



Benefit coverage for  
Drexel Faculty and Professional Staff

**With Voluntary Insurance from Allstate Benefits, you can rest easy knowing your future is a little more secure.**

### New from Allstate Benefits



This year Allstate Benefits is offering three new Group Voluntary plans sponsored by Drexel. The product offerings will include: Group Accident, Group Cancer and Group Critical Illness. Traditional health insurance is valuable, but may have limits. Because medical treatments and technology are advancing daily, people may be living longer with major illnesses or diseases. This can be costly. Financial hardship can happen, due to indirect medical expenses that health and disability insurance does not cover. Group Accident, Cancer and Critical Illness insurance is a strong supplement to your current health and disability insurance coverages. It can help relieve the financial stress that follows a diagnosis so you can start focusing on more important things. . .like getting better.

#### With Allstate Benefits, you can have peace of mind knowing:

- Coverage is guaranteed issue, no medical questions asked (during Open Enrollment and for new hires)
- Benefits are paid directly to you, unless assigned
- Benefits are not taxed and are paid without coordination of other insurance plans
- Benefits do not reduce at any age
- The annual wellness benefits can be utilized whether you become ill or not
- Express wellness claims process allows for benefit to be deposited directly into your checking account

### benefits offered:

- Group Voluntary Accident
- Group Voluntary Cancer
- Group Voluntary Critical Illness

Don't miss out.  
Guaranteed  
issue offering ends  
11/30/12!

For More Information  
and To Enroll Now,  
Go To:

[www.DrexelVoluntaryBenefits.com](http://www.DrexelVoluntaryBenefits.com)

**GROUP ACCIDENT, CANCER,  
AND CRITICAL ILLNESS INSURANCE**

the right coverage • your future • great choice

Page 1 of 2



**Allstate**  
Benefits

## benefit coverage

Because Drexel cares about your financial health, you will have three plans to choose from:

**Group Voluntary Accident** - The Group Voluntary Accident Insurance can pay benefits for on-and off-the-job accidents, plus benefits that correspond with medical treatments. Because accident insurance is supplemental, it pays in addition to other coverage. The coverage can be used on its own or to fill a gap left by other coverage and the benefits are paid directly to you unless assigned elsewhere.

The coverage pays a benefit up to a specified amount for accidental death, dismemberment, dislocation/fracture, initial hospitalization confinement, hospitalization confinement, intensive care, ambulance service, medical expenses and outpatient physician's treatment.

- The coverage is portable
- 24 hour coverage
- Coverage is guaranteed issue for this initial enrollment only with no medical questions asked
- A Benefit Enhancement Rider is included, which expands benefits each and every year - whether you become injured or not

**Group Voluntary Cancer and Specified Disease** - According to the American Cancer Society, men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more 1 in 3, roughly 65% of cancer-related costs are indirect, and are not covered by health insurance.<sup>1</sup> Cancer insurance can help employees manage the high expenses of treatment, preserve their savings and protect their family from financial hardship. The Group Voluntary Cancer & 29 Specified Disease plan provides more than 30 benefits such as radiation - chemotherapy, new and experimental treatments, hospital and surgery benefits, transportation and lodging benefits and much more. The coverage can be used on its own or to fill a gap left by other coverage.

- The coverage is portable
- Benefits will be paid directly to you, unless assigned
- Coverage is guaranteed issue during this initial enrollment

**Group Voluntary Critical Illness** - Would your finances survive a critical illness? Group Critical Illness Insurance, offered by Allstate Benefits, pays a lump-sum benefit when you are diagnosed with a critical illness. You can use the benefits however you please, such as for medical bills, a wheelchair, your mortgage or other bills.

You choose the level of coverage with benefit amounts of \$10,000 or \$20,000. During this open enrollment, you are eligible to purchase this coverage for yourself on a guaranteed issue basis (no medical underwriting). Your spouse and children, if you elect family coverage, are covered at 50% of your benefit amount.

<sup>3</sup> *Cancer Facts & Figures*, American Cancer Society, 2010.

### Critical Illness Benefits

Benefits are paid directly to you, unless assigned, when you are diagnosed with the following critical illnesses:

#### Initial Critical Illness Benefit:

- Heart Attack - 100%.
- Stroke - 100%.
- Coronary Artery By-Pass Surgery - 25%
- Major Organ Transplant - 100%
- End Stage Renal Failure - 100%

#### Supplemental Critical Illness Benefit:

- Advanced Alzheimer's Disease - 25%
- Advanced Parkinson's Disease - 25%
- Benign Brain Tumor - 100%
- Coma - 100%
- Complete Blindness - 100%
- Complete Loss of Hearing - 100%
- Paralysis - 100%

Also automatically included in your plan:

#### Wellness Benefit

\$75 is paid per calendar year per covered person if a covered health screening test is performed, including:

- Biopsy for skin cancer
- Mammograms
- Stress test on bike or treadmill
- Electrocardiogram
- Echocardiogram
- Blood test for triglycerides
- Chest X-Ray
- Colonoscopy
- Plus many more

ABJ23852X **The Accident, Cancer, and Critical Illness policies provide supplemental, limited benefit insurance.** This is a brief overview of the coverage underwritten by American Heritage Life Insurance Company. For costs and complete details, including availability, variations by state, exclusions, and limitations, contact your Insurance Agent. All products are underwritten by American Heritage Life Insurance Company. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2012 Allstate Insurance Company. The Workplace Marketer® [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)