

Critical Illness / With Cancer

This is a general comparison only and does not list every covered benefit. For a full listing of benefits please refer to the carrier benefits documents.

AllState had a standalone Cancer policy, MetLife includes Cancer benefits with their Critical Illness policy, thus saving money and providing a more robust overall plan.

PLAN BENEFITS	METLIFE		ALLSTATE	
	Low Plan Option	High Plan Option	Low Plan Option	High Plan Option
Pre-Existing Clause	Yes 12 months but doesn't apply to Heart attack, severe burn, stroke	Yes 12 months but doesn't apply to Heart attack, severe burn, stroke	Yes 12 Months	
EOI	No	No	No	
Portability	Yes	Yes	Yes	
Benefit Reduction due to age	None	None	None	
Basic Benefit Amount	\$10,000	\$20,000	\$10,000 for Insured	\$20,000 for Insured
	\$5000 For Spouse	\$10,000 For Spouse	\$5000 for Insured Spouse	\$10000 for Insured Spouse
	\$5000 for Child	\$10,000 For Child	\$5000 for Insured Child	\$10000 for Insured Child
Optional Benefit	Recurrence Benefit/Exclusion 12 months	Recurrence Benefit/Exclusion 12 months	Recurrence Benefit/Exclusion 18 mos	Recurrence Benefit/Exclusion 18 mos
Heart Attack	100% of basic benefit	100% of basic benefit	100% of basic benefit	100% of basic benefit
Stroke	100% of basic benefit	100% of basic benefit	100% of basic benefit	100% of basic benefit
Heart Transplant	100% of basic benefit	100% of basic benefit	100% of basic benefit	100% of basic benefit
Coronary Artery By Pass Surgery	25% of basic benefit	25% of basic benefit	25% of basic benefit	25% of basic benefit
Major Organ Transplant (Excluding Heart Transplant)	100% of basic benefit	100% of basic benefit	100% of basic benefit	100% of basic benefit
End Stage Renal Failure	100% of basic benefit	100% of basic benefit	100% of basic benefit	100% of basic benefit
Paralysis (not as a result of a stroke)	100% of Benefit	100% of Benefit	100% of basic benefit	100% of basic benefit
Alzheimer's Disease	25% of basic benefit	25% of basic benefit	25% of basic benefit	25% of basic benefit
Coma	100% of Benefit	100% of Benefit	100% Benefit Amount	100% Benefit Amount
Blindness/Loss of Hearing	100% Benefit Amount	100% Benefit Amount	100% Benefit Amount	100% Benefit Amount
<i>Childhood diseases (cerebral palsy cleft lip or palate, cystic fibrosis, diabetes 1, down syndrome, sickle cell anemia, spina bifida)</i>	<i>All 100% of Benefit</i>	<i>All 100% of Benefit</i>	NA	NA
<i>Infectious Diseases (Diphtheria, encephalitis, legionnaires disease, malaria, necrotizing fasciitis, osteomyelitis, rabies, tetanus, tuberculosis)</i>	<i>25% of benefit</i>	<i>25% of benefit</i>	NA	NA
<i>Kidney Failure</i>	<i>100% of Benefit</i>	<i>100% of Benefit</i>	NA	NA
<i>Progressive Diseases ALS MS Muscular Dystrophy, Parkinson's advanced, Lupus (SLE)</i>	<i>100% of Benefit</i>	<i>100% of Benefit</i>	NA	NA
<i>Severe Burn</i>	<i>100% of Benefit</i>	<i>100% of Benefit</i>	NA	NA
Cancer				
Benign Brain Tumor	100% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	100% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	100% Benefit Amount / Separate policy	100% Benefit Amount / Separate Policy
Invasive Cancer	100% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	100% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	100% Benefit Amount / Separate policy	100% Benefit Amount / Separate Policy
Non-Invasive Cancer	25% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	25% Benefit Amount/Recurrence Benefit is 100% of Initial Benefit	25% of Benefit Amount / Separate Policy	25% of Benefit Amount / Separate Policy
Skin Cancer	5% of Benefit Amount but not less than \$250	5% of Benefit Amount but not less than \$250	Not Listed	Not Listed
	<i>Includes MetLife Will Preparation Services</i>			
	<i>Includes MetLife Vision Access Discount Program through VSP</i>			
	<i>Includes Healthcare Navigation Services (Concierge)</i>			

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This is the prior Allstate Cancer benefit as a stand alone plan. Under MetLife, Cancer Benefits are included in the Critical Illness plan

PLAN BENEFITS	ALLSTATE
Waiver of Premium	After 90 Days
EOI	Yes
Initial Diagnosis	\$5,000
ICU	\$200/Day
Ambulance	Actual Charges
Cancer Screening	\$100/Year
Continuous Hospital Confinement Days 1-70	\$200/Day
Continuous Hospital Confinement Days 70+	Up to \$200/Day
Radiation/Chemotherapy	Up to \$10,000/12 months
Blood Plasma Platelets	Up to \$10,000/12 months
Anesthesia	Up to 25% of Surgery Benefit
Bone Marrow or Stem Cell Transplant	
<i>Autologous Transplant</i>	Up to \$500/12 months
<i>Non-Autologous Transplant</i>	Up to \$1250/12 months
Non-Autologous Transplant for the treatment of	
Leukemia	Up to \$2500/12 months
Prosthesis	Up to \$2000/amputation
New or Experimental Treatment	Up to \$5000/12 Months

Cancer benefits included in rates below:				
Benefit Plan Description	EE	EESP	EECH	FAM
MetLife Group Critical Illness Non - Tobacco 10k	\$ 4.09	\$ 6.09	\$ 5.14	\$ 7.14
MetLife Group Critical Illness Non - Tobacco 10k	\$ 9.24	\$ 14.06	\$ 10.39	\$ 15.22
MetLife Group Critical Illness Non - Tobacco 10k	\$ 19.31	\$ 29.81	\$ 20.47	\$ 30.96
MetLife Group Critical Illness Non - Tobacco 10k	\$ 29.60	\$ 45.86	\$ 30.75	\$ 47.02
MetLife Group Critical Illness Non - Tobacco 10k	\$ 36.73	\$ 57.09	\$ 37.89	\$ 58.14
MetLife Group Critical Illness Non - Tobacco 10k	\$ 45.55	\$ 70.53	\$ 46.70	\$ 71.68
MetLife Group Critical Illness Tobacco 10k	\$ 6.19	\$ 9.13	\$ 7.24	\$ 10.29
MetLife Group Critical Illness Tobacco 10k	\$ 15.74	\$ 23.93	\$ 16.90	\$ 24.98
MetLife Group Critical Illness Tobacco 10k	\$ 33.90	\$ 52.27	\$ 35.05	\$ 53.42
MetLife Group Critical Illness Tobacco 10k	\$ 52.06	\$ 80.81	\$ 53.21	\$ 81.97
MetLife Group Critical Illness Tobacco 10k	\$ 64.65	\$100.44	\$ 65.80	\$101.59
MetLife Group Critical Illness Tobacco 10k	\$ 79.45	\$123.32	\$ 80.60	\$124.47
MetLife Group Critical Illness Non - Tobacco 20k	\$ 8.19	\$ 12.17	\$ 10.29	\$ 14.27
MetLife Group Critical Illness Non - Tobacco 20k	\$ 18.47	\$ 28.13	\$ 20.78	\$ 30.44
MetLife Group Critical Illness Non - Tobacco 20k	\$ 38.62	\$ 59.61	\$ 40.93	\$ 61.92
MetLife Group Critical Illness Non - Tobacco 20k	\$ 59.19	\$ 91.73	\$ 61.50	\$ 94.04
MetLife Group Critical Illness Non - Tobacco 20k	\$ 73.47	\$114.19	\$ 75.77	\$116.28
MetLife Group Critical Illness Non - Tobacco 20k	\$ 91.10	\$141.05	\$ 93.41	\$143.36
MetLife Group Critical Illness Tobacco 20k	\$ 12.38	\$ 18.26	\$ 14.48	\$ 20.57
MetLife Group Critical Illness Tobacco 20k	\$ 31.49	\$ 47.86	\$ 33.79	\$ 49.96
MetLife Group Critical Illness Tobacco 20k	\$ 67.80	\$104.53	\$ 70.11	\$106.84
MetLife Group Critical Illness Tobacco 20k	\$104.11	\$161.62	\$106.42	\$163.93
MetLife Group Critical Illness Tobacco 20k	\$129.30	\$200.87	\$131.61	\$203.18
MetLife Group Critical Illness Tobacco 20k	\$158.89	\$246.63	\$161.20	\$248.94

ALLSTATE RATES					
Cancer Rates:		EE	EESP	EECH	FAM
		\$24.00			
		\$41.19			
Age Band	Benefit Plan Description	EE	EESP	EECH	FAM
Age 18-35 (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$1.20	\$1.70	\$1.30	\$1.90
Age 36-49 (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$4.00	\$6.00	\$4.10	\$6.10
Age 50-59 (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$9.40	\$13.90	\$9.50	\$14.10
Age 60-64 (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$15.60	\$23.20	\$15.70	\$23.30
Age 65-69 (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$20.40	\$30.30	\$20.50	\$30.50
Age 70+ (Non-Smoker)	ALLSTATE GROUP CRITICAL ILLNESS 10K	\$24.90	\$36.70	\$25.00	\$36.90
Age 18-35 (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$2.30	\$3.50	\$2.40	\$3.70
Age 36-49 (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$7.80	\$11.60	\$7.80	\$11.60
Age 50-59 (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$18.60	\$27.60	\$18.80	\$27.70
Age 60-64 (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$27.10	\$40.20	\$27.20	\$40.20
Age 65-69 (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$31.70	\$47.00	\$31.90	\$47.10
Age 70+ (Smoker)	ALLSTATE GROUP CRIT ILL10K TOBACCO	\$36.00	\$53.30	\$36.10	\$53.50