



Allstate
BENEFITS

Protection for accidental injuries, on- and off-the-job, 24-hours a day

Accident Insurance

Today, active lifestyles in and out of the home are the norm, and may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to get well.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for spouse and child(ren)
- Premiums are affordable and conveniently payroll deducted
- Guaranteed renewable for life

With Allstate Benefits, you can protect your finances against life's slips and falls. **Are you in Good Hands? You can be.**

DID YOU KNOW ?

The number of injuries suffered by workers in one year, both on- and off-the-job, include:¹

ON-THE-JOB



Work
4.9
million

OFF-THE-JOB



Home
8.3
million



Non-Auto
3.6
million



Auto
2.0
million

¹ National Safety Council, Injury Facts®, 2014 Edition

Meet James & Noah

James is like any parent whose child has suffered an accidental injury. He's worried about his son's injuries, and the time he will be away from work to take his son to his treatments. Most importantly, he worries about how he will pay for it all.

Here is what weighs heavily on his mind:

- Major medical only pays a portion of the expenses associated with Noah's treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to his treatments, I must cover my bills, rent/mortgage, groceries and my child's education
- If the right treatment is not available locally, we will have to travel to get the treatment Noah needs



Noah's story of injury and treatment turned into a happy ending, because James had supplemental Accident Insurance to help with expenses.



CHOOSE

James chooses benefits to help protect himself and his family members if they suffer an accidental injury.



USE

James' son, Noah, was playing soccer at a local park, when he made a sudden twisting change in direction and fell to the ground while grabbing his knee.

Noah was:

- Taken by ambulance to the emergency room
- Given pre-op testing (CT/MRI scans)
- Admitted for a one day hospital stay
- Prepped for torn ligament knee surgery
- Visited by his doctor and released after a one day stay in the hospital
- Taken to physical therapy for 12 weeks
- Seen by the doctor during two follow-up visits

James would go online after each of Noah's treatments to file claims. The cash benefits were direct deposited into his bank account.

Noah is fully recovered and playing soccer again.



CLAIM

Noah's Accident claim paid James cash benefits for the following:

Ground Ambulance
Medicine

Emergency Room

CT/MRI Scan

Initial Hospital Confinement

Daily Hospital Confinement

Accident Physician Treatment

Ligament Surgery

General Anesthesia

Outpatient Physician

Physical Therapy (3 days/wk)

For a listing of benefits and benefit amounts, see your company's rate insert.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Benefits (subject to maximums as listed on the attached rate insert)

BASE POLICY BENEFITS

Initial Hospital Confinement - once per person, per year

Daily Hospital Confinement - up to 365 days for any one accident

Intensive Care - up to 180 days for each period of continuous confinement

RIDER BENEFITS

Accident Treatment & Urgent Care Rider

Benefits for: Ground Ambulance, Air Ambulance, Accident Physician's Treatment, X-ray, Urgent Care

Dislocation/Fracture Rider - multiple dislocations or fractures from the same accident are limited to the amount shown in the Benefit Amounts on the rate insert

Emergency Room Services Rider

Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider - Once per day, per covered person, not to exceed 2 days per covered person, per calendar year and a maximum of 4 days per calendar year, if dependents are covered

Accidental Death, Dismemberment and Functional Loss Rider

Benefits for: Accidental Death, Common Carrier, Dismemberment¹, Functional Loss¹

Benefit Enhancement Rider

Accident Follow-Up Treatment - not payable for the same visit for which the Physical, Occupational or Speech Therapy benefit is paid*

Lacerations

Burns - treatment for one or more burns, other than sunburns

Skin Graft - for a burn for which a benefit is paid under the Burns benefit

Brain Injury Diagnosis - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage. Must be diagnosed by CT Scan, MRI, EEG, PET or X-ray

Computed Tomography Scan (CT) and Magnetic Resonance Imaging (MRI)

Paralysis - spinal cord injury resulting in complete/permanent loss of use of two+ limbs for 90 consecutive days

Coma with Respiratory Assistance - seven or more consecutive days; medically induced comas excluded

Open Abdominal or Thoracic Surgery - must be performed by a physician²

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery - surgery for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery²

Ruptured Disc Surgery - diagnosis and surgical repair to a ruptured disc of the spine by a physician²

Eye Surgery - surgery or removal of a foreign object by a physician

General Anesthesia - payable only if one of the rider Surgery benefits is paid

Blood and Plasma

Appliance - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

Medical Supplies

Medicine

Prosthesis - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident

Physical, Occupational or Speech Therapy - maximum of 6 days per accident. Includes chiropractic services. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid.

Rehabilitation Unit - must be hospital-confined due to an injury prior to being transferred to rehab³

Non-Local Transportation - obtaining treatment more than 50 miles from your home. Ground or air ambulance is not covered**

Family Member Lodging - adult family member travels with you during non-local hospital stays for specialized treatment. Not paid if family member lives within 50 miles of the hospital

Post-Accident Transportation - three-day hospital stay more than 250 miles from your home, with a flight on a common carrier to return home. Payable only if the Daily Hospital Confinement benefit is paid

Broken Tooth - dental repair by crown, filling or extraction; only one of the three is covered per accident

Residence/Vehicle Modification - permanent structural modification within 365 days after accident

Pain Management (Epidural Injection) - injection in the spine to manage pain due to an accidental injury

Miscellaneous Outpatient Surgery - physician-performed outpatient surgical procedure. Not paid if one of the following benefits is paid: Open Abdominal or Thoracic Surgery; Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery; Ruptured Disc Surgery or Eye Surgery

*Two treatments per covered person, per accident. **Up to three times per covered person, per accident. ¹Multiple dismemberments or functional losses from the same accident are limited to the amount shown in the Benefit Amounts on rate insert. ²Two or more surgeries done at the same time are considered one operation. ³Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. Not paid for days on which the Daily Hospital Confinement benefit is paid.

POLICY SPECIFICATIONS

Conditions and Limits

When an injury results in a covered loss within 180 days, unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

Eligibility

Coverage may include you, your spouse or domestic partner, and children.

Termination of Coverage

(a) Coverage under the policy and riders ends on the earliest of the end of the grace period, or your death (except that your covered spouse or domestic partner becomes the new insured and assumes coverage until their death). (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. (d) Domestic partner coverage ends upon termination of the domestic partnership.

Renewability

Coverage is guaranteed renewable for life, subject to change in premiums by class.

EXCLUSIONS AND LIMITATIONS

Exclusions and Limitations for Policy and all riders except Outpatient Treatment for Accident and Preventive Care Rider

Benefits are not paid for: (a) injury incurred before the effective date; (b) act of war or participation in a riot, insurrection or rebellion; (c) injury resulting from active service in the Military, Naval, or Air Forces of any country; (d) suicide or attempt at suicide; (e) intentionally self-inflicted injury or action; (f) any bacterial infection, (except pyogenic infections from an accidental cut or wound); (g) participation in aeronautics unless a passenger on a licensed common-carrier aircraft; (h) engaging in an illegal occupation or committing or attempting an assault or felony; (i) driving in any race or speed test or testing any vehicle on any racetrack or speedway; (j) hernia, including complications; or (k) any injury while under the influence of alcohol or any drug, unless taken as prescribed by a physician.

Exclusions and Limitations for Outpatient Treatment for Accident and Preventive Care Rider

Benefits are not paid for: (a) injury incurred before the effective date; (b) act of war, participation in a riot, insurrection or rebellion; (c) injury resulting from active service in the Military, Naval, or Air Forces of any country; (d) suicide or attempt at suicide; (e) intentionally self-inflicted injury or action; (f) participation in aeronautics except as a passenger on a licensed common-carrier aircraft; (g) engaging in an illegal occupation or committing or attempting an assault or felony; (h) driving in any race or speed test or testing an automobile or any vehicle on any racetrack or speedway; or (i) any injury while under the influence of alcohol or any drug, unless taken as prescribed by a physician.

This brochure is for use in [state] and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than [Month, Day Year].

Accident benefits are provided by policy form AP6, or state variations thereof. Accident Rider benefits provided by the following rider forms, or state variations thereof: Accidental Death, Dismemberment and Functional Loss Rider AP6ADD; Accident Treatment and Urgent Care Rider AP6AUC; Benefit Enhancement Rider AP6BE; Dislocation/Fracture Rider AP6DF; Emergency Room Services Rider AP6ERS; Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider AP6OPH.

The policy and riders provide Limited Benefit Supplemental Accident Insurance. 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. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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.



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www.allstate.com or
allstatebenefits.com