



Attention DUC Employees

Allstate
BENEFITS

You Don't Want to Miss This!

Now through Dec. 31, 2017

“Guaranteed Issue Health Supplemental Plans”

**No Health Questions, No Medical Exams, No Kidding, everyone is eligible to apply!
Cancer, Critical Illness, Disability, Accident, & Permanent Life Insurance.**

➤ Cancer Expense Plan (2 options):

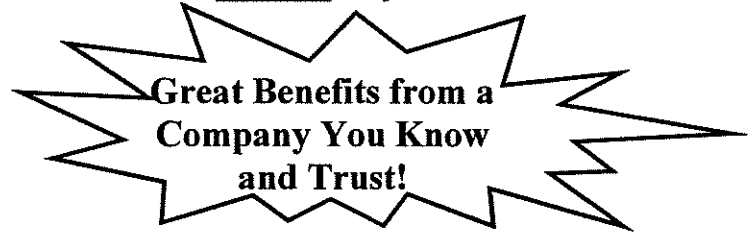
- ❖ Pays you a lump sum payment of \$2,000 upon “*first diagnosis*” of internal cancer or malignant melanoma, or 29 other specified illnesses. **No** hospitalization or treatments required.
- ❖ Pays daily benefits for hospitalization, doctor office visits, ICU for any reason & much more.
- ❖ Pays insured up to \$100 per person / per year, annual cancer screening benefit.
- ❖ Rates start at (\$9.62 individual) and (\$19.28 family) per pay period.

➤ Short Term Disability:

- ❖ Protects your income if you were to become disabled because of an *on or off the job* accident or illness and unable to go to work.
- ❖ *Pregnancy treated just like any other sickness.*
- ❖ Rates start at \$6.91 per pay period.

➤ Critical Illness (2 options):

- ❖ Provides ultimate protection in a single plan.
- ❖ Pays you a lump sum payment up to \$20,000 upon “*initial diagnosis*” of heart attack, stroke, kidney failure, major organ transplant, & much more.
- ❖ Pays insured \$50 per person / per year annual critical illness wellness screening benefit.
- ❖ Rates start at (\$4.13 individual) and (\$6.25 family) per pay period.



➤ Accident Insurance :

- ❖ Even when you live well Accidents can happen and when they do this is a must have plan.
- ❖ Tons of benefits, too many to list, must see to believe.
- ❖ Rate (\$6.88 individual) and (\$17.48 family) per pay period

➤ Life Insurance:

- ❖ Employee Coverage Age 18-65, **No** Health Questions, or Medical Exams up to \$150,000 face amount.
- ❖ Spouse Coverage Age 18-65, Contingent Guarantee Issue up to \$100,000 face amount. (Rules & Limits Apply talk to Agent for Complete Details)
- ❖ Children & Grandchildren Age 0-18, Contingent Guarantee Issue up to \$50,000 face amount.

➤ Features of the policies include:

- ❖ Benefits are paid directly to insured unless assigned.
- ❖ Benefits are portable, you can keep them if you change jobs or retire by paying premiums directly to the insurance company.

For more information or to enroll contact Joey Hardin -Benefits Specialist

Allstate Benefits/American Heritage Life Insurance Company (SCEIS deduction code 2000)

@ 803-514-3939 or jhardin@ssdaa.org

Coverage is provided by limited benefit supplemental insurance policy forms GVAP2, GVCIP2, GVCIP3, GVDIP and GUL22P, or state variations thereof. The coverage has exclusions and limitations. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), the underwriting company and a subsidiary of The Allstate Corporation.

PLAN 1 PREMIUMS

Cancer Plan (2 Option to Choose From)

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$9.62	\$15.17	\$13.73	\$19.28

PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$13.87	\$21.93	\$19.59	\$27.65

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); F = Family

Short Term Disability

Premium Mode:	Semi-Monthly				
Benefit Period	3	3	3	3	3
Elimination Period Acc/Sick	0/7	0/7	0/7	0/7	0/7
Issue Age	18-49	50-59	60-64	65-69	70 +
Portable?	YES	YES	YES	YES	YES

Monthly Benefit

\$ 400.00	\$ 6.91	\$ 8.19	\$ 10.94	\$ 11.87	\$ 12.62
\$ 500.00	\$ 8.64	\$ 10.24	\$ 13.68	\$ 14.83	\$ 15.78
\$ 600.00	\$ 10.36	\$ 12.29	\$ 16.41	\$ 17.80	\$ 18.93
\$ 700.00	\$ 12.09	\$ 14.33	\$ 19.15	\$ 20.77	\$ 22.09
\$ 800.00	\$ 13.82	\$ 16.38	\$ 21.89	\$ 23.73	\$ 25.25
\$ 900.00	\$ 15.55	\$ 18.43	\$ 24.62	\$ 26.70	\$ 28.40
\$ 1,000.00	\$ 17.27	\$ 20.48	\$ 27.36	\$ 29.66	\$ 31.56
\$ 1,100.00	\$ 19.00	\$ 22.52	\$ 30.09	\$ 32.63	\$ 34.71
\$ 1,200.00	\$ 20.73	\$ 24.57	\$ 32.83	\$ 35.60	\$ 37.87
\$ 1,300.00	\$ 22.45	\$ 26.62	\$ 35.56	\$ 38.56	\$ 41.02
\$ 1,400.00	\$ 24.18	\$ 28.67	\$ 38.30	\$ 41.53	\$ 44.18
\$ 1,500.00	\$ 25.91	\$ 30.71	\$ 41.03	\$ 44.50	\$ 47.33
\$ 1,600.00	\$ 27.64	\$ 32.76	\$ 43.77	\$ 47.46	\$ 50.49
\$ 1,700.00	\$ 29.36	\$ 34.81	\$ 46.50	\$ 50.43	\$ 53.64
\$ 1,800.00	\$ 31.09	\$ 36.86	\$ 49.24	\$ 53.39	\$ 56.80
\$ 1,900.00	\$ 32.82	\$ 38.90	\$ 51.98	\$ 56.36	\$ 59.96
\$ 2,000.00	\$ 34.54	\$ 40.95	\$ 54.71	\$ 59.33	\$ 63.11

PLAN 2 PREMIUMS Accident Plan

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$6.88	\$9.90	\$13.98	\$17.48

EE=Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); and F = Family

Critical Illness

PLAN 1

\$10,000 Basic Benefit Amount

SEMI-MONTHLY PREMIUMS

non-tobacco

tobacco

AGES	EE, EE+CH	EE+ SP, F	AGES	EE, EE+CH	EE+ SP, F
18-35	\$4.13	\$6.25	18-35	\$6.43	\$9.70
36-50	\$9.68	\$14.58	36-50	\$16.03	\$24.10
51-60	\$20.13	\$30.25	51-60	\$33.48	\$50.28
61-63	\$31.63	\$47.50	61-63	\$48.68	\$73.08
64+	\$47.13	\$70.75	64+	\$72.78	\$109.23

PLAN 2

\$20,000 Basic Benefit Amount

SEMI-MONTHLY PREMIUMS

non-tobacco

tobacco

AGES	EE, EE+CH	EE+ SP, F	AGES	EE, EE+CH	EE+ SP, F
18-35	\$7.13	\$10.75	18-35	\$11.72	\$17.64
36-50	\$18.23	\$27.40	36-50	\$30.92	\$46.45
51-60	\$39.14	\$58.76	51-60	\$65.83	\$98.81
61-63	\$82.13	\$93.26	61-63	\$96.24	\$144.42
64+	\$93.12	\$139.75	64+	\$144.43	\$216.70

EE = Employee; EE+SP = Employee + Spouse;
EE+CH = Employee + Child(ren); F = Family