

# Heritage Provider Cancer Insurance

No one likes to think about getting cancer. But it will still affect **1 in 2 men** and **1 in 3 women**.<sup>1</sup> Cancer may not be preventable, but you can protect yourself from some of the costs. Cancer insurance can help you: Manage the high expenses of treatment; Preserve savings; Protect your family from financial hardship; and Concentrate on getting well. 1. *Cancer Facts & Figures*, American Cancer Society, 2005.

## Would your finances survive cancer treatments?

### You can survive cancer and help keep your finances intact.

A lot of cancer-related indirect expenses may not be covered by health insurance, but you can protect yourself from some of the costs. Indirect expenses can include things like transportation, lodging, food, missed work, home recovery and extended care. This is why it pays to have cancer insurance. Cancer insurance provides benefits to help pay for cancer-related expenses that health insurance might not cover. And because it's supplemental, it works in addition to other insurance you may have, like medical and disability income. You can use it to fill in the benefit gaps of your other policies.

### In most states, you have the option of adding a Cancer Hospitalization Progressive Benefit Rider, Intensive Care Rider, and a Wellness Benefit Rider. Cancer benefits covered by the policy include:

#### ▪ Hospitalization Related Benefits:

Continuous Hospital Confinement; Drugs and Diagnostic Testing; Attending Physician or Surgeon; and Private Nursing.

#### ▪ Transportation and Lodging Benefits:

Ambulance; Patient Transportation; Family Member Transportation; and Family Member Lodging.

#### ▪ Extended Care Benefits:

Skilled Nursing Facility; Hospice Care; and Home Care Recovery.

#### ▪ Other Cancer Treatments Benefits:

First Occurrence Benefit; Anesthesia; Bone Marrow Transplants; Surgical Procedure; Second Surgical Opinion; Ambulatory Surgical Center; Prosthesis and Reconstructive Breast Surgery; Radiation and Chemotherapy; Comfort and Anti-nausea Medicine; Blood, Plasma and Platelets; and Waiver of Premium.

### With Allstate Workplace Division Heritage Provider Cancer Insurance you can have peace-of-mind knowing -

- The policy is guaranteed renewable for life, subject to change in premiums by class.
- Benefits paid directly to you unless assigned
- Benefits paid in addition to any other coverage
- Individual or family coverage available

### The policy is a Limited Benefit Cancer Policy with Riders.



Benefits are provided by the Heritage Provider Cancer Insurance policy CBP1P, CBP2P, or state variations thereof. Intensive Care Rider provided by rider ICR2, ICR3, or ICR90, or state variations thereof. Cancer Hospitalization Progressive Benefit Rider provided by rider IFR1, or state variations thereof. Wellness Benefit Rider provided by rider WBR3, or state variations thereof. The coverage has exclusions, limitations and reductions of benefits at specific ages, and may not be available for sale in all states. For costs and complete details, contact your Insurance Agent, or call 1-800-521-3535. The policy and riders are underwritten by American Heritage Life Insurance Company.

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