



Allstate BENEFITS

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

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.

ON-THE-JOB INJURIES	OFF-THE-JOB INJURIES		The number of injuries (in millions) suffered by workers in one year, both on- and off-the-job. ¹
Work	Home	Non-auto Auto	
4.9m	8.3m	3.6m 2.0m	

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.

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

¹National Safety Council, Injury Facts®, 2014 Edition

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



Travel

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



Home

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



Expenses

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

Benefits

Base Policy

Initial Hospital Confinement	Daily Hospital Confinement
Intensive Care	

Additional Riders Added to Base Policy

Accident Treatment and Urgent Care Rider pays a benefit for:

X-ray	Urgent Care
Ground or Air Ambulance	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, Accidental Death, Dismemberment and Functional Loss Rider GP6ADD, Benefit Enhancement Rider GP6BE, Dislocation/Fracture Rider GP6DF, Emergency Room Services Rider GP6ERS and 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.



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BENEFITS

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Allstate BENEFITS

Protection when faced
with a critical illness
diagnosis and you
need treatment

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.

Every **40** Seconds,
an American will suffer a heart attack¹

Every **40** Seconds,
someone in the U.S. has a stroke²

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

¹https://www.cdc.gov/heartdisease/heart_attack.htm

²<https://www.cdc.gov/stroke/facts.htm>

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



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

Access Your Benefits and Claim Filings

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www.allstate.com or allstatebenefits.com

Benefits

Base Policy Initial Critical Illness Benefits

Heart Attack	Major Organ Transplant	Waiver of Premium*
Stroke	End Stage Renal Failure	Coronary Artery Bypass Surgery

Cancer Critical Illness Benefits

Invasive Cancer	Carcinoma in Situ
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Reoccurrence of Critical Illness Benefit

Initial Critical Illness

Rider Benefits

Supplemental Critical Illness

Benign Brain Tumor	Complete Loss of Hearing
Paralysis	Advanced Alzheimer's Disease
Coma	Advanced Parkinson's Disease
Complete Loss of Sight	Complete Loss of Speech

Fixed Wellness (Pays for one annually)

Biopsy for skin cancer	Hemoccult stool analysis
Blood test for triglycerides	HPV Vaccination (Human Papillomavirus)
Bone Marrow Testing	Lipid panel (Total cholesterol count)
CA15-3, CA125, CEA and PSA (Blood tests) ¹	Mammography (Including Breast Ultrasound)
Chest X-ray	Pap Smear (ThinPrep Pap Test included)
Colonoscopy	Serum Protein Electrophoresis (myeloma test)
Doppler screenings for carotids or peripheral vascular disease	Sampling of blood or tissue for genetic testing for cancer risk
Echocardiogram	Stress test on bike or treadmill
EKG (Electrocardiogram)	Thermography
Flexible sigmoidoscopy	Ultrasound screening (abdominal aortic aneurysms)

¹ Breast, ovarian, colon and prostate cancer. *Employee only.

For use in enrollments situated in: MA

This flyer is an Invitation to Inquire, and cannot be used with a rate insert.

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Group Critical Illness benefits are provided by policy form GVCIP4, or state variations thereof. Critical Illness Rider benefits provided by the following rider forms, or state variations thereof: Supplemental Critical Illness Rider GCIP4SR2 and Fixed Wellness Rider GCIP4FWR.

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.

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