

# Critical Illness Insurance

from Allstate Benefits

Protection for out-of-pocket expenses upon a positive diagnosis

GCIP

This voluntary benefit can be employer or employee paid and offers advantages such as employee empowerment and more treatment choices

Two options: Essential and Comprehensive Coverage

Did you know that voluntary benefits can increase employee engagement and consumerism by offering low cost, high value benefits?

By introducing our Critical Illness insurance to employer groups, you will provide a value-added voluntary benefit that offers best in class coverage. In fact, Allstate Benefits offers the #1 Critical Illness product in the United States† — we are pleased to now also offer Critical Illness coverage to the Canadian marketplace.

Here are four more reasons advisors should offer Critical Illness coverage:

- 4 Improves employee satisfaction**  
Improving employee satisfaction is important to your customers. Having a strong total benefits package aids in attracting and retaining quality employees in today's competitive marketplace.
- 3 Helps protect employee's finances**  
Employers want to look out for their employees. Voluntary benefits help provide a "safety net" against life's unexpected moments. Offering this coverage provides a valuable advantage to employers and employees alike. Advisors who bring this solution to the table put themselves in a win-win situation.
- 2 Enhance relationships with your customers**  
This product can enhance your customers' current benefits program. With advantages such as preferred underwriting, guaranteed issue and affordable rates, you can present your customers with a value-added product.
- 1 All which leads to...Revenue generation for you**  
Advisors can generate an additional revenue stream for their agency/brokerage by offering voluntary benefits to employer groups.

## Enrolment options

There are a variety of enrolment options available for voluntary benefits. Employees can be offered these valuable benefits through online tools, self service websites, or even face-to-face meetings with an enrolment specialist.

## Why work with Allstate Benefits?

Allstate Benefits provides benefits for more than 40,000 employers and over 3 million employees.\*



Scan the QR Code with your smartphone to learn more

## Did you know?



Heart disease and stroke continue to be the second leading cause of death in Canada and a leading cause of disability.<sup>1</sup>



On average, 524 Canadians will be diagnosed with cancer every day.<sup>2</sup>

† 2014 U.S. Worksite Sales, LIMRA

\* This statement refers to Allstate Benefits as the marketing name for American Heritage Life Insurance Company, Home Office, Jacksonville, FL, a subsidiary of The Allstate Corporation.

<sup>1</sup> [http://www.heartandstroke.com/site/c.iklQLcMWjtE/b.9244327/k.87C7/2015\\_Report\\_Research\\_holds\\_key\\_to\\_heart\\_disease.htm](http://www.heartandstroke.com/site/c.iklQLcMWjtE/b.9244327/k.87C7/2015_Report_Research_holds_key_to_heart_disease.htm)

<sup>2</sup> <https://www.cancer.ca/en/cancer-information/cancer-101/cancer-statistics-at-a-glance/?region=on>



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BENEFITS

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