

monthly premiums

HIGH PLAN - \$30,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$ 5.58	\$7.13	\$9.69
30-39	\$11.07	\$13.28	\$19.87
40-49	\$20.92	\$24.78	\$40.42
50-59	\$33.48	\$39.39	\$67.31
60-64	\$52.51	\$58.51	\$100.28

tobacco

AGES	IND	IND + CH	F
18-29	\$10.17	\$12.28	\$17.93
30-39	\$22.89	\$27.65	\$43.04
40-49	\$48.19	\$56.40	\$90.56
50-59	\$80.19	\$89.83	\$150.23
60-64	\$116.23	\$129.98	\$219.08

annual premiums

LOW PLAN - \$15,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$39.24	\$52.91	\$67.16
30-39	\$69.69	\$87.11	\$123.71
40-49	\$124.44	\$151.01	\$237.86
50-59	\$194.19	\$232.16	\$387.26
60-64	\$299.94	\$338.36	\$570.41

tobacco

AGES	IND	IND + CH	F
18-29	\$64.74	\$81.56	\$112.91
30-39	\$135.39	\$166.91	\$252.41
40-49	\$275.94	\$326.66	\$516.41
50-59	\$453.69	\$512.36	\$847.91
60-64	\$653.94	\$735.41	\$1,230.41

HIGH PLAN - \$30,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$62.04	\$79.16	\$107.66
30-39	\$122.94	\$147.56	\$220.76
40-49	\$232.44	\$275.36	\$449.06
50-59	\$371.94	\$437.66	\$747.86
60-64	\$583.44	\$650.06	\$1,114.16

tobacco

AGES	IND	IND + CH	F
18-29	\$113.04	\$136.46	\$199.16
30-39	\$254.34	\$307.16	\$478.16
40-49	\$535.44	\$626.66	\$1,006.16
50-59	\$890.94	\$998.06	\$1,669.16
60-64	\$1,291.44	\$1,444.16	\$2,434.16

IND = Individual; IND + CH = Individual + Children; F = Family.

Issue Ages: 18-64

This insert is for use in: IA, IL, KS, NE, OK, SD, WI, WY

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critical illness

CATEGORY 1 BASIC BENEFIT AMOUNTS ¹		LOW PLAN	HIGH PLAN
Heart Attack (100%)		\$15,000	\$30,000
Stroke (100%)		\$15,000	\$30,000
Heart Transplant (100%)		\$15,000	\$30,000
Bypass Surgery (25%)		\$3,750	\$7,500
Angioplasty, Atherectomy, Stent Placement (25%)		\$3,750	\$7,500
CATEGORY 2 BASIC BENEFIT AMOUNTS ¹		LOW PLAN	HIGH PLAN
Major Organ Transplant (100%)		\$15,000	\$30,000
End Stage Renal Failure (100%)		\$15,000	\$30,000
Paralysis	4 limbs (100%)	\$15,000	\$30,000
	2 limbs (50%)	\$7,500	\$15,000
Multiple Sclerosis (25%)		\$3,750	\$7,500
Alzheimer's Disease (25%)		\$3,750	\$7,500
ADDITIONAL BENEFIT		LOW PLAN	HIGH PLAN
Wellness Benefit Rider (daily, once per year per covered person)		\$50	\$50

¹After 100% of the Basic Benefit Amount (\$15,000 for Low Plan and \$30,000 for High Plan) has been paid within a category (Category 1 or Category 2), no more benefits for any illness associated with that category are payable. Once a covered person has received 100% of the Basic Benefit Amount in Category 1 and Category 2, coverage ends for that person.

monthly premiums

LOW PLAN - \$15,000 BASIC BENEFIT AMOUNT

non-tobacco

AGES	IND	IND + CH	F
18-29	\$3.53	\$4.76	\$6.05
30-39	\$6.27	\$7.84	\$11.13
40-49	\$11.20	\$13.59	\$21.41
50-59	\$17.48	\$20.90	\$34.85
60-64	\$27.00	\$30.45	\$51.34

tobacco

AGES	IND	IND + CH	F
18-29	\$5.83	\$7.34	\$10.16
30-39	\$12.19	\$15.02	\$22.72
40-49	\$24.84	\$29.40	\$46.48
50-59	\$40.83	\$46.11	\$76.31
60-64	\$58.86	\$66.19	\$110.74

IND = Individual; IND + CH = Individual + Children; F = Family.

Issue Ages: 18-64

Additional premiums on reverse.

