

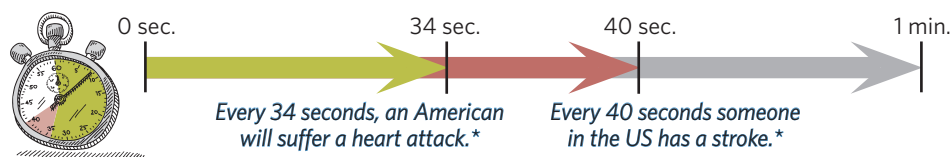
Critical Illness Insurance from **Allstate Benefits**

Let our personalized benefit offerings put
you and your family in Good Hands[®]



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

You can't predict the future, but you can plan for it. We invite you to put yourself in Good Hands with Critical Illness insurance from Allstate Benefits.



Critical Illness Coverage

Your Employer is making it possible for you to enroll in Group Voluntary Critical Illness Coverage from Allstate Benefits.

Would your financial well-being be impacted by a Critical Illness? We can't always see the signs and know what to do to prevent an illness, but we can help protect ourselves in the event we are diagnosed with a critical illness.

Critical Illness Benefits

- Provides a lump-sum benefit for the following: Heart Attack, Stroke, Coronary Artery Bypass Surgery, Major Organ Transplant, End-Stage Renal Failure; along with Cancer Critical Illness benefits and Supplemental Critical Illness benefits
- Spouse is covered at 100% and Child(ren) are covered at 50% of the benefit amount chosen
- Waiver of Premium for employee for the Critical Illness plan

How It Benefits You

- 1 Guaranteed Issue****
Apply for coverage during open enrollment with no evidence of insurability
- 2 Coverage**
Choose coverage from an employer-approved package. Rates vary based on tobacco-use status and age. When increasing to the next age band level, your rates will change on the policy anniversary date.
- 3 Benefit Payments**
Paid directly to you, unless assigned to someone else
- 4 Family Coverage**
Spouse and Children can be covered

Key Features

- Guaranteed Issue coverage, meaning no medical questions to answer at initial enrollment
- Coverage available for spouse and child(ren)
 - Child(ren) are covered at no additional cost
 - Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent
- Benefits are paid regardless of any other coverage
- Premiums are affordable and are conveniently payroll deducted
- You may be able to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

How to Enroll:

During Open Enrollment, Login to **Workday[®]** by going to www.borgwarner.com/benefits and click on the **Workday[®]** logo.



* <http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>.

**During open enrollment only. If you enroll after the open enrollment period, evidence of insurability may be required.

Benefits are paid to you

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

1 CHOOSE

You choose the benefits to protect yourself and any family members if diagnosed with a covered critical illness

2 USE

You go to your annual exam, the doctor runs tests, the results come back and you're diagnosed with a critical illness

3 CLAIM

You go online and file a claim. The cash benefits are paid to you, to use however you wish

BENEFIT AMOUNTS

†Your Spouse is covered at 100% and Your Child(ren) are covered at 50% Of Your Benefit Amount

INITIAL CRITICAL ILLNESS BENEFITS†	COVERAGE LEVEL OPTIONS		
	10,000	20,000	30,000
Heart Attack (100%)	\$10,000	\$20,000	\$30,000
Stroke (100%)	\$10,000	\$20,000	\$30,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000	\$7,500
Major Organ Transplant (100%)	\$10,000	\$20,000	\$30,000
End Stage Renal Failure (100%)	\$10,000	\$20,000	\$30,000
Waiver of Premium (employee only)	Yes	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS†	10,000	20,000	30,000
Invasive Cancer (100%)	\$10,000	\$20,000	\$30,000
Carcinoma in Situ (25%)	\$2,500	\$5,000	\$7,500
SECOND EVENT BENEFITS†	10,000	20,000	30,000
Second Event Initial Critical Illness Benefit (same amount as Initial Critical Illness)	Yes	Yes	Yes
Second Event Cancer Critical Illness Benefit (same amount as Cancer Critical Illness)	Yes	Yes	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II†	10,000	20,000	30,000
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000	\$7,500
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000	\$7,500
Benign Brain Tumor (100%)	\$10,000	\$20,000	\$30,000
Coma (100%)	\$10,000	\$20,000	\$30,000
Complete Blindness (100%)	\$10,000	\$20,000	\$30,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000	\$30,000
Paralysis (100%)	\$10,000	\$20,000	\$30,000

MyBenefits Online Claim Filing

- **Online Access 24/7** - Access your claim and benefit information anytime, night or day.
- **Claims Status, Filing and Payments** - Check claims status at your convenience 24/7. Or, file a claim using our online forms submission.
- **Policy Information** - Print or view policy information, coverage details or certificates on existing coverage.
- **Update Information** - Keep your physical address, email address and telephone number up-to-date

YOU DECIDE how to use the cash benefits

Our cash benefits provide you with greater coverage options because you get to determine how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care



Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city



Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

MONTHLY PREMIUMS

\$10,000 Basic Benefit Amount

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$1.26	\$2.52
25-29	\$1.91	\$3.82
30-34	\$2.83	\$5.66
35-39	\$3.80	\$7.60
40-44	\$5.58	\$11.16
45-49	\$7.99	\$15.98
50-54	\$10.81	\$21.62
55-59	\$15.41	\$30.82
60-64	\$24.35	\$48.70
65-69	\$36.94	\$73.88
70-74	\$44.32	\$88.64
75-79	\$52.18	\$104.36
80+	\$66.10	\$132.20

tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$2.12	\$4.24
25-29	\$3.19	\$6.38
30-34	\$4.69	\$9.38
35-39	\$6.20	\$12.40
40-44	\$9.28	\$18.56
45-49	\$13.44	\$26.88
50-54	\$18.05	\$36.10
55-59	\$25.74	\$51.48
60-64	\$40.98	\$81.96
65-69	\$62.62	\$125.24
70-74	\$75.43	\$150.86
75-79	\$89.06	\$178.12
80+	\$109.08	\$218.16

\$20,000 Basic Benefit Amount

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$2.54	\$5.08
25-29	\$3.84	\$7.68
30-34	\$5.69	\$11.38
35-39	\$7.58	\$15.16
40-44	\$11.17	\$22.34
45-49	\$16.00	\$32.00
50-54	\$21.60	\$43.20
55-59	\$30.83	\$61.66
60-64	\$48.70	\$97.40
65-69	\$73.88	\$147.76
70-74	\$88.63	\$177.26
75-79	\$104.39	\$208.78
80+	\$132.19	\$264.38

tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$4.25	\$8.50
25-29	\$6.39	\$12.78
30-34	\$9.39	\$18.78
35-39	\$12.42	\$24.84
40-44	\$18.58	\$37.16
45-49	\$26.88	\$53.76
50-54	\$36.14	\$72.28
55-59	\$51.48	\$102.96
60-64	\$81.96	\$163.92
65-69	\$125.26	\$250.52
70-74	\$150.87	\$301.74
75-79	\$178.16	\$356.32
80+	\$218.17	\$436.34

\$30,000 Basic Benefit Amount

non-tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$3.79	\$7.58
25-29	\$5.74	\$11.48
30-34	\$8.52	\$17.04
35-39	\$11.36	\$22.72
40-44	\$16.73	\$33.46
45-49	\$23.98	\$47.96
50-54	\$32.41	\$64.82
55-59	\$46.23	\$92.46
60-64	\$73.04	\$146.08
65-69	\$110.82	\$221.64
70-74	\$132.94	\$265.88
75-79	\$156.57	\$313.14
80+	\$198.29	\$396.58

tobacco

AGES	EE, EE+CH	EE+SP, F
18-24	\$6.36	\$12.72
25-29	\$9.56	\$19.12
30-34	\$14.08	\$28.16
35-39	\$18.61	\$37.22
40-44	\$27.83	\$55.66
45-49	\$40.31	\$80.62
50-54	\$54.19	\$108.38
55-59	\$77.21	\$154.42
60-64	\$122.94	\$245.88
65-69	\$187.87	\$375.74
70-74	\$226.29	\$452.58
75-79	\$267.22	\$534.44
80+	\$327.24	\$654.48

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

For more information visit www.borgwarner.com/benefits

Important Information About Eligibility, Termination and Portability

Provides details of base policy coverage. Below is a list of base policy benefits available with Group Critical Illness coverage. You will receive a certificate that details the certificate specifications for the coverage you purchased.

Group Critical Illness Issue ages are 18 and over, if Actively at Work.

Benefit Specifications (see Benefit Amounts)

Heart Attack Exclusion - A cardiac arrest is not a heart attack and is not covered by this benefit.

Stroke Exclusions - Does not include: Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

Coronary Artery Bypass Surgery Exclusions - Does not include: abdominal aortic bypass, balloon angioplasty, laser embolectomy, atherectomy, stent placement, or other non-surgical procedures.

Invasive Cancer Exclusions - Does not include: carcinoma in situ, tumors related to HIV, non-invasive or metastasized skin cancer, or early prostate cancer. Includes: Leukemia and Lymphoma.

Carcinoma in Situ Exclusions - Does not include: other skin malignancies, pre-malignant lesions (such as intraepithelial neoplasia), or benign tumors or polyps.

Second Event Initial Critical Illness Benefit Conditions - There must be at least 12 months between each diagnosis. A covered person can receive a Second Event Benefit only once for each initial critical illness.

Second Event Cancer Critical Illness Benefit Conditions - There must be at least 12 months between each diagnosis. Not payable if the covered person receives treatment during that 12-month period. "Treatment" does not include maintenance drug therapy or routine follow-up office visits. A covered person can receive the benefit only once for each cancer critical illness.

Advanced Alzheimer's Disease Conditions - Must have impaired memory and judgement, and be unable to perform 3 or more daily activities.*

Advanced Parkinson's Disease Conditions - Must have 2 or more physical signs and be unable to perform 3 or more daily activities.*

*Daily activities are: bathing, dressing, toileting, continence, transferring and eating.

Benign Brain Tumor Exclusions - Does not include: tumors of the skull, pituitary adenomas, or germinomas.

Paralysis - Permanent loss of use of 2 or more limbs.

Conditions, Limitations and Exclusions Affecting Your Benefits

Conditions and Limits

Benefits are not payable for any critical illness diagnosed prior to the effective date. Benefits are also subject to all limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the policy and be diagnosed by a physician while coverage is in effect. The date of diagnosis for each illness must be separated by 90 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S.

Dependent Eligibility/Termination

- (a) Family members eligible for coverage are your spouse and children;
- (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent;
- (c) Spouse coverage ends upon valid decree of divorce or your death.

Your Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

When Coverage Ends

Coverage under the policy ends on the earliest of:

- (a) the policy is canceled;
- (b) you stop paying your premium;
- (c) the last day of active employment;
- (d) you are no longer eligible;
- (e) a false claim is filed;
- (f) when all critical illness benefits have been paid.

Recurrence of Cancer

Cancer critical illness benefits are payable for a diagnosis of a recurrence of cancer, as long as you are diagnosed after the effective date of coverage, and have been free of any symptoms and treatment of cancer for 12 consecutive months immediately preceding the effective date of coverage, or any 12 consecutive months thereafter.

Continuing Your Coverage

You may be able to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

Policy Exclusions and Limitations

Benefits are not paid for:

- (a) war, participation in a riot, insurrection or rebellion;
- (b) intentionally self-inflicted injury or action;
- (c) illegal activities or occupations;
- (d) suicide while sane, or self-destruction while insane, or any attempt at either;
- (e) substance abuse, including alcohol, alcoholism, drug addiction, or dependence upon any controlled substance.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

For use in enrollments situated in: MI

This material is valid as long as information remains current, but in no event later than October 15, 2019. Group Critical Illness benefits provided by policy form GVCIP2, or state variations thereof.

Coverage is provided by Limited Benefit Supplemental Critical Illness Insurance. The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.