



# Allstate BENEFITS

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

## Accident Insurance

Today, active lifestyles in or out of the home 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 be on the mend.

### Here's How It Works

Our coverage pays you cash benefits that correspond with hospital confinements. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, medical expenses, disability 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 your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage is non-cancelable until age 70; changes in premium rates will not be made

With Allstate Benefits, you can protect your finances against life's slips and falls. **Practical benefits for everyday living.®**

## DID YOU KNOW ?

The number of injuries sustained by workers in one year, both on- and off-the-job, includes:<sup>1</sup>

ON-THE-JOB (in millions)



Work  
**4.4**

OFF-THE-JOB (in millions)



Home  
**9.2**



Non-Auto  
**4.0**



Auto  
**2.2**

<sup>1</sup>National Safety Council, Injury Facts®, 2017 Edition

# Meet Justin & Tim

Justin and Tim are part of an active family who enjoy having fun in the great outdoors. Justin has seen his family suffer bumps, bruises and breaks, and knows an accidental injury could happen at any moment. His greatest worry is paying for treatment.

## Here is what weighs heavily on his mind:

- Major medical will only pay a portion of the expenses associated with injury treatments
- There are copays he is responsible for until he meets his deductible
- If he misses work because of an injury, he must cover the bills, rent/mortgage, groceries and his child's education
- If he or a family member needs to seek treatment not available locally, he will have to pay for it



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



## CHOOSE

Justin chooses benefits to help protect his family if they suffer an accidental injury.



## USE

Justin was showing his son Tim how to ride a skateboard down a hill when the wheel hit a rock in the road. Justin fell onto the pavement, hitting his head and fracturing his wrist. He was unconscious for several minutes.

### Here's Justin's treatment path:

- Taken by ambulance to the emergency room
- Examined by a doctor and X-rays were taken
- Underwent surgery to place pins in his wrist
- Visited by his doctor, watched for a concussion and released after a one-day stay in the hospital
- Had to wear a plaster splint for 6 weeks
- Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen his wrist and improve his mobility

Justin would go online after each treatment to file a claim and receive his cash benefits.

Justin and Tim are back to enjoying great adventures.



## CLAIM

Justin's Accident claim paid cash benefits for the following:

Ambulance Services

Fracture

Medical Expenses  
(Emergency Room and X-rays)

Initial Hospitalization

Hospital Confinement

Accident Follow-Up Treatment

Physical Therapy (3 days/week)

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](http://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.

## Dependent Eligibility

Coverage under the policy and riders may include you, your spouse and your children under age 26.

<sup>1</sup>Multiple dismemberments, dislocations or fractures are limited to the amount shown in the rate insert. <sup>2</sup>Up to three times per covered person, per accident.

<sup>3</sup>Two treatments per covered person, per accident. \*Must begin or be received within 180 days of the accident. \*\*Within 3 days after the accident.

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

### BASE POLICY BENEFITS

**Accidental Death or Dismemberment<sup>1,\*</sup>** - amount paid for dismemberment depends on the type of dismemberment. See Injury Benefit Schedule in rate insert. If loss results from injury while riding as a fare-paying passenger on a scheduled common carrier, amount paid is 3 times the benefit amount stated in the rate insert

**Dislocation or Fracture<sup>1</sup>** - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule in rate insert

**Hospital Confinement** - confinement in a hospital located in the United States or its territories, up to 90 days for any one injury

**Disability (Primary Insured only)** - benefit is paid when totally disabled for more than 3 days; payable up to 12 months

**Medical Expenses** - expenses incurred for medical or surgical treatment. Expenses are limited to physician fees, X-rays, emergency room services (maximum \$50), and repair to natural teeth if diagnosed by a dentist as necessary and as a result of injury. Must occur within 60 days of the accident

**Ambulance Services** - transfer to or from hospital by ground or air ambulance service

### BENEFIT ENHANCEMENT RIDER

**Initial Hospitalization<sup>\*\*</sup>** - first hospital confinement occurring during a calendar year. Payable when a benefit has been paid under the Hospital Confinement benefit in the base policy

**Lacerations<sup>\*\*</sup>** - treatment for one or more lacerations (cuts)

**Burns<sup>\*\*</sup>** - treatment for one or more burns, other than sunburns

**Skin Graft** - receiving a skin graft by a physician, for which a benefit is paid under the Burns benefit

**Brain Injury Diagnosis<sup>\*\*</sup>** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage within three days of an accident. Must be diagnosed within 30 days after the accident by CT Scan, MRI, EEG, PET scan or X-ray

**Paralysis<sup>\*\*</sup>** - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for at least 90 days

**Coma with Respiratory Assistance** - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

**Open Abdominal or Thoracic Surgery<sup>\*\*</sup>**

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery<sup>\*</sup>** - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Not paid if the Ruptured Disc Surgery benefit is paid

**Ruptured Disc Surgery<sup>\*</sup>** - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Not paid if the Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery benefit is paid

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

**Blood and Plasma<sup>\*\*</sup>** - transfusion after an accident

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

**Prosthesis<sup>\*</sup>** - physician-prescribed prosthetic hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of hand, foot or eye under the policy Accidental Death or Dismemberment benefit

**Physical Therapy** - one treatment per day; maximum of 6 treatments per accident; must take place no longer than 6 months after the accident. Payable only if the Medical Expenses benefit is paid. Not payable for same visit for which the Accident Follow-Up Treatment benefit is paid

**Non-Local Transportation<sup>2</sup>** - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment

**Family Member Lodging** - one adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Up to 30 days per accident. Only payable if the Non-Local Transportation benefit is paid

**Accident Follow-Up Treatment<sup>3</sup>** - one treatment per day; must take place no longer than 6 months after the accident. Payable only if the policy Medical Expenses benefit is paid. Not payable for the same visit for which the Physical Therapy benefit is paid

**Hospital Intensive Care Unit Confinement<sup>\*\*</sup>** - up to 60 days for each period of continuous confinement

**Extended Hospitalization Benefit** - extends the benefit payment period on the policy's Hospital Confinement benefit by 275 days. This benefit extension is effective only after the policy benefit has been used

### OPTIONAL/ADDITIONAL RIDER BENEFIT

**Outpatient Physician's Treatment Rider** - treatment outside the hospital. Payable up to 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered. Covers sickness







## Individual On- and Off-the-Job Accident (Florida)

PREMIUMS	EE	F
OPTION 1   Semi-Monthly	\$13.06	\$24.17
OPTION 2   Semi-Monthly	\$19.93	\$37.14
OPTION 3   Semi-Monthly	\$24.80	\$45.96

EE = Employee, F = Family

## DEFINITIONS

### Disability (policy only) –

Due solely to injury, you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job. If retired, means you are unable to engage in activities of persons of like age and good health.

## POLICY SPECIFICATIONS

### Conditions and Limits

When an injury results in a covered loss within 90 days (180 days for dismemberment or death), unless otherwise stated on the Benefits page, 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.

### Dependent Eligibility/Termination

Coverage under the policy and riders may include you, your spouse and your children under age 26. Coverage terminates at the end of the grace period or age 70. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon divorce.

## POLICY SPECIFICATIONS, continued

## PRE-EXISTING CONDITION LIMITATIONS

**Base Policy Only:** We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or medical advice or treatment was recommended by or received from a doctor within the 12-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

**Benefit Enhancement (AP2BER) Rider Only:** We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or medical advice or treatment was recommended by or received from a doctor within the 12-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

## EXCLUSIONS AND LIMITATIONS

**Base Policy (AP2) and Benefit Enhancement (AP2BER) Rider Only:** Benefits are not paid for: injuries incurred before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempted suicide; injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor; bacterial infections (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; voluntary taking of poison or voluntary asphyxiation from or voluntary inhalation of gas or fumes; committing or attempting an assault or felony; driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; mental diseases; hernia, including complications; active Military service. Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury.

**Outpatient Physician's Treatment Benefit (APOPTR1) Rider:** Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; being under the influence of alcohol, narcotics or any other controlled substance or drug unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental disease; voluntary inhalation of gas or fumes; dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.

**This brochure is for use in FL and is incomplete without the accompanying rate insert.**

**This material is valid as long as information remains current, but in no event later than October 9, 2023.**

Accident benefits are provided under policy form AP2 or state variations thereof. Accident Rider benefits are provided under the following rider forms, or state variations thereof: Benefit Enhancement Rider AP2BER and Outpatient Physician's Treatment Benefit Rider APOPTR1.

**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. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply. This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. 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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