



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

# cancer insurance

No one likes to think about getting cancer. But it will still affect a little less than **1 in 2 men** and a little more than **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; Concentrate on getting well.

Our cancer insurance pays you benefits that can be used for non-medical cancer-related expenses that health insurance might not cover.

- 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

## Would your finances survive cancer treatments?

1. *Cancer Facts & Figures*, American Cancer Society, 2005.



**Allstate**®

Workplace Division

# Allstate Workplace Division CBP2PNY Cancer Policy Benefits

Benefits	BASIC	ENHANCED	PREMIER
<p><b>First Occurrence</b> – AWD pays the amount shown when a covered person is diagnosed for the first time as having cancer, other than skin cancer. We will pay this benefit even when cancer is not diagnosed until after death. Payable only once for each covered person.</p>	\$1,000	\$1,500	\$2,000
<b>Benefits Added to Base Policy</b>			
<p><b>Wellness Benefit Rider (WBR3NY)</b> – AWD pays the benefit if a covered person has a cancer screening test performed. AWD pays the amount shown each calendar year for each covered person for one of the cancer screening tests. AWD pays the benefit regardless of the result of the test. The eligible cancer screening tests are: Bone Marrow Testing; CA15-3 (blood test for breast cancer); CA125 (blood test for ovarian cancer); CEA (blood test for colon cancer); chest X-ray; colonoscopy; flexible sigmoidoscopy; hemocult stool analysis; mammography, including breast ultrasound; Pap Smear, including ThinPrep Pap test; PSA (blood test for prostate cancer); Serum Protein Electrophoresis (test for myeloma); and biopsy for skin cancer. There is no limit as to the number of years we pay for cancer screening tests.</p>	\$50/year	\$75/year	\$100/year
<b>Hospitalization-Related Benefits</b>			
<p><b>Continuous Hospital Confinement</b> – (1) AWD pays the amount shown for each day of continuous hospital confinement for cancer treatment up to 70 days. (2) AWD pays the amount shown for the 71st through 90th day of continuous hospital confinement. (3) After 90th day, AWD pays the amount shown until the end of the continuous hospital confinement, for medical care and cancer treatment made by the hospital until the end of the continuous hospital confinement (in lieu of benefits that would otherwise be payable, except the Waiver of Premium benefit).</p>	1. \$250/day 2. \$350/day 3. \$550/day	1. \$300/day 2. \$400/day 3. \$600/day	1. \$350/day 2. \$450/day 3. \$650/day
<p><b>Drugs and Diagnostic Testing</b> – AWD pays charges made by the hospital for drugs, medicine and diagnostic testing related to cancer treatment for each day a covered person is an inpatient receiving cancer treatment. (Does not pay for drugs covered under the radiation/chemotherapy benefit.)</p>	\$40/day		
<p><b>Attending Physician or Surgeon</b> – AWD pays the amount shown each visit for the services of an attending doctor or surgeon while a covered person is an inpatient receiving cancer treatment. (Limit of one visit by one doctor or surgeon each day.)</p>	\$30/day	\$35/day	\$40/day
<p><b>Private Nursing</b> – While a covered person is an inpatient receiving cancer treatment, AWD pays the amount shown each day if the covered person requires the full-time services of a private nurse for at least 8 hours during a 24-hour period. Must be required and authorized by a physician for cancer treatment and must be provided by a nurse.</p>	\$125/day		
<p><b>Hospital Intensive Care</b> – AWD pays the amount shown for each day of confinement in a hospital intensive care unit for up to 45 days, for each period of continuous intensive care confinement as a result of cancer treatment. If confinement is for a portion of a day, then a pro-rata portion of the daily benefit is paid.</p>	\$250/day	\$300/day	\$350/day
<b>Transportation and Lodging Benefits</b>			
<p><b>Ambulance</b> – AWD pays the amount shown for each continuous hospital confinement for transportation of the covered person by a licensed air or surface ambulance service to or from a hospital in which the covered person is confined for cancer treatment.</p>	\$200/confinement		
<p><b>Patient Transportation</b> – AWD pays for the amount shown each way for the following common carriers: scheduled air carrier, train or bus. If the covered person travels by car AWD pays the amount shown for each mile (up to 1,000 miles each way). Treatment must be prescribed by a physician and not available within 100 miles one way from home, or for consultation about his or her cancer at a Comprehensive or Clinical Cancer Center (as defined by the National Cancer Institute). No limit on trips for cancer treatments but trips for consultations are limited to one trip per calendar year. Paid only if required travel is more than 100 miles one-way from home.</p>	\$200 common carrier or \$0.20/mile		
<p><b>Family Member Transportation</b> – If a covered person is an inpatient in a hospital more than 100 miles from home for covered cancer treatment prescribed by a doctor not available within 100 miles from home, this benefit pays the amount shown for scheduled air carrier, train or bus fare for a family member to accompany the covered person. AWD will pay the amount shown (up to 1,000 miles each way) if a family member travels by car from his or her home to the place of hospital confinement. This benefit is limited to two one-way trips for each period of continuous hospital confinement. This benefit will not be paid if the mileage benefit is paid under the Transportation Benefit when the family member lives in the same city or town as the covered person.</p>	\$200 common carrier or \$0.20/mile		
<p><b>Family Member Lodging</b> – If a covered person is hospitalized as an inpatient more than 100 miles from home for covered cancer treatment prescribed by a physician, which is not available within 100 miles of the home, we will pay the amount shown for lodging a family member who accompanies the covered person, each day for up to 60 days. Limited to one room per day for each continuous hospital confinement.</p>	\$40/day	\$50/day	\$60/day

\* Benefit amounts in white are the same for Basic, Enhanced, and Premier plans.

Extended Care Benefits	BASIC	ENHANCED	PREMIER
<p><b>Skilled Nursing Facility</b> – If confined due to cancer within 14 days of a covered hospital confinement for cancer treatment, this benefit pays the amount shown each day the covered person is confined at a skilled nursing facility, for no more than 100 days.</p>	\$150	\$150	\$175
<p><b>Hospice Care</b> – When a covered person is diagnosed with cancer; and determined by a doctor to be terminally ill as a result of cancer; and no longer receiving cancer treatment; and expected to live six months or less, AWD pays the amount shown each day for each of the first 60 days of hospice services at home, in a hospital on an out-patient basis or visits or confinement to a hospice facility. ■ On the 61st day and thereafter, AWD pays the amount shown for every day the insured receives hospice services. ■ This benefit does not pay for any day a covered person receives benefits provided by other provisions in the policy, except the Waiver of Premium benefit.</p>	\$75/day	\$100/day	\$125/day
	\$25/day	\$50/day	\$75/day
Other Cancer Treatments Benefits			
<p><b>Anesthesia</b> – AWD pays an amount equal to 25% of the amount paid for the surgical procedure for which the anesthesia is received.</p>	25% of surgery		
<p><b>Bone Marrow Transplants</b> – AWD pays cancer treatment including treatment for Leukemia, other than: 1) transplant for cancer treatment other than a non-autologous (donor to patient) transplant; 2) non-autologous (donor to patient) transplant for cancer treatment, other than leukemia; 3) non-autologous bone marrow transplant for cancer treatment for leukemia. Each benefit is payable only once for each covered person and does not pay for stem cell transplants.</p>	1. \$500 2. \$1,250 3. \$2,500	1. \$1,000 2. \$2,500 3. \$5,000	1. \$2,000 2. \$5,000 3. \$10,000
<p><b>Surgical Procedure</b> – AWD pays the amount shown and subject to a maximum that varies by procedure: 1) for the purpose of treating a diagnosed cancer; 2) for the purpose of diagnosing cancer and that surgery results in a diagnosis of cancer. Two or more procedures performed at the same time through one entry point are considered one surgery. AWD will pay the amount specified for the procedure with the greatest benefit. This benefit does not pay for surgeries covered by other benefits in the policy.</p>	\$6,000/max Varies by surgery	\$7,500/max Varies by surgery	\$9,000/max Varies by surgery
<p><b>Second Surgical Opinion</b> – AWD pays the amount shown for an independent second opinion in conjunction with a surgery for cancer treatment (other than skin cancer and recommended surgery). This second opinion must be rendered prior to surgery being performed and obtained from a doctor not in practice with or otherwise affiliated with the doctor giving the original recommendation.</p>	\$200	\$225	\$250
<p><b>Surgical Center</b> – AWD pays the amount shown each day for a covered surgical procedure performed in an ambulatory surgical center or the surgical facility of a hospital.</p>	\$250/day	\$300/day	\$350/day
<p><b>Prosthesis and Reconstructive Breast Surgery</b> – AWD will pay for one of the following benefits whose procedure provides you the greatest benefit: 1) the amount shown for a surgically implanted prosthesis, prescribed by a doctor as a direct result of cancer surgery or cancer treatment; 2) the amount shown for a non-surgically implanted prosthesis, prescribed by a doctor as a direct result of cancer surgery or cancer treatment; 3) for the amount shown reconstructive breast surgery due to a previous operation covered under the Surgical Procedure benefit. AWD will pay the reconstructive breast surgery benefit only once for each covered person for each diagnosis of cancer.</p>	1. \$1,000 2. \$100 3. \$1,500	1. \$2,000 2. \$300 3. \$1,875	1. \$3,000 2. \$500 3. \$2,250
<p><b>Radiation and Chemotherapy</b> – AWD pays the amount shown, for radiation therapy or chemotherapy treatments received as described in the policy received by a covered person as part of cancer treatment. This benefit is only payable for days that radiation therapy or chemotherapy treatment is actually received for cancer treatment.</p>	\$200/day	\$250/day	\$300/day
<p><b>Comfort and Anti-nausea Medicine</b> – AWD pays the amount shown each year for physician prescribed anti-nausea medication in conjunction with cancer treatment received as an outpatient. Not payable for medication dispensed while the covered person is an inpatient.</p>	\$200/year		
<p><b>Blood, Plasma and Platelets</b> – AWD pays the amount shown each day for blood, plasma and platelets received by a covered person in conjunction with cancer treatment.</p>	\$100/day	\$125/day	\$150/day
<p><b>Waiver of Premium</b> – If the primary insured becomes disabled due to cancer first diagnosed after the effective date and remains disabled for 90 consecutive days, we will pay the premiums that become due for this policy and the attached rider after 90 days, for as long as the primary insured remains disabled. Disabled means that the insured is, due to cancer: unable to work at any job for which he or she is qualified by education, training, ability or experience; and not working at any job for pay or benefits. A retired individual is disabled if unable to perform the normal activities of a retired person of the same age and sex of the primary insured.</p>	Yes		

\* Benefit amounts in white are the same for Basic, Enhanced, and Premier plans.

**Provider A Base Policy (CBP2PNY)  
with 2 units Wellness Benefit Rider (WBR3NY)**

**Plan A**

COVERAGE	INDIVIDUAL Weekly	FAMILY Weekly	INDIVIDUAL Monthly	FAMILY Monthly
18-49	\$3.33	\$5.83	\$14.43	\$25.23
50-59	\$4.86	\$8.52	\$21.06	\$36.90
60-64	\$6.05	\$10.80	\$26.18	\$46.77

**Provider B Base Policy (CBP2PNY)  
with 3 units Wellness Benefit Rider (WBR3NY)**

**Plan B**

COVERAGE	INDIVIDUAL Weekly	FAMILY Weekly	INDIVIDUAL Monthly	FAMILY Monthly
18-49	\$4.04	\$7.07	\$17.50	\$30.60
50-59	\$5.85	\$10.25	\$25.35	\$44.42
60-64	\$7.42	\$13.19	\$32.15	\$57.13

**Provider C Base Policy (CBP2PNY)  
with 4 units Wellness Benefit Rider (WBR3NY)**

**Plan C**

COVERAGE	INDIVIDUAL Weekly	FAMILY Weekly	INDIVIDUAL Monthly	FAMILY Monthly
18-49	\$4.73	\$8.28	\$20.50	\$35.88
50-59	\$6.82	\$11.96	\$29.52	\$51.82
60-64	\$8.81	\$15.82	\$38.15	\$68.53

Issue Ages: 18-64.

**Pre-Existing Condition** - A Pre-Existing Condition is a condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within 6 months before the Effective Date of coverage. If a covered person has a pre-existing condition as defined, AWD does not pay benefits for such conditions under the policy or any riders attached to the policy during the 6 month period beginning on the date that person became a covered person.

**Renewability, Eligibility and Termination** - The policy is guaranteed renewable for life, subject to change in premiums by class. A notice will be mailed in advance of any change. Family Plan coverage may include you, your spouse on the Effective Date; and dependent children as defined in the policy. Coverage for dependent children terminates on the policy anniversary on or immediately following the date the child is no longer eligible which is the earlier of when the child marries, or reaches age 21 (25 if a full-time student at an accredited institution of learning). Coverage for the insured's spouse ends upon valid decree of divorce.

This is a Limited Benefit Specified Disease Policy with Additional Wellness Benefit Rider, which pays benefits for cancer treatment only. The policy and rider do not meet the minimum requirements for Medicare Supplement Policy, long-term care insurance, nursing home insurance only, home care insurance only, or nursing home and home care insurance in the state of New York. Purchase of this coverage may be unnecessary if you already have or intend to purchase Medicare supplement insurance or long-term care insurance.

**Limitations and Exclusions** - AWD pays only for treatment and diagnosis of cancer including direct extension, metastatic spread or recurrence, and other diseases and conditions directly caused or aggravated by or resulting from cancer or cancer treatment. Benefits are payable under the policy only for, or in connection with, treatment received in the United States, the U.S territories or the countries of Canada and Mexico. The policy does not pay for: premalignant conditions; or conditions with malignant potential; or complications or any other disease, sickness or incapacity that is not directly caused or aggravated by cancer or the treatment of cancer. Diagnosis must be submitted to support each claim.

**The policy is a Limited Benefit Cancer Policy with Rider.**



**Allstate**

Workplace Division

*This brochure is for use in New York.*

**Rev. 11/06.** Benefits are provided by the Heritage Provider Cancer Insurance policy CBP2PNY, or state variations thereof. Wellness Benefit Rider provided by rider WBR3NY, or state variations thereof. This brochure highlights some features of the policy and rider but is not the insurance contract. Only the actual policy and rider provisions control. The policy and rider set forth, in detail, the rights and obligations of both the insured and the insurance company. Policies issued by Allstate Life Insurance Company of New York.

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**Community Support - AWD Gives Back** - Allstate Workplace Division (AWD) is a proud supporter of the Cancer Treatment Research Foundation (CTRF), a national not-for-profit organization committed to defeating cancer through the relentless pursuit of the most innovative patient-driven clinical research that delivers immediate treatment options and a genuine hope for a cure. ■ AWD shares CTRF's conviction that all cancer patients need and deserve the best possible treatment available. For this reason, Allstate Workplace Division is a CTRF sustaining Corporate contributor helping to fund diagnostic research projects sponsored by the Cancer Treatment Research Foundation. [www.ctrf.org](http://www.ctrf.org)