

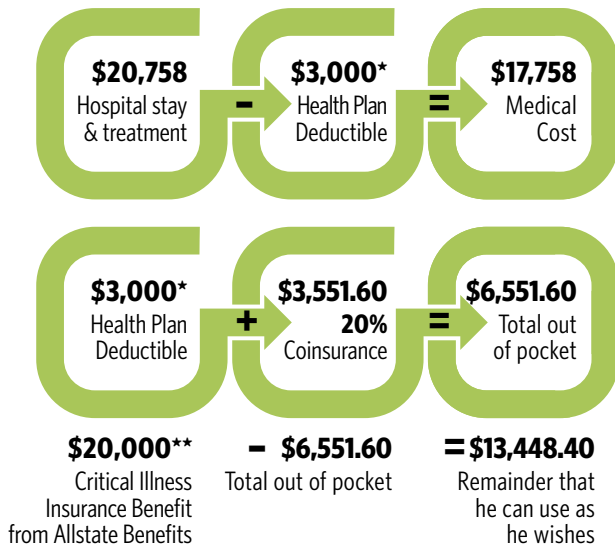


Critical Illness Claim Example

A 45-year-old man wakes up in the hospital. He doesn't remember how he got there, but a doctor explains that he suffered a heart attack and his family called 911.

Major Medical Expenses

He pays the **\$3,000*** deductible for his major medical insurance and is expected to copay 20%, or \$3,551.60, of the remaining treatment costs.



Average cost of an inpatient hospital stay for a patient with a heart condition.¹



With protection from Allstate Benefits, he can recover easier knowing that he has help with his medical costs.



**This example is to help illustrate how the family coverage may be used for BorgWarner. Please note the individual deductible is \$1,500.*

¹<https://news.heart.org/efforts-prevent-heart-disease-stroke-aim-curb-rising-medical-costs/> Source: American Heart Association (<https://news.heart.org/>)

**This is an example of the total benefits that might be paid. The benefits shown are for coverage that includes a \$20,000 basic benefit amount under policy GVCIP4 for most states. The benefits may vary by state and the example shown may vary from the coverage your employer is offering. Your individual experience may also vary.

The coverage provided is limited benefit supplemental critical illness insurance. Group Critical Illness benefits are provided under policy form GVCIP4, or state variations thereof. Underwritten by American Heritage Life Insurance Company, Home Office, Jacksonville, FL. The coverage has exclusions and limitations and may have variations by state. For specifics about your coverage, including costs and details of the coverage, refer to the product brochure or contact your Allstate Benefits Representative.

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