

# Accident Insurance

from Allstate Benefits



Benefits are paid to you

Protection for accidental off-the-job injuries

## 1 CHOOSE

You choose the benefits to help protect yourself and any family members from accidental injury expenses

## 2 USE

You or a covered family member experience an accidental injury and seek medical attention

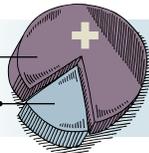
## 3 CLAIM

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

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.

# 3/4

Outside Work  
1/4 At Work



Nearly three-fourths of medically consulted injuries take place outside of work.<sup>1</sup>

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 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.

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 spouse and child(ren)
- Premiums are affordable and are conveniently payroll deducted
- Coverage can be continued, as long as premiums are paid to Allstate Benefits

[See reverse for plan details](#)



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<sup>1</sup>National 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
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Intensive Care	
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### Additional Riders Added to Base Policy

Accident Treatment and Urgent Care Rider pays a benefit for:

Ground or Air Ambulance	Accident Physician's Treatment
X-ray	Urgent Care

Dislocation/Fracture Rider	
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Emergency Room Services Rider	
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### Optional Riders

Outpatient Physician's Treatment for Accident and Preventive Care Benefit	
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Accidental Death, Dismemberment and Functional Loss Rider, including a benefit for Common Carrier Accidental Death	
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### Optional Benefit Enhancement Rider

Lacerations	Burns
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Skin Graft	Brain Injury Diagnosis
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Paralysis	Coma with Respiratory Assistance (n/a GA)
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Open Abdominal or Thoracic Surgery	Ruptured Spinal Disc Surgery
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Eye Surgery	General Anesthesia
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Blood and Plasma	Appliance
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Medical Supplies	Medicine
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Prosthesis	Physical, Occupational, or Speech Therapy
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Rehabilitation Unit	Non-Local Transportation
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Family Member Lodging	Post-Accident Transportation
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Broken Tooth	Residence/Vehicle Modification
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Pain Management	Miscellaneous Outpatient Surgery
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Accident Follow-up Treatment	
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Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	
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Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)	
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## 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 the following states: AL, AK, AZ, AR, DE, DC, FL, GA, GU, HI, ID, IN, IL, IA, KS, KY, LA, MA, MS, NE, NV, NJ, NC, OK, OR, PA, RI, SC, SD, TN, UT, VI, VA, WV, WI, WY

This material is valid as long as information remains current, but in no event later than April 1, 2019.

Group Accident benefits are provided by policy form GVAP6 and the following riders, or state variations thereof, if included: Accidental Death, Dismemberment and Functional Loss Rider GP6ADD, Accident Treatment and Urgent Care Rider GP6AUC, 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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