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## heartcare plus rider benefits for texas

Expanding your heartcare plus insurance policy beyond heart disease and stroke coverage is easy, just add one or both of the riders listed below.

### **Cancer Initial Diagnosis Rider (CIDR1)**

Pays a one-time benefit (\$5,000 for 1/2 unit of coverage or \$10,000 for one unit of coverage) when a covered person is positively diagnosed for the first time ever as having cancer (other than skin cancer) as defined in the rider. The first diagnosis must occur after the rider date and while the rider is in force on such covered person. This benefit is payable only once for each covered person.

### **Hospital Intensive Care Rider (ICR90)**

The optional hospital intensive care rider is not disease specific and pays a benefit for a covered confinement in a hospital intensive care unit for any covered illness or accident from the very first day of confinement.

- Benefits paid in addition to other insurance coverage.
- Guaranteed renewable for life, subject to change in premiums by class.
- Pays a benefit when hospital intensive care confined to a Government or VA hospital.
- Choose 3 or 6 units of daily hospital intensive care unit confinement benefit.

### ***Description of Benefits***

- **Hospital Intensive Care Confinement Benefit** - \$100 each day for each unit of coverage (or \$50 each day for each unit at age 70 and older) for intensive care unit confinement for any covered illness or accident, subject to a maximum of 45 days for each continuous hospital intensive care unit confinement.
- **Ambulance Benefit** - Actual charges for transportation by a licensed ambulance service to the hospital for admission to an intensive care unit. This benefit is not paid if an ambulance benefit is paid under the policy.

This premium insert is incomplete without brochure D-7803, which describes the benefits, exclusions and limitations of the heartcare plus insurance policy. This is not an application for coverage. Please see your agent for details. Benefits are subject to all of the terms, conditions and provisions of the policy and the riders. All terms defined and used in the policy apply to these riders unless otherwise provided in the riders. This insert highlights some features of the policy and riders, but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company.

**Premiums for HeartCare Plus riders are on reverse.**

# heartcare plus rider pre-existing condition limitation, exclusions and other limitations for texas

## Pre-existing Condition Limitations

### **Cancer Initial Diagnosis Rider (CIDR1)**

We do not pay a benefit under the rider for a pre-existing condition as defined below during the 12 month period beginning on the date that person became a covered person.

A pre-existing condition is the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a 1 year period preceding the effective date of coverage of the insured person or a condition for which medical advice or treatment was recommended by or received from a physician within a 1 year period preceding the effective date of coverage of the insured person.

### **Hospital Intensive Care Rider (ICR90)**

A pre-existing condition is a condition not revealed in the application for which: symptoms existed before the effective date of coverage; or medical advice or treatment was recommended by or received from a physician within the 5 year period before application date.

If a covered person has a pre-existing condition as defined, we do not pay benefits for such conditions under the policy or any riders attached to the policy during the 12 month period beginning on

the date that person became a covered person. If the loss is not due to a pre-existing condition, then the pre-existing condition limitation does not apply. All losses are subject to the Incontestability Provision.

## Exclusions/Limitations

### **Hospital Intensive Care Rider (ICR90)**

We do not pay for intensive care confinement if you are admitted because of: a pre-existing condition as defined; or an attempted suicide or intentional self-inflicted injury; or any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or alcoholism or drug addiction. We do not pay for confinements in any care unit that does not qualify as a hospital intensive care unit. The following do not qualify as "Hospital Intensive Care Units": progressive care units; or sub-acute intensive care units; or intermediate care units; or private room with monitoring; or step-down units; or any other lesser care treatment units.

### **Cancer Initial Diagnosis Rider (CIDR1)**

We do not pay a benefit under the rider for any disease other than cancer as defined in the rider.

# heartcare plus rider benefit premiums for texas

HeartCare Plus rider premiums include the premiums for the HeartCare Plus policy. The number of units and the plan selected for the Cancer Initial Diagnosis Rider in Plans B and D is equal to the number of units and plan selected for the HeartCare Plus policy.

## Plan B - HeartCare Plus Policy (HSP2) adding 1/2 unit or 1 unit of Cancer Initial Diagnosis Rider (CIDR1)

INDIVIDUAL Weekly	FAMILY (if covered) Weekly	INDIVIDUAL Weekly	FAMILY (if covered) Weekly
1/2 unit	1/2 unit	1 unit	1 unit
\$3.65	\$7.14	\$7.29	\$14.27

INDIVIDUAL Monthly	FAMILY (if covered) Monthly	INDIVIDUAL Monthly	FAMILY (if covered) Monthly
1/2 unit	1/2 unit	1 unit	1 unit
\$15.78	\$30.92	\$31.56	\$61.84

**Plan C - HeartCare Plus Policy (HSP2) adding \$300/day or \$600/day  
Hospital Intensive Care Rider (ICR90)**

INDIVIDUAL Weekly		FAMILY (if covered) Weekly		INDIVIDUAL Weekly		FAMILY (if covered) Weekly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$2.84	\$3.60	\$5.52	\$7.05	\$4.91	\$5.67	\$9.52	\$11.04

INDIVIDUAL Monthly		FAMILY (if covered) Monthly		INDIVIDUAL Monthly		FAMILY (if covered) Monthly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$12.28	\$15.58	\$23.92	\$30.52	\$21.26	\$24.56	\$41.24	\$47.84

Issue Ages 18-64.

**Plan D - HeartCare Plus Policy (HSP2) adding 1/2 unit or 1 unit of  
Cancer Initial Diagnosis Rider (CIDR1) and \$300/day or \$600/day  
Hospital Intensive Care Rider (ICR90)**

INDIVIDUAL Weekly		FAMILY (if covered) Weekly		INDIVIDUAL Weekly		FAMILY (if covered) Weekly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$4.41	\$5.17	\$8.66	\$10.19	\$8.05	\$8.81	\$15.80	\$17.32

INDIVIDUAL Monthly		FAMILY (if covered) Monthly		INDIVIDUAL Monthly		FAMILY (if covered) Monthly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$19.08	\$22.38	\$37.52	\$44.12	\$34.86	\$38.16	\$68.44	\$75.04

Issue Ages 18-64.

Name: \_\_\_\_\_

**The HeartCare Plus Policy Plan You Have Selected**

- Plan B       Plan C       Plan D  
 Individual       Family  
 1/2 unit       1 unit  
 \$300/day ICR90       \$600/day ICR90

**Total Premium**

Premium: \_\_\_\_\_  
 Weekly  
 Monthly



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HeartCare Plus Insurance Policy provided by form HSP2, or state variations thereof. The Cancer Initial Diagnosis Rider provided by form CIDR1, or state variations thereof. The Hospital Intensive Care Rider provided by form ICR90, or state variations thereof. Underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a wholly-owned subsidiary of The Allstate Corporation. ©2003 American Heritage Life Insurance Company  
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