<sup>5</sup>Average features of standard Critical Illness coverage according to the Canadian Life and Health Insurance Association.



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.