Key Features

• Guaranteed Issue coverage, meaning no medical questions to answer
• Coverage available for dependents
• Premiums are affordable and are conveniently payroll deducted
• Coverage may be continued; refer to your certificate for more details

See reverse for plan details

Accident Insurance

Even when you live well, accidents happen. 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 protection, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

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.

With Allstate Benefits, you can protect your finances against life’s slips and falls.

Are you in Good Hands? You can be.

Benefits

### Base Policy
- Initial Hospital Confinement vs Daily Hospital Confinement
- Intensive Care

### Additional Riders Added to Base Policy
- **Accident Treatment and Urgent Care Rider** pays a benefit for:
  - X-ray
  - Ground or Air Ambulance
  - Urgent Care
  - Accident Physician’s Treatment
- **Dislocation/Fracture Rider**
- **Emergency Room Services Rider**

### Optional/Additional Riders
- **Accidental Death, Dismemberment and Functional Loss Rider**, including a benefit for Common Carrier Accidental Death
- **Outpatient Physician’s Treatment for Accident and Preventive Care Benefit**

### Additional Benefit Enhancement Rider
- **Lacerations**, **Burns**
- **Skin Graft**, **Brain Injury Diagnosis**
- **Paralysis**, **Coma with Respiratory Assistance**
- **Open Abdominal or Thoracic Surgery**, **Ruptured Spinal Disc Surgery**
- **Eye Surgery**, **General Anesthesia**
- **Blood and Plasma**, **Appliance**
- **Medical Supplies**, **Medicine**
- **Prosthesis**, **Physical, Occupational, or Speech Therapy**
- **Rehabilitation Unit**, **Non-Local Transportation**
- **Family Member Lodging**, **Post-Accident Transportation**
- **Broken Tooth**, **Residence/Vehicle Modification**
- **Pain Management**, **Miscellaneous Outpatient Surgery**
- **Accident Follow-up Treatment**, **Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery**
- **Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)**

Access Your Benefits and Claim Filings

Accessing your benefit information using [MyBenefits](#) has never been easier.

**MyBenefits** is an easy-to-use website that offers you 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.

For use in enrollments situated in: MA

This material is valid as long as information remains current, but in no event later than April 4, 2021.

Group Accident benefits are provided by policy form GVAP6 and the following riders, or state variations thereof:
- Accident Treatment and Urgent Care Rider GP6AUC
- Additional Benefit Enhancement Rider GP6BE
- Dislocation/Fracture Rider GP6DF
- Emergency Room Services Rider GP6ERS
- Outpatient Physician’s Treatment for Accident and Preventive Care Benefit Rider GP6OPH

Coverage is provided by 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. 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.
Critical Illness Insurance

No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels.

The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You’re still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

Here’s How it Works
You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. Are you in Good Hands? You can be.

Key Features
- Guaranteed Issue coverage, meaning no medical questions to answer at initial enrollment
- Coverage available for dependents
- Covered dependents receive 50% of your Basic-Benefit Amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued; refer to your certificate for more details

See reverse for plan details

Every 40 Seconds, an American will suffer a heart attack
Every 40 Seconds, someone in the U.S. has a stroke

1https://www.cdc.gov/heartdisease/heart_attack.htm
2https://www.cdc.gov/stroke/facts.htm
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 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.

Access Your Benefits and Claim Filings
Accessing your benefit information using MyBenefits has never been easier. MyBenefits is an easy-to-use website that offers you 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.

<table>
<thead>
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<td><strong>Base Policy Initial Critical Illness Benefits</strong></td>
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<td>Heart Attack</td>
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<td>Stroke</td>
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<td>Benign Brain Tumor</td>
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<td>Coma</td>
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<td>Complete Loss of Sight</td>
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<tr>
<td><strong>Fixed Wellness (Pays for one annually)</strong></td>
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<tr>
<td>Biopsy for skin cancer</td>
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<td>Blood test for triglycerides</td>
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<td>Bone Marrow Testing</td>
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<tr>
<td>CA15-3, CA125, CEA and PSA (Blood tests)(^1)</td>
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<td>Chest X-ray</td>
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<td>Colonoscopy</td>
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<td>Doppler screenings for carotids or peripheral vascular disease</td>
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<td>Echocardiogram</td>
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<td>EKG (Electrocardiogram)</td>
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<tr>
<td>Flexible sigmoidoscopy</td>
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</tbody>
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\(^1\)Breast, ovarian, colon and prostate cancer. *Employee only.

For use in enrollments situated in: MA

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.

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company. www.allstate.com or allstatebenefits.com