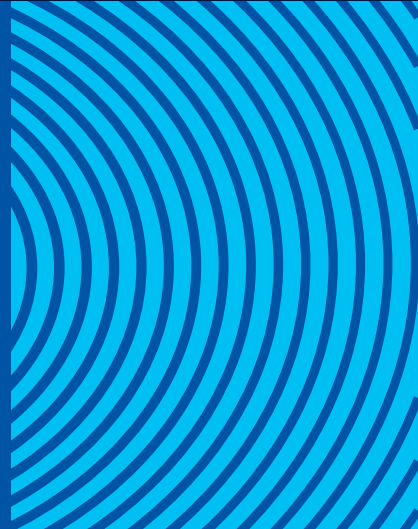




Allstate[®]
HEALTH SOLUTIONS

term life critical illness

Cash benefits to help you
or your loved ones in case
of critical illness or loss.



allstatehealth.com

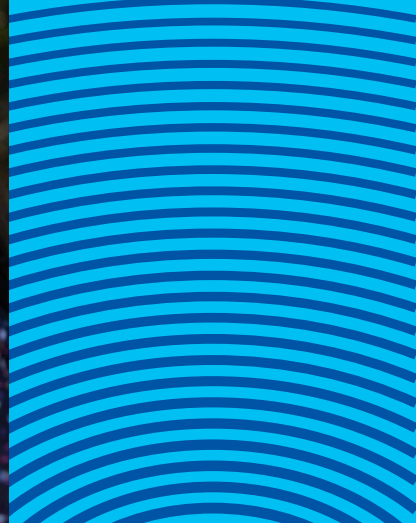
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support when it's needed most

The people we love mean more than anything else. So it's important to have a plan that reduces the financial impact of a critical illness or loss. Term Life Critical Illness coverage from Allstate Health Solutions pays a cash benefit directly to you, or your loved ones. And that cash can be used where it's needed most, such as replacing lost income, or paying expenses other plans don't.

Benefits in every plan:

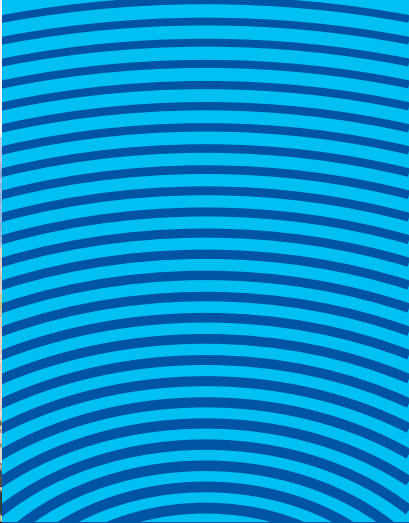
- Cash benefits paid at first diagnosis or treatment.
- Visit any doctor or hospital you want.
- No deductibles, coinsurance, copays or preauthorization.
- Plans issued for ages 18-60, for you and/or a spouse.

How the plan works

Choose the benefit amount that best fits your needs and budget. If a critical illness benefit is paid, your total benefits are reduced accordingly. The monthly premium is also reduced as long as your policy remains active. Your policy continues to pay benefits until the term ends, or benefits are fully paid.

Coverage options	
Term life benefit	\$25,000
	\$30,000
	\$50,000
	\$75,000
	\$100,000
Critical illness benefit	Equal to term life benefit; payable to age 85.

This plan provides limited benefits.



limitations and exclusions



coverage details

Your policy covers two types of events:

1. When the named insured passes away, your family receives 100% of the chosen cash benefit.
2. When the named insured is diagnosed with a covered condition, they receive a portion or full amount the chosen cash benefit.

Multiple payouts for critical illnesses

After a partial (25%) benefit is paid, 75% of the critical illness benefit remains. This means it's possible to receive multiple payouts.

Covered conditions¹

Full cash benefits are paid for:

- Invasive cancer
- Heart attack²
- Stroke
- Kidney failure
- Coma
- Blindness
- Deafness
- Major organ transplant
- Paralysis
- Loss of limb
- Major burns

Partial (25%) cash benefits are paid for:

- Coronary artery bypass graft
- Noninvasive cancer
- Advanced Alzheimer's disease
- Heart valve surgery

Critical Illness

Exclusions & Limitations

In addition to the Limitations and Exclusions of the Policy to which this rider is attached, We will not pay benefits under this rider for:

- Any Critical Condition if the Covered Person was previously Diagnosed with or underwent the procedure qualifying that Critical Condition anytime prior to his or her Effective Date under this Policy.
- Cancer Type A or Cancer Type B first Diagnosed within the 90 day Waiting Period immediately following the rider Effective date; or any other Critical Condition due to Sickness first occurring within the 30 day Waiting Period immediately following the rider Effective Date. In such event, We will terminate this rider and refund the portion of the premium paid for this rider.
- Any Critical Condition that is related to or caused by a Pre-Existing Condition until the Covered Person has been continuously covered under this rider for 12 months. A condition that has been specifically excluded from coverage will continue to be excluded after 12 months of continuous coverage.
- Any loss for which Our liability cannot be determined because a Covered Person, Health Care Practitioner, facility, or other individual or entity within 30 calendar days of Our request, failed to:
 - Authorize the release of all medical records to Us and other information We requested.
 - Provide Us with information We requested about pending claims or other insurance coverage.
 - Provide Us with information as required by any contract with Us.
 - Provide Us with information that is accurate and complete.
 - Have any examination completed as We requested.
 - Provide reasonable cooperation to any requests made by Us.

Upon receipt of information allowing the determination of Our liability, We will reopen any claim for benefits. No claim for benefits can be reopened after 365 calendar days.

- Conditions or procedures related to or a complication of a Pre-Existing Condition.
- Conditions or procedures caused by or contributed to by:
 - War or any act of war, whether declared or undeclared.
 - Participation in the military service of any country or international organization, including non-military units supporting such forces.
 - Foreign or domestic acts of terrorism that result in a nationwide epidemic.
- Conditions or procedures caused by or related to: mental illness; anxiety or nervous disorders; substance abuse, including alcohol abuse and use of depressants, narcotics, hallucinogens, excitants, or other chemical substances, except when taken under the medical advice of a Health Care Practitioner; behavior modification or behavioral (conduct) problems; or learning disabilities. Mental illness and anxiety or nervous disorders include all disorders listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association.
- Conditions or procedures caused by or related to an Injury sustained in operating a motor vehicle while the Covered Person's blood alcohol level, as defined by law, was over the legal limit. This exclusion applies whether or not the Covered Person is charged with any violation in connection with the accident.
- Conditions or procedures related to or caused by the Covered Person's voluntary attempt to commit, participation in or commission of a felony, misdemeanor, or illegal act.

¹ 90-day waiting period for first diagnosis of Cancer Type A or Cancer Type B; 30-day waiting period for first diagnosis of all other covered critical illnesses — waiting periods may vary by state.

² Non-ST elevation myocardial infarctions (NSTEMI) are not covered.

limitations and exclusions

- Conditions or procedures related to or caused or aggravated by suicide, attempted suicide or self-inflicted Sickness or Injury, including voluntary ingestion, inhalation or injection of poisons, toxins or gaseous substances, even if the Covered Person did not intend to cause the harm which resulted from the action. This exclusion applies regardless of whether the Covered Person was sane or insane at the time the event occurred.
- Conditions or procedures due to an Injury received while engaging in any hazardous occupation or other activity including the following: Participating, instructing, demonstrating, guiding or accompanying others in professional or semi-professional sports, extreme sports, parachute jumping, hot-air ballooning, hang-gliding, bungee jumping, scuba diving, sail gliding, parasailing, parakiting, mountain climbing, parkour, free running, racing including stunt show or speed test of any motorized or non-motorized vehicle, rodeo activities, or similar hazardous activities. Also excluded is any condition or procedure due to Injury received while practicing, exercising, undergoing conditioning or physical preparation for any such activity.
- Conditions or procedures due to an Injury received while engaging in any hazardous occupation or other activity for which compensation is received including the following: Participating, instructing, demonstrating, guiding or accompanying others in professional or semi-professional sports, extreme sports, parachute jumping, hot-air ballooning, hang-gliding, bungee jumping, scuba diving, sail gliding, parasailing, parakiting, mountain climbing, parkour, free running, racing including stunt show or speed test of any motorized or non-motorized vehicle, skiing, horse riding, hunting or rodeo activities, or similar hazardous activities. Also excluded is condition or procedure due to Injury received while practicing, exercising, undergoing conditioning or physical preparation for any such compensated activity.
- Any condition, treatment, body part, or system specifically excluded by a Special Exception Rider.

- Conditions or procedures that are caused by, or complications of Cosmetic Services.
- Conditions or procedures caused by or related to a complication of a Sickness, Injury, or medical treatment or services that are not covered under this rider.
- Procedures performed outside of the United States or its territories.

Pre Ex

Pre-Existing Condition

A Sickness or an Injury and related complication:

- For which medical advice, consultation, diagnosis, care or treatment was sought, received or recommended from a provider or prescription drugs were prescribed during the 12-month period immediately prior to the Covered Person's Effective Date, regardless of whether the condition was diagnosed, misdiagnosed or not diagnosed; or
- That produced signs or symptoms during the 12-month period immediately prior to the Policyholder's Effective Date. The signs or symptoms were significant enough to establish manifestation or onset by one of the following tests:
 - The signs or symptoms reasonably should have allowed or would have allowed one learned in medicine to diagnose the condition; or
 - The signs or symptoms reasonably should have caused or would have caused an ordinarily prudent person to seek diagnosis or treatment.

Life

Exclusions

We will not pay benefits for loss caused by any of the following:

- As a result of war or an act of war while the Covered Person is serving in any civilian non-combatant unit serving with the U. S. military, provided such death occurs while serving in such units or within six months after termination of service in such units, whichever is earlier.
- As a result of the special hazards incident to service in any civilian non-combatant unit serving with the U. S. military, if the cause of death occurs while the Covered Person is serving in such units and is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area while serving in such units or within six months after the termination of service in such units, whichever is earlier.
- As a result of war or an act of war, within two years from the Effective Date of coverage, while the Covered Person is not serving in the U. S. military, if the cause of death occurs while the Covered Person is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area.
- As a result of air travel, in any sort of vehicle, except as a fare-paying passenger traveling on a regularly scheduled flight by an airline, the death benefit will be limited to the amount of premium paid for the Covered Person and no accidental death benefit will be payable.
- Suicide within the first two years of a Covered Person's Effective Date under this Policy or the date of reinstatement with respect to a Covered Person.

For the purposes of this section, "home area" means the 50 states of the United States and its territories, the District of Columbia and Canada. "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization. "Act of war" means any act peculiar to military, naval or air operations in time of war.

In the event of death by any of these excluded acts, benefits will be limited to the premium paid for coverage on the Covered Person.

Term Life coverage is renewable to the earlier of the death of the Policyholder, or the first renewal after your 85th birthday, provided there is compliance with plan provisions, including dependent eligibility requirements. The policy includes an initial five year rate guarantee and Allstate Health Solutions has the right to change premium rates upon providing appropriate notice.

Term Life - Critical Illness plans are designed to provide extra benefits in the event of a critical illness and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage.

This document provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the Insurance policy. In the event there are discrepancies with the information in this document, the terms and conditions of the coverage documents will govern.



Allstate®

HEALTH SOLUTIONS

about

The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal lines insurers in the United States. As part of the Allstate Corporation, Allstate Health Solutions is focused on providing supplemental and short-term coverage options to individuals and associations. Allstate Health Solutions is the marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company. These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. Each underwriting company is responsible for its respective products.

National Health Insurance Company underwrites policies in AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, WI, WV, and WY.



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