



## **ALLSTATE BENEFITS GROUP SUPPLEMENTAL INSURANCE**

Traditional health insurance is valuable, but may have limits. Because medical treatments and technology are advancing daily, people are living longer with major illnesses or diseases. This can be costly. Financial hardship can happen, due to indirect medical expenses that health, life and disability insurance does not cover. Supplemental coverage can help relieve the financial stress that follows an accident or diagnosis so you can start focusing on more important things . . . like getting better.

### **Group Accident**

The Group Voluntary Accident Insurance can pay a lump sum benefit for on-and off-the-job accidents, plus some medical benefits. Because accident insurance is supplemental, it pays in addition to other coverage. The coverage can be used on its own or to fill a gap left by other coverage and the benefits are paid directly to you unless assigned elsewhere.	<b>Weekly Rates:</b>	<b>Low</b>	<b>High</b>
	Employee:	\$ 3.35	\$ 4.78
	Employee + Child(ren):	\$ 5.68	\$ 8.27
	Employee + Spouse	\$ 6.21	\$ 9.06
	Family	\$ 8.53	\$ 12.55

This 24 hour coverage is guaranteed issue and pays a benefit up to a specified amount for accidental death, dismemberment, dislocation/fracture, initial hospitalization confinement, hospitalization confinement, intensive care, ambulance service and medical expenses. The outpatient physician's treatment benefit of up to \$150 per year can be used for all policyholders each and every year – whether you become injured or not!

### **Group Critical Illness**

Along with the advancements in medical technology that can increase life span and chances of surviving critical illnesses, comes an increasing appreciation of the personal economic strain people face with the diagnosis and lifestyle changes associated with a critical illness. Group Voluntary Critical Illness Insurance from Allstate Benefits pays benefits that can be used for non-medical related, critical illness related expenses that health insurance might not cover. The Group Voluntary Critical Illness benefit is in the form of a lump-sum payment, which is paid to the employee at diagnosis.

- Choose from \$10,000 or \$20,000 in basic benefit coverage.
- Benefits include: Heart Attack, Heart Transplant, Stroke, Coronary Artery By-Pass Surgery, Major Organ Transplant, End Stage Renal Failure, Paralysis, and Alzheimer's disease.
- Benefits paid directly to the employee unless benefits are assigned to someone else.
- Recurrence Benefit - Pays 25% of what was previously paid out, 18 months after the first occurrence.
- Individual, spouse and child(ren) coverage is 50% of the Basic Benefit Amount.
- Coverage is guaranteed issue for this initial enrollment only with no medical questions asked.
- \$50 wellness benefit is paid per calendar year per covered person for a covered health screening test.



**Weekly Rates for NEW MEMBERS effective 1/1/18:**

**\$10,000 Benefit Critical Illness**

Non-Tobacco			Tobacco		
Age	EE+CH	Family	Age	EE+CH	Family
18-29	\$ 0.90	\$1.50	18-29	\$ 1.10	\$ 1.79
30-39	\$ 1.85	\$ 2.95	30-39	\$ 2.51	\$ 3.94
40-49	\$ 3.69	\$ 5.76	40-49	\$ 5.49	\$ 8.45
50-59	\$ 6.53	\$ 10.09	50-59	\$ 9.98	\$ 15.27
60-64	\$ 8.79	\$ 13.52	60-64	\$ 13.45	\$ 20.51
65+	\$ 13.84	\$ 21.16	65+	\$ 20.76	\$ 31.54

**\$20,000 Benefit Critical Illness**

Non-Tobacco			Tobacco		
Age	EE+CH	Family	Age	EE+CH	Family
18-29	\$ 1.51	\$ 2.41	18-29	\$ 1.90	\$ 3.00
30-39	\$ 3.36	\$ 5.21	30-39	\$ 4.67	\$ 7.17
40-49	\$ 6.93	\$ 10.62	40-49	\$ 10.53	\$ 16.01
50-59	\$ 12.49	\$ 19.02	50-59	\$ 19.40	\$ 29.38
60-64	\$ 16.91	\$ 25.70	60-64	\$ 26.24	\$ 39.70
65+	\$ 26.90	\$ 40.74	65+	\$ 40.73	\$ 61.79

**Group Supplemental Health Options Plan**

Life is dynamic and can be unpredictable. The Group Voluntary Supplemental Health Options plan is designed to help with unexpected medical expenses due to hospitalization.

- The benefits include hospitalization including an additional benefit for intensive care, surgery and related benefits as well as outpatient, nursing and transportation benefits.
- The coverage is portable.
- Coverage is guaranteed issue for this initial enrollment only with no medical questions asked.
- Outpatient physician's treatment benefit can be used for all policyholders 5 times each year.
- Benefits increase 5% each year for the first 6 years the policy remains in force at no increase in premium.
- Premiums do not increase as the employee ages.

**Weekly Rates:**

Low Weekly Premium				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
18 - 35	\$ 6.05	\$ 11.68	\$ 10.67	\$ 16.04
36 - 49	\$ 7.00	\$ 13.55	\$ 12.20	\$ 18.47
50 - 59	\$ 8.39	\$ 16.56	\$ 13.82	\$ 21.69
60 - 64	\$ 10.68	\$ 21.35	\$ 16.35	\$ 26.68
65+	\$ 13.69	\$ 27.38	\$ 19.86	\$ 33.13

High Weekly Premium				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
18 - 35	\$ 15.89	\$ 30.53	\$ 27.23	\$ 41.09
36 - 49	\$ 18.47	\$ 35.56	\$ 31.20	\$ 47.48
50 - 59	\$ 22.43	\$ 44.18	\$ 35.62	\$ 56.48
60 - 64	\$ 29.04	\$ 58.07	\$ 42.69	\$ 70.68
65+	\$ 37.87	\$ 75.73	\$ 52.76	\$ 89.38



## **Would your financial well-being be impacted by a critical illness or accident?**

Many people think their financial and physical well-being is in good shape, but they may not stop and consider the risk a critical illness diagnosis or accident can place on both. Allstate Benefits Group Supplemental insurance helps to pay for all of the non-medical related expenses you may incur:

- Deductibles and Coinsurance
- Child care
- Travel to and from treatment facilities
- Short term home health care
- Food and lodging for family members
- Supplement lost wages of spouses needing to take off work while caring for you
- Non-prescription special nutrition
- Handrails and ramps to your home; other modifications needed for wheelchair access
- Hair prosthesis (wigs) due to hair loss
- Respite care
- General monthly bills that need to be paid – mortgage, utilities, car payments, etc.

## **With Allstate Benefits Group Supplemental insurance, you can have peace of mind knowing:**

- Coverage is guaranteed issue, no medical questions asked
- Benefits are paid directly to you, unless assigned
- Benefits are not taxed and are paid without coordination of other insurance plans
- Benefits do not reduce at any age
- The annual wellness benefits can be utilized whether you become ill, injured or not
- Express wellness claims process allows for benefit to be deposited directly into your checking account within 48 hours

**Customer Care Representatives can be reached at 1-800-521-3535 (M-F, 8am-8pm EST) or via email [ABCustomerCare@allstate.com](mailto:ABCustomerCare@allstate.com).**

**For Questions regarding Claims, please call 1-800-348-4489 (M-F, 8am- 8pm EST) or via email [ClaimsResearch@allstate.com](mailto:ClaimsResearch@allstate.com).**