

heritage provider series group trust premiums

Wellness Benefit Rider/Cancer Screening Benefit (GT-WBR1)

We pay \$50 each year for each covered person for one of the following cancer screening tests: mammography; flexible sigmoidoscopy; Pap smear (test only); chest X-ray; hemocult stool specimen; and prostate specific antigen (PSA). This benefit is payable only once for each covered person each calendar year. This benefit is paid regardless of the result of the test(s).

Base Plan with Wellness Benefit - Basic plan consists of GT-Heritage Provider Series benefit level Option A and GT-WBR1. Enhanced plan consists of GT-Heritage Provider Series benefit level Option I and GT-WBR1. Premier plan consists of GT-Heritage Provider Series benefit level Option II and GT-WBR1.

| BASIC | ENHANCED | PREMIER |
|---------------|---------------|---------------|
| Weekly | Weekly | Weekly |
| ind. \$3.74 | ind. \$4.34 | ind. \$4.92 |
| family \$6.79 | family \$7.85 | family \$8.89 |

| BASIC | ENHANCED | PREMIER |
|----------------|----------------|----------------|
| Monthly | Monthly | Monthly |
| ind. \$16.20 | ind. \$18.80 | ind. \$21.30 |
| family \$29.40 | family \$34.00 | family \$38.50 |

Issue Ages: 18-64

Wellness Benefit Rider GT-WBR1 Exceptions

The Exceptions and Other Limitations provision of the policy applies to the rider.

Wellness Benefit Rider Termination

The rider terminates on the earliest of: the end of the grace period for the payment of the premium for the policy coverage or this rider coverage; or the date your certificate terminates; or upon the request for termination of the rider.

This rate insert is incomplete without brochure AWD6286-2 that describes the benefits, exclusions and limitations for the policy and certificate.

This insert is for use in Massachusetts.



Rev. 2/06. Cancer insurance benefits provided by policy GT-CBP and Certificate GT-CBP1P, or state variations thereof. The Wellness Benefit Rider is provided by rider GT-WBR1, or state variations thereof. When applying for coverage, list on the application all policy and rider form numbers which pertain to the coverage desired. The policy and rider are underwritten by American Heritage Life Insurance Company. This insert highlights some features of the policy and rider but is not the insurance contract. Only the actual policy and rider provisions control. The policy and rider set forth, in detail, the rights and obligations of both the insured and the insurance company. The policy and rider are not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Workplace Division.

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. ©2006 Allstate Insurance Company. The Workplace Marketer.®

www.allstate.com or ahlcorp.com