



Allstate™ BENEFITS

Protection for out-of-pocket expenses upon a diagnosis of a critical illness

Critical Illness Insurance with Medical Care Support Services

Protection for Employees

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

Advantages of offering additional coverage

- Helps protect employees' finances
- Reduced financial stress can help employees focus on their work
- Enhances employers' benefits and compensation packages



Why choose Critical Illness from Allstate Benefits?

When employers offer our Critical Illness Insurance, they're giving employees access to added protection at preferred group rates. And with value-added services from TELUS® Health Care Centres and PinnacleCare, employees can receive best-in-class medical concierge assistance to locate the right doctors and facilities for their care.

Critical Illness benefits and features

- Pays benefits directly to the insured to spend how they wish - there are no restrictions
- Affordable group rates only available through the workplace
- No Pre-Existing Condition Limitation; eligible claims will not be denied for treatment of symptoms prior to signing up for Critical Illness coverage
- No benefit waiting period; eligible claims are payable once coverage becomes effective¹
- No survival period, which means more claims paid
- Employees can take coverage with them if they change employers or retire
- Helps bridge gaps in Provincial coverage and address some of the benefit-related concerns with today's multigenerational workforce
- Guaranteed issue coverage, subject to exclusions and limitations²
- Premiums are waived when a covered person is disabled due to a covered critical illness
- Covered dependents receive 50% of the employee's basic benefit amount

Allstate Benefits. Practical benefits for everyday living.®

¹If first diagnosis is after the effective date of coverage. ²Please refer to the Exclusions and Limitations section of the brochure. ³<http://www.cancer.ca/en/cancer-information/cancer-101/cancer-statistics-at-a-glance/?region=on> ⁴<https://www.worldatlas.com/articles/leading-causes-of-deaths-in-canada.html> ⁵<https://bankruptcycanada.com/insolvency-blog/causes-of-bankruptcy/> ⁶http://www.ontariostrokenetwork.ca/pdf/Final_Fact_Sheet_Stroke_Stats_3.pdf ⁷<http://www.cancer.ca/en/cancer-information/cancer-type/breast/statistics/?region=on>

Rev. 8/2021. 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.

THINK ABOUT IT

- 1 On average, **628 Canadians** will be diagnosed with cancer every day³
- 2 **Cancer, heart disease and stroke** are responsible for over 50% of the deaths in Canada⁴
- 3 Illness/medical problems are one of the **top reasons for personal bankruptcy** in Canada⁵
- 4 A **stroke occurs** in Canada every 10 minutes⁶
- 5 On average, **75 Canadian women** are diagnosed with breast cancer every day⁷

[Broker name here]

Information

[Name]
[Title
xxxx]
[Phone numbers
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