

Are you protected from life's accidents?

There are things that
you or your family do
daily that may lead to
an accidental injury and
out-of-pocket expenses.



SPORTS



TRAVEL



WORK

More than half of the 7 million sports and recreation-related injuries that occur each year are sustained by youth between ages 5 and 24.¹

¹Protect the Ones You Love, Sports Injuries, 2010, Centers for Disease Control and Prevention, National Center for Injury Prevention and Control

GROUP ACCIDENT INSURANCE

Best in Benefits SeriesSM



Allstate[®]

Benefits

group voluntary accident

Allstate Benefits (AB) group voluntary accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on- or off-the-job accidental injury occur.

No one plans to have an accident. But, it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. Our policy can help pick up where other insurance leaves off and provide cash to cover the expenses.

Our accident coverage helps offer peace of mind when an accidental injury occurs. Below is an example of how benefits are paid.*

1 of 4 Incremental benefits is chosen

Injury occurs

Employee is traveling to work, is in a car accident, and is air lifted to the hospital

Employee incurred expenses for services in and out of the hospital. In addition to what their major medical insurance paid; our voluntary accident benefits paid for:

Air Ambulance Service	\$ 600
Medical Expenses (surgery)	\$ 500
Initial Hospital Confinement	\$1,000
Overnight Hospital Stay	\$ 200
Outpatient Doctor Visit	\$ 50

With Accident Coverage
Additional dollars to pay for co-pay, deductible and other out-of-pocket costs
Benefits paid: \$2,350

Without Accident Coverage
No additional dollars to pay for co-pay, deductible or other out-of-pocket costs
Benefits paid: \$0

i meeting your needs

Our accident coverage helps offer peace of mind when an accidental injury occurs.

- Coverage that is guaranteed at initial enrollment, there are no medical exams or tests to take**
- Benefits that correspond with treatment for on- and off-the-job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, plus more
- 24-hour accident coverage for yourself or your entire family
- Affordable premiums
- Benefits paid directly to you, unless you assign them to someone else
- Portable coverage

**During open enrollment only. If you enroll after the open-enrollment period, evidence of insurability may be required.

👍 your benefit coverage†

Accidental Death*** - Pays for accidental death.

Common Carrier Accidental Death*** - Pays for death while riding as a fare-paying passenger on a scheduled common carrier.

Dismemberment*** - Pays for dismemberment. Multiple dismemberments during the same injury are limited to the principal amount listed in the policy.

Dislocation or Fracture*** - Pays for dislocation or fracture. Multiple dislocations or fractures during the same injury are limited to the principal amount listed in the policy.

Initial Hospital Confinement - Pays when you are hospital confined for the first time after the effective date.

Hospital Confinement - Pays when you are confined in a hospital up to 90 days for each continuous hospital confinement.

Intensive Care - Pays when you are confined in a hospital intensive-care unit up to 90 days for each continuous hospital intensive-care confinement.

Ambulance - Pays for you to be transferred by ambulance service to or from a hospital.

Medical Expenses - Pays when you have medical expenses.

Outpatient Physician's Treatment - Pays when you are treated by a physician outside of a hospital for any reason. Limited to 2 visits per person per year, and 4 visits per year if your dependents are covered.

*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.
***Pays 50% of the benefit amount for a covered spouse and 25% for each covered child.

†Benefit amounts are shown on pages 2a and/or 2b. See pages 3 and 4 for limits and conditions.



Most unintentional injuries occurred in or around the home (44.3%) followed by injuries at recreational and sport facilities (15.4%) and injuries on streets, highways, sidewalks, and parking lots (10.9%).²

² *Injury Facts 2010 Edition*, National Safety Council.

certificate specifications

Conditions and Limits - When an injury results in a covered loss within 90 days (180 days for dismemberment or death) from the date of an accident, AB will pay benefits as stated. **Treatment must be received in the United States or its territories.**

Your Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

Dependent Eligibility/Termination - (a) Coverage may include you, your spouse and children. (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 or your death.

Termination of Coverage - Coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which you made any required contributions; or the last day you are in active employment, except as provided under the "Temporarily Not Working" provision; or the date you are no longer in an eligible class; or the date your class is no longer eligible.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends.

Certificate Limitations and Exclusions - Benefits are not paid for any loss incurred as a result of: (a) injury incurred before the effective date; (b) any act of war or participation in a riot, insurrection or rebellion; (c) suicide or any attempt at suicide; (d) any injury sustained while under the influence of alcohol or any narcotic unless administered upon the advice of a physician; (e) any bacterial infection (except pyogenic infections that occur with and through an accidental cut or wound); (f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (g) committing or attempting to commit an assault or felony; (h) driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (i) hernia, including complications; (j) serving as an active member of the Military; Naval; or Air Forces of any country or combination of countries.

Pre-existing Condition Limitation - (a) Benefits are not paid on losses occurring during the first 12 months of coverage if caused by a pre-existing condition. (b) A pre-existing condition is a disease or physical condition for which symptoms existed within the 12-month period prior to the effective date; (c) or medical advice or treatment was recommended or received from a member of the medical profession within the 12-month period prior to the effective date. (d) A pre-existing condition can exist even though a diagnosis has not yet been made.

STATE VARIATIONS

New Jersey (changes affect page 3) - Portability Privilege is replaced with: **Conversion Privilege** - Coverage may be continued under the Conversion Provision when coverage under the policy ends. **Certificate Limitations and Exclusions** paragraph, item (b) is replaced with: any act of war whether or not declared, participation in a riot or insurrection. Item (d) is replaced with: a loss sustained or contracted while being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician. Item (g) is replaced with: injury sustained while committing or attempting to commit a felony or to which a contributing cause was the covered person's engagement in an illegal occupation. Items (h and i) are deleted. **Pre-Existing Condition Limitation** item (a) has the following added: However, any benefits provided for Accidental Death and Common Carrier Accidental Death and Dismemberment are not subject to a pre-existing condition limitation. Item (b) is replaced with: A pre-existing condition is a disease or physical condition for which medical advice or treatment was recommended or received from a member of the medical profession within the 12-month period prior to the effective date.

Pennsylvania (changes affect page 3) - Dismemberment is replaced with: Pays for dismemberment. **Dislocation or Fracture** - Pays for dislocation or fracture. **Conditions and Limits** is replaced with: When an injury results in a covered loss within 90 days (90 day time limit not applicable to Accidental Death and Common Carrier Accidental Death) from the date of an accident, AB will pay benefits as stated. **Treatment must be received in the United States or its territories.** **Certificate Limitations and Exclusions** paragraph, item (d) is replaced with: any injury sustained or contracted in consequence of being intoxicated, or under the influence of any narcotic unless administered on the advice of a physician. Item (i) is replaced with: hernia, including complications due to hernia will be excluded during the first 6 months of coverage but will be covered thereafter. **Pre-Existing Condition Limitation** item (b) is replaced with: A pre-existing condition is a disease or physical condition for which medical advice or treatment has been received by a covered person within 90 days immediately prior to becoming covered under the certificate. The condition shall be covered after the covered person has been covered for more than 12 months under the certificate.

Vermont (changes affect page 3) - Dependent Eligibility/Termination - Item (a) is replaced with: Coverage may include you, your spouse (or civil union partner), and children. **Certificate Limitations and Exclusions** paragraph, item (b) is replaced with: any act of war, participation in a riot or insurrection. Item (g) is replaced with: committing or attempting to commit a felony. Item (d) is deleted. Item (h) is deleted. Item (i) is replaced with: hernia, including complications due to hernia will be excluded for the first 6 months of coverage but will be covered thereafter.



Don't Wait for A Sign

Accidents can happen unexpectedly and can be costly, especially if you are financially unprepared. Your current medical coverage will help pay for expenses associated with an injury, but won't cover all of the out-of-pocket expenses you may face. Don't wait until you are on the road to recovery after an accidental injury to realize you need more protection.

Start thinking about the future or your finances today and plan for the road ahead. You can rely on our Group Accident Insurance to help provide the financial assistance you need, when you need it most so you can cope with the challenges of recovery.



The most commonly mentioned body sites for injuries were wrist, hand, and fingers followed by lower leg and ankle.³

If you suffer an accidental injury, would you be able to handle the extra expenses associated with your recovery?

**Coverage is provided by supplemental,
limited benefit insurance.**

This material is valid as long as information remains current, but in no event later than September 15, 2015. Group Voluntary Accident benefits provided by policy form GVAP1, or state variations thereof.

This is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the policyholder (employer) and the insurance company. For complete details of the insurance, including exclusions, restrictions and other provisions included in the certificates issued, contact your Insurance Agent, or call Allstate Benefits at: **1-800-521-3535** or, go to **allstateatwork.com**. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

.....

**This brochure is for use in enrollments which are
situated in: ME, MA, NJ, PA, RI and VT**



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation.

©2012 Allstate Insurance Company. www.allstate.com or allstatebenefits.com.

group voluntary accident

BASE ACCIDENT BENEFITS

		LOW	MEDIAN	HIGH
Accidental Death	Employee	\$20,000	\$40,000	\$60,000
	Spouse	\$10,000	\$20,000	\$30,000
	Child	\$5,000	\$10,000	\$15,000
Common Carrier Accidental Death	Employee	\$100,000	\$200,000	\$300,000
	Spouse	\$50,000	\$100,000	\$150,000
	Child	\$25,000	\$50,000	\$75,000
Dismemberment	Employee	up to \$20,000 ¹	up to \$40,000 ¹	up to \$60,000 ¹
	Spouse	up to \$10,000 ¹	up to \$20,000 ¹	up to \$30,000 ¹
	Child	up to \$5,000 ¹	up to \$10,000 ¹	up to \$15,000 ¹
Dislocation and Fracture	Employee	up to \$2,000 ¹	up to \$4,000 ¹	up to \$6,000 ¹
	Spouse	up to \$1,000 ¹	up to \$2,000 ¹	up to \$3,000 ¹
	Child	up to \$500 ¹	up to \$1,000 ¹	up to \$1,500 ¹
Initial Hospital Confinement		\$500	\$1,000	\$1,500
Hospital Confinement (per day)		\$100	\$200	\$300
Intensive Care (per day)		\$200	\$400	\$600
Ambulance	Regular Ambulance	\$100	\$200	\$300
	Air Ambulance	\$300	\$600	\$900
Medical Expenses		up to \$250	up to \$500	up to \$750
Outpatient Physician's Treatment (per visit)		\$25	\$50	\$75

¹ Based on amounts shown in the Injury Benefit Schedule below.

injury benefit schedule

LOSS OF LIFE OR LIMB

	LOW	MEDIAN	HIGH
Life, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000	\$40,000	\$60,000
One eye, hand, arm, foot, or leg	\$10,000	\$20,000	\$30,000
One or more entire toes or fingers	\$2,000	\$4,000	\$6,000

COMPLETE DISLOCATION

	LOW	MEDIAN	HIGH
Hip joint	\$2,000	\$4,000	\$6,000
Knee or ankle joint*, bone or bones of the foot*	\$800	\$1,600	\$2,400
Wrist joint	\$700	\$1,400	\$2,100
Elbow joint	\$600	\$1,200	\$1,800
Shoulder joint	\$400	\$800	\$1,200
Bone or bones of the hand*, Collarbone	\$300	\$600	\$900
Two or more fingers or toes	\$140	\$280	\$420
One finger or toe	\$60	\$120	\$180

Benefit amounts for coverage and one occurrence are shown to the left.

Covered spouse gets 50% of the amounts shown and children 25%.

COMPLETE, SIMPLE OR CLOSED FRACTURE

	LOW	MEDIAN	HIGH
Hip, thigh (femur), pelvis**	\$2,000	\$4,000	\$6,000
Skull**	\$1,900	\$3,800	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$2,200	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,600	\$2,400
Foot**, hand or wrist**	\$700	\$1,400	\$2,100
Lower jaw**	\$400	\$800	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$600	\$900
One rib, finger or toe, Coccyx	\$140	\$280	\$420

*Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). **Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

premiums

MODE	PLAN	EE	EE + SP	EE + CH	F
Monthly	LOW	\$8.84	\$15.52	\$17.01	\$20.72
	MEDIAN	\$15.52	\$28.88	\$31.86	\$39.28
	HIGH	\$22.20	\$42.24	\$46.70	\$57.84

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); and F = Family

Issues Ages: 18 and over if Actively at Work



This insert is for use in: ME

This insert is part of brochure ABJ16573-1 and is not to be used on its own. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2013 Allstate Insurance Company. www.allstate.com or allstatebenefits.com.