



American Heritage Life Insurance Company

Protection when faced with a critical illness diagnosis and you need treatment

Critical Illness Insurance 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 stress levels.

The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. 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 if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations**
- Coverage available for individual and child(ren) or family
- Covered Spouse and Child(ren) receive 50% of your Benefit Amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details
- 100% of your Benefit Amount is paid for Advanced Alzheimer's Disease and 100% for Advanced Parkinson's Disease

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. **Practical benefits for everyday living.®**

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. **Please refer to the Exclusions and Limitations section of this brochure. †<https://www.cdc.gov/heartdisease/facts.htm> ‡Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association

DID YOU KNOW ?



The most common cause of Coronary Artery Disease is plaque buildup in the coronary arteries†



About 20.1 million adults age 20 and older have coronary artery disease‡†

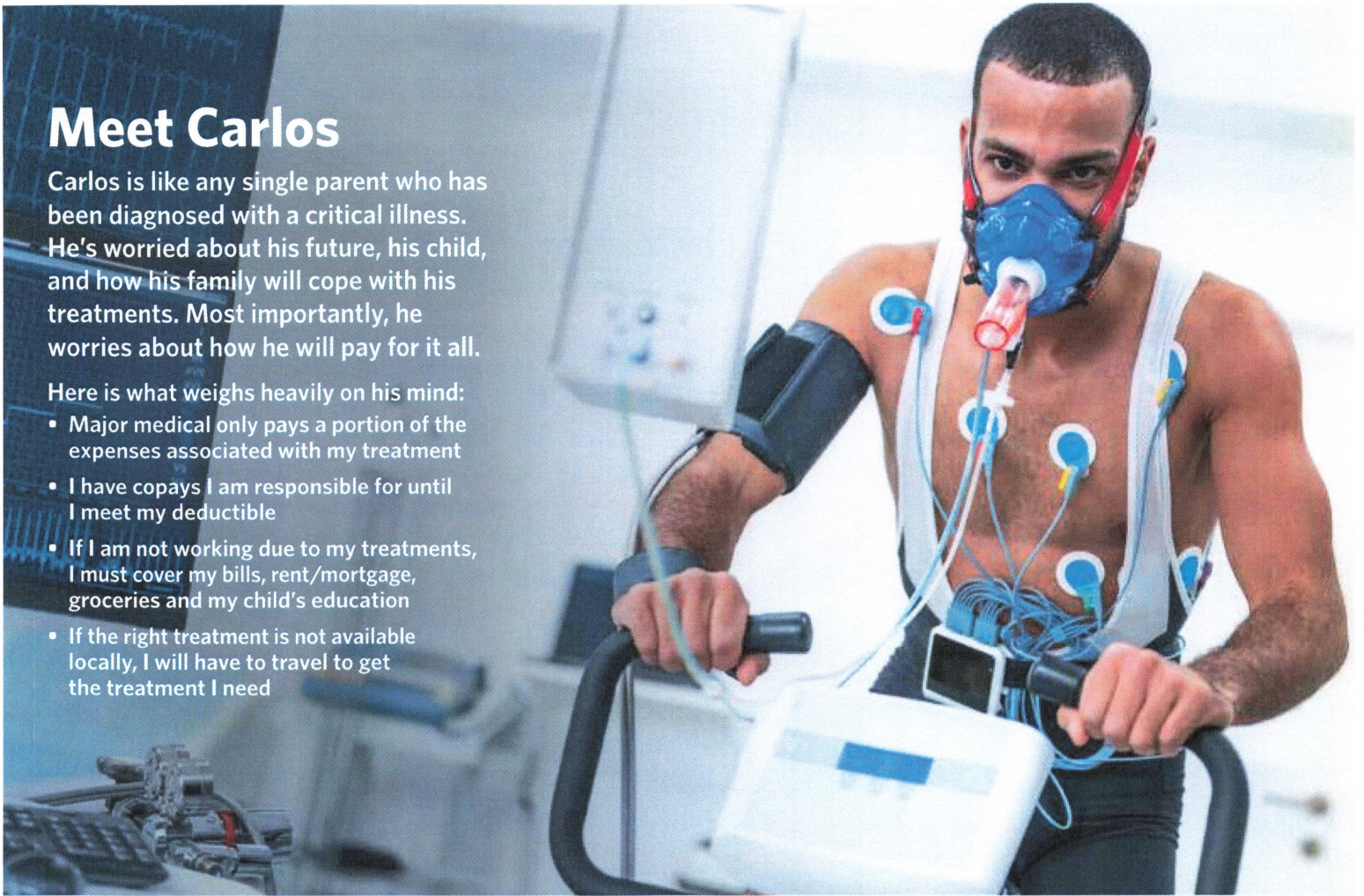
Offered to the employees of:
Bay County Schools

Meet Carlos

Carlos is like any single parent who has been diagnosed with a critical illness. He's worried about his future, his child, and how his family will cope with his treatments. Most importantly, he worries about how he will pay for it all.

Here is what weighs heavily on his mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to my treatments, I must cover my bills, rent/mortgage, groceries and my child's education
- If the right treatment is not available locally, I will have to travel to get the treatment I need

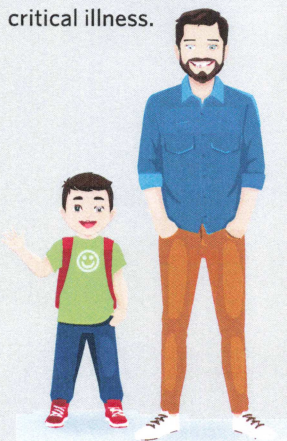


Carlos' story of diagnosis and treatment turned into a happy ending, because he had supplemental Critical Illness Insurance to help with expenses.



CHOOSE

Carlos chooses Critical Illness coverage during his annual enrollment to help protect himself and his child if they are diagnosed with a critical illness.



USE

During Carlos' annual wellness exam, his doctor notices an irregular heartbeat. Carlos undergoes an electrocardiogram (EKG) test and stress test, which confirms that he has a blockage in one of his coronary arteries.

Here's Carlos' treatment path:

- Carlos has his annual wellness exam
- His doctor notices an abnormality in his heartbeat; tests are performed and he is diagnosed with coronary artery disease
- After visits with doctors, an anesthesiologist and a surgeon, Carlos undergoes surgery
- Surgery is performed to remove the blockage with a bypass graft. He is visited by his doctor during a 4-day hospital stay and released
- Carlos follows his doctor-required treatment during a 2-month recovery period and has regular doctor office visits

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



CLAIM

Carlos' Critical Illness claim pays him cash benefits for the following:

Fixed Health Screening Services

Coronary Artery Bypass Graft

The cash benefits are direct deposited into his bank account.

For a listing of benefits and benefit amounts, see pages 3 and 5.

This is a hypothetical example of how benefits may be paid.

Critical Illness Insurance (GCI5)

Group Critical Illness Insurance from Allstate Benefits Offered to the Employees of: Bay County Schools

BENEFIT AMOUNTS

The percentages below are based on the Benefit Amount of
\$10,000 (Plan 1) or \$20,000 (Plan 2) chosen by your employer.

†Covered spouse receives 50% of your benefit amount. ‡Covered child(ren) receive 50% of your benefit amount.

CRITICAL ILLNESS BENEFITS†	Benefit*	PLAN 1	PLAN 2	Recur**
Heart Attack	100%	\$10,000	\$20,000	100%
Stroke	100%	\$10,000	\$20,000	100%
End Stage Renal Failure	100%	\$10,000	\$20,000	100%
Major Organ Failure	100%	\$10,000	\$20,000	100%
Coronary Artery Disease/Coronary Artery Bypass Graft	25%	\$2,500	\$5,000	25%
Bone Marrow or Stem Cell Transplant	100%	\$10,000	\$20,000	100%
Waiver of Premium (employee only)	Included	Yes	Yes	None
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS†	Benefit*	PLAN 1	PLAN 2	
Advanced Alzheimer's Disease	100%	\$10,000	\$20,000	
Advanced Parkinson's Disease	100%	\$10,000	\$20,000	
Benign Brain Tumor	100%	\$10,000	\$20,000	
Coma	100%	\$10,000	\$20,000	
Loss of Hearing	100%	\$10,000	\$20,000	
Loss of Sight	100%	\$10,000	\$20,000	
Loss of Speech	100%	\$10,000	\$20,000	
Paralysis	100%	\$10,000	\$20,000	
CHILDHOOD BENEFITS	Benefit*	PLAN 1	PLAN 2	
Childhood Benefits	Child benefit amount	\$5,000	\$10,000	
ADDITIONAL RIDER BENEFITS	Benefit*	PLAN 1	PLAN 2	
Fixed Health Screening Services	Yearly	\$50	\$50	
Specified Condition and Infectious Disease‡	100%***	\$10,000	\$20,000	

*Benefit (some benefits pay a percentage of the benefit amount chosen, pay yearly, pay per treatment, pay for a number of days, or pay per miles traveled)

**Recurrence Benefit (pays a percentage of the benefit amount when a second diagnosis occurs for which a critical illness benefit was already paid)

***Acute Respiratory Distress Syndrome (ARDS) is covered at 25% of the benefit amount.

Using your cash benefits

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



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel

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



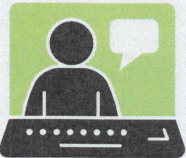
Home

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.



MyBenefits: 24/7 Access mybenefits.allstate.com

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.
**Benefits paid once per covered person. †Benefits are included under the Recurrence of Benefits option.

Benefits (subject to maximums as listed on page 3)

Benefit paid upon diagnosis of the following conditions

CRITICAL ILLNESS BENEFITS*

Heart Attack† - the death of a portion of the heart muscle due to inadequate blood supply. Does not include established (old) myocardial infarction or cardiac arrest

Stroke† - death of a portion of the brain producing neurological sequelae, including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Does not include transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency or reversible ischemic neurological deficits

End Stage Renal Failure† - irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Does not include renal failure caused by traumatic events, including surgical trauma

Major Organ Failure† - diagnosis of failure of heart, lungs, liver, pancreas, or kidneys, with placement on National Transplant List or actual surgical transplant. Lungs and kidneys are considered one major organ, regardless of whether one or both lungs or kidneys are transplanted. Does not include bone marrow or stem cell transplant or donation surgery, and does not pay for mechanical or non-human organs

Coronary Artery Disease/Coronary Artery Bypass Graft† - surgery to correct narrowing or blockage of one or more coronary arteries or valves due to damage or disease with a bypass graft. Does not include coronary angioplasty, coronary angiography or any other intra-catheter technique procedures

Bone Marrow or Stem Cell Transplant† - surgical transplant of bone marrow and stem cells to a covered person (must come from a human donor). Does not include autologous transplant

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

SUPPLEMENTAL CRITICAL ILLNESS BENEFITS*

Advanced Alzheimer's Disease - must exhibit impaired memory and judgment and be certified unable to perform at least two activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Advanced 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 activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Benign Brain Tumor - a non-malignant tumor limited to brain, meninges, cranial nerves or pituitary gland. Does not include tumors of the skull or ear canal, cysts, acoustic neuroma, pituitary adenomas less than 10mm, or germinomas

Coma - unconscious and not responsive to external stimulation or responsive to internal needs for at least 7 consecutive days. Does not include medically-induced coma, coma resulting from alcohol or drug use, or diagnosis of brain death

Loss of Hearing - total and permanent loss of hearing in both ears (cannot be corrected by hearing aid or device)

Loss of Sight - total and permanent loss of vision in both eyes

Loss of Speech - total and permanent loss of speech or verbal communication (without a medical device)

Paralysis - permanent loss of muscle function in two or more limbs due to disease or injury. Does not include loss of muscle function limited to fingers or toes

CHILDHOOD BENEFITS*

10 childhood diseases or defects for dependent children are covered. Cerebral Palsy; Cleft Lip or Cleft Palate; Congenital Heart Disease (coarctation of the aorta, hypoplastic left heart syndrome, patent ductus arteriosus, tetralogy of Fallot, or transposition of the great arteries); Cystic Fibrosis; Type 1 Diabetes; Down Syndrome; Muscular Dystrophy; Spina Bifida; Structural Congenital Defect (anal atresia, anencephaly, biliary atresia, club foot, diaphragmatic hernia, Hirschsprung's disease, gastroschisis, omphalocele, pyloric stenosis, and spinal muscular atrophy)

ADDITIONAL RIDER BENEFITS

Fixed Health Screening Services Rider - coverage for one eligible service performed each year for each covered person. Covered services include: Biopsy for cancer and skin cancer; Blood Chemistry Panel; Blood Tests for Triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), or PSA (prostate cancer); Chest X-ray; Clinical Testicular Exam; CBC (blood count); Colonoscopy; Doppler Screening (cancer, carotids or peripheral vascular disease); Echocardiogram; EKG (Electrocardiogram); EEG (Electroencephalogram); Endoscopy; Fasting Blood or Plasma Glucose test; Flexible Sigmoidoscopy; Hemoglobin A1C; Hemocult Stool Analysis; HPV (Human Papillomavirus) vaccination; Lipid Panel (total cholesterol count); Mammography (breast ultrasound); Oral Cancer Screening; Pap Smear, including ThinPrep Pap Test; Sampling of blood or tissue for genetic testing for cancer risk; Serum Protein Electrophoresis (test for myeloma); Skin Cancer Screening; Skin Exam; Stress Test (bike or treadmill); Testing for Donation of Bone Marrow (includes HLA - Human Leukocyte Antigen); Thermography; Two-Hour Post-Load Plasma Glucose Test; Ultrasound Screening of abdominal aorta for aortic aneurysms; Ultrasound Screening for cancer detection; Any exam or screening for cancer detection other than those listed here

Specified Condition and Infectious Disease Rider** - diagnosis of one of the following specified conditions or infectious diseases: Acute Respiratory Distress Syndrome (ARDS); Adrenal Insufficiency (Addison's Disease); Lou Gehrig's Disease (ALS); Bacterial Meningitis; Cerebral Palsy; Cystic Fibrosis; Diphtheria; Encephalitis; Huntington's Chorea; Legionnaires' Disease (confirmation by culture or sputum); Malaria; Multiple sclerosis; Muscular dystrophy; Myasthenia Gravis; Necrotizing Fasciitis; Osteomyelitis; Poliomyelitis; Rabies; Scleroderma; Sickle Cell Anemia; Systemic Lupus; Tetanus; Tuberculosis

CERTIFICATE SPECIFICATIONS

Eligibility

Your employer and Allstate Benefits decide who is eligible for your group during the enrollment period (such as length of service, hours worked each week, eligibility waiting period and evidence of insurability). Issue ages are 18 and over.

Dependent Eligibility/Termination

Family members eligible for coverage are your spouse and dependent children. Spouse and child coverage ends when your coverage ends, when you request to terminate dependent coverage, when your spouse or children exhaust all benefits under the coverage, or upon your death. Spouse coverage also ends upon valid decree of divorce. Child coverage also ends when the child reaches age 26, unless the child is disabled and dependent on you for support.

When Coverage Ends

Coverage under the policy ends on the earliest of the following: the date the group policy is terminated; the group policy grace period ends after non-payment of required premiums; you are no longer actively working for the group policyholder; you or your class are no longer eligible; you submit a written request to terminate the certificate; your death; a false claim is filed; when all benefits have been paid under the policy and riders.

Continuing Your Coverage

You, your spouse, and your child(ren) may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

EXCLUSIONS AND LIMITATIONS

Conditions and Limits

A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness after your effective date will be payable. Benefits are subject to all limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the certificate and be diagnosed by a physician while coverage is in effect.

Recurrence of Benefits for a Subsequent Critical Illness

Benefit amounts for a recurrence of a critical illness will be paid if diagnosed with a subsequent critical illness for which a benefit was previously paid if the date of diagnosis, loss, or treatment is separated by 6 months after the previous date of diagnosis, loss, or treatment.

Exclusions for: Critical Illness Certificate; Fixed Health Screening Services Rider; Specified Condition and Infectious Disease Rider

Benefits are not paid for: intentionally self-inflicted injury; substance abuse, including alcohol, alcoholism, legally obtained prescription medication and illegal use of non-prescribed drugs or narcotics; voluntarily taking or using of any drug, medication, narcotic, or controlled substance, unless administered by a physician or taken according to over-the-counter package directions.

We will not pay benefits for conditions diagnosed prior to the effective date of coverage or diagnosed outside of the United States, its territories, or Canada, unless confirmed by a physician in the United States, its territories, or Canada.

This brochure is for use in enrollments situated in FL.

This material is valid as long as information remains current, but in no event later than September 15, 2026. Group Critical Illness benefits are provided under policy form GCIC5, or state variations thereof. Critical Illness Rider benefits are provided under the following rider forms, or state variations thereof: Fixed Health Screening Services Rider GCIC5FHSR and Specified Condition and Infectious Disease Rider GCIC5SCIDR.

The coverage provided is limited benefit supplemental critical illness insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations, are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



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