

Town of Hull

Cancer Expense Plan

When can I sign up?

Within the first 30 days of employment or during an enrollment.

Why do I need the Cancer Expense Plan if I have health insurance?

The American Cancer Society estimates that 30% of the cost of fighting cancer is “Direct” costs which are paid for by your health plan; doctor visits, prescriptions, surgeries, etc. The other 70% “Indirect” costs come out of the patient’s pocket; lost income, co-pays, transportation, hotel, child care, special diets, etc.

How much does it pay?

The first occurrence benefit is \$7,000. There is a \$5,000 Radiation/Chemotherapy benefit and a maximum benefit of \$3,000 for surgery.

Do I have to use the money for things related to medical expenses?

No benefits are paid directly to the insured with no questions asked.

Can my whole family be covered?

Yes, family and individual policies are available.

Are there benefits for having cancer screenings?

Yes, each insured person is eligible for an annual \$50.00 Wellness Benefit available for most cancer screenings such as mammography, Pap smear, PSA test and sigmoidoscopy. This benefit is paid regardless of the test results.

Can the benefit be pre-taxed, like my health insurance?

Yes, the premiums can be pre-taxed without affecting the benefit received.

How much does it cost?

There are two options: Individual Plan is \$4.89/week, Family Plan is \$8.37/week.

Can I keep this policy if I leave employment?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact **LifePlus Insurance Agency, Inc.** with any enrollment questions.

781-837-9222 | fax 781-837-9227



This form is for informational purposes only, please refer to the contract for specific language.

Town of Hull

Short-Term Disability

When can I sign up?

Within the first 30 days of employment or during an enrollment.

Does this policy cover accidents only?

No, this policy covers accident and sickness.

Can this policy be deducted from my paycheck like other benefits?

Yes, the Short-Term Disability also includes convenient payroll deduction.

How much of my income does this policy replace?

Up to 60% of your monthly earnings, to a maximum of \$5,000 per month, can be covered.

If I become pregnant, will I be covered?

Yes, maternity is covered the same as any illness as long as the child is not born within 10 months of the effective date.

What elimination periods are available?

Elimination periods are flexible for each employee to customize to their circumstances 7, 14, 30, 90 and 180 day options are available.

How long are benefits paid under the Disability Program?

Benefit periods are flexible for each employee to customize to their circumstances: 3, 6, 12 and 24 month options are available.

Coverage continues up to age 70 for active employees.

What are the pre-existing limitations?

Anything that you have been treated for 12 months prior to the effective date **will not** be covered for the first 12 months of the policy.

Can I keep this policy if I leave employment?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

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Town of Hull

Permanent Life Insurance

When can I sign up?

You are eligible to sign up for permanent life insurance within the first 30 days of employment or during an enrollment period.

What is permanent life insurance?

Permanent Life Insurance is a cash value insurance policy. You are eligible to get coverage for yourself, a spouse or dependent(s). The permanent life policy offers guaranteed level premiums, cash values and fixed death benefits. The permanent life option is yours to keep at the rates you are offered when your policy is accepted.

Why shouldn't I just buy the Term Life Option?

While Town of Natick offers you a basic amount even when you are retired, it may not be enough to cover funeral costs and term insurance ends at some point. The permanent life option is yours for as long as you continue to pay premiums.

What are the costs for permanent life insurance?

Rates are based upon your age and gender. Once your policy is issued your rates are to remain level.

Should I wait until I'm older to sign up for this coverage?

When you get older and are in more need of the insurance you may not be medically capable of qualifying. The younger you sign up the less the premium will cost.

Can this policy be deducted from my paycheck as other benefits?

Yes, the Permanent Life Insurance also includes convenient payroll deductions.

Can I keep this policy if I leave employment?

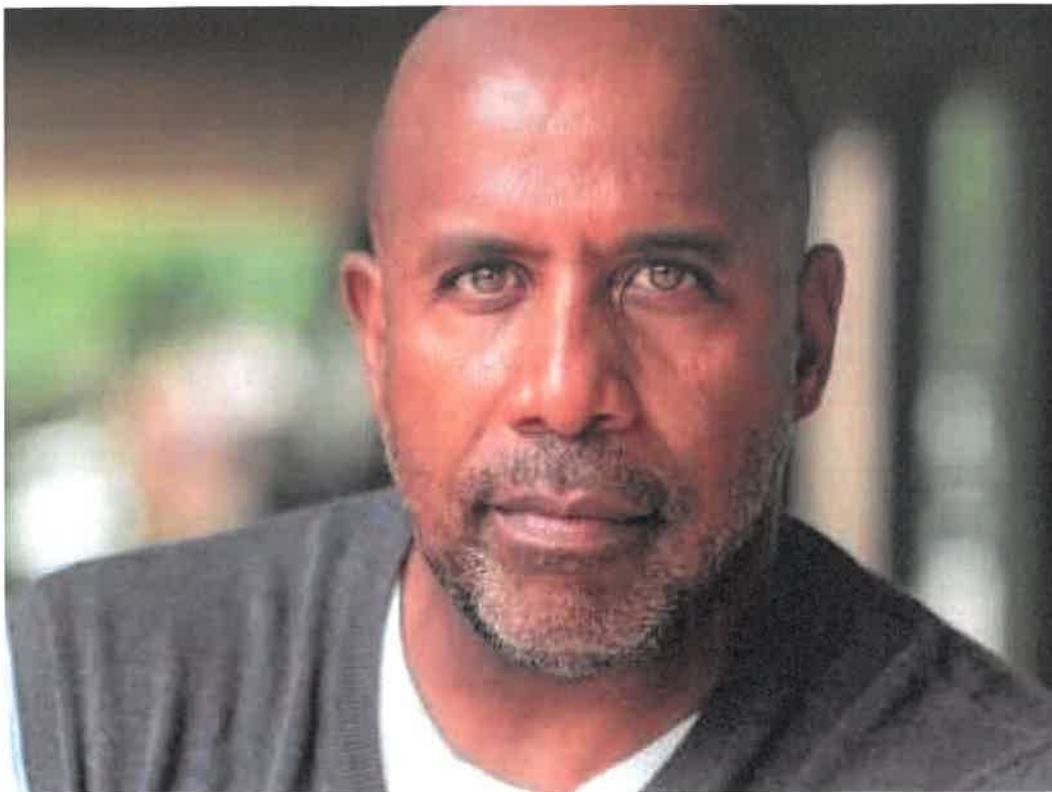
Yes, this policy is portable (YOU OWN IT). You can take your policy with you at the same rate as when you were an employee.

Please contact **LifePlus Insurance Agency, Inc.**
with any enrollment questions.

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Allstate BENEFITS

Protection for the
treatment of cancer and
29 specified diseases

Cancer Insurance

Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses, and more importantly, to empower you to seek the care you need.

Here's How It Works

You choose the coverage that's right for you and your family. Our Cancer insurance pays cash benefits for cancer and 29 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

Meeting Your Needs

- Includes coverage for cancer and 29 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for dependents
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (employee only)
- Coverage may be continued; refer to your certificate for details
- Additional benefits have been added to enhance your coverage

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Practical benefits for everyday living.**SM

DID YOU KNOW ?



Early detection, improved treatments and access to care are factors that influence cancer survival¹

20.3 million

The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 20.3 million by 2026²

¹Life After Cancer: Survivorship by the Numbers, American Cancer Society. 2017.
²Cancer Treatment & Survivorship Facts & Figures, 2016-2017

Meet TJ

TJ is like anyone else who has been diagnosed with cancer. He is concerned about his wife and how she will cope with his disease and its treatment. Most importantly, he worries about how he will pay for his treatment.

Here is what weighs heavily on his mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to treatments, I must cover my bills, rent/mortgage, groceries and other daily expenses
- If the right treatment is not available locally, I will have to travel to get the treatment I need



Here's how TJ's story of diagnosis and treatment turned into a happy ending, because he had supplemental Cancer Insurance to help with expenses.



CHOOSE

TJ chooses benefits to help protect himself and his wife if diagnosed with cancer or a specified disease



USE

TJ undergoes his annual wellness test and is diagnosed for the first time with prostate cancer. His doctor reviews the results with him and recommends pre-op testing and surgery.

Here's TJ's treatment path:

- TJ travels to a specialized hospital 400 miles from where he lives and undergoes pre-op testing
- He is admitted to the hospital for laparoscopic prostate cancer surgery
- TJ undergoes surgery and spends several hours in the recovery waiting room
- He is transferred to his room where he is visited by his doctor during a 2-day hospital stay
- TJ is released under doctor required treatment and care during a 2-month recovery period

TJ continues to fight his cancer and follow his doctor recommended treatments.



CLAIM

TJ's Cancer claim paid him cash benefits for the following:

Wellness

Cancer Initial Diagnosis

Continuous Hospital Confinement

Non-Local Transportation

Surgery

Anesthesia

Medical Imaging

Inpatient Drugs and Medicine

Physician's Attendance

Anti-Nausea

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

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.

Wellness Benefit

Biopsy for skin cancer; Blood tests for triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), PSA (prostate cancer); Bone Marrow Testing; Chest X-ray; Colonoscopy; Doppler screening for carotids or peripheral vascular disease; Echocardiogram; EKG; Flexible sigmoidoscopy; Hemocult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count); Mammography, including Breast Ultrasound; Pap Smear, including ThinPrep Pap Test; Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; and Ultrasound screening for abdominal aortic aneurysms.

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

HOSPITAL CONFINEMENT AND RELATED BENEFITS

Continuous Hospital Confinement - inpatient admission and confinement

Government or Charity Hospital - confinements in lieu of all other benefits, except Waiver of Premium

Private Duty Nursing Services - full-time nursing services authorized by attending physician

Extended Care Facility - within 14 days of a hospital stay; payable up to the number of days of the hospital stay

At Home Nursing - private nursing care must begin within 14 days of a covered hospital stay; payable up to the number of days of the previous hospital stay

Hospice Care Center or Team - terminal illness care in a facility or at home; one visit per day

RADIATION/CHEMOTHERAPY AND RELATED BENEFITS

Radiation/Chemotherapy for Cancer - covered treatments to destroy or modify cancerous tissue

Blood, Plasma and Platelets - transfusions, administration, processing, procurement, cross matching

Hematological Drugs - boosts cell lines for white/red cell counts and platelets; payable when Radiation/Chemotherapy for Cancer benefit is paid

Medical Imaging - initial diagnosis or follow-up evaluation based on covered imaging exam

SURGERY AND RELATED BENEFITS

Surgery* - based on Certificate Schedule of Surgical Procedures

Anesthesia - 25% of Surgery benefit for anesthesia received by an anesthetist

Bone Marrow or Stem Cell Transplant - autologous, non-autologous for treatment of cancer or specified disease other than Leukemia, or non-autologous for treatment of Leukemia

Ambulatory Surgical Center - payable only if Surgery benefit is paid

Second Opinion - second opinion for surgery or treatment by a doctor not in practice with your doctor

MISCELLANEOUS BENEFITS

Inpatient Drugs and Medicine - not including drugs/medicine covered under the Radiation/Chemotherapy for Cancer or Anti-Nausea benefits

Physician's Attendance - one inpatient visit by one physician

Ambulance - transfer to or from hospital where confined by a licensed service or hospital-owned ambulance

Non-Local Transportation - obtaining treatment not available locally

Outpatient Lodging - more than 100 miles from home

Family Member Lodging and Transportation - adult family member travels with you during non-local hospital stays for specialized treatment. Transportation not paid if Non-Local Transportation benefit is paid

Physical or Speech Therapy - to restore normal body function

New or Experimental Treatment - payable if physician judges to be necessary and only for treatment not covered under other policy benefits

Prosthesis - surgical implantation of prosthetic device for each amputation

Hair Prosthesis - wig or hairpiece every two years due to hair loss

Nonsurgical External Breast Prosthesis - initial prosthesis after a covered mastectomy

Anti-Nausea Benefit - prescribed anti-nausea medication administered on outpatient basis

Waiver of Premium** - must be disabled 90 days in a row due to cancer, as long as disability lasts

OPTIONAL/ADDITIONAL BENEFITS

Cancer Initial Diagnosis - for first-time diagnosis of cancer other than skin cancer

Wellness Benefit - once per year for one of 23 exams. See left for list of wellness tests

SPECIFIED DISEASES

29 Specified Diseases Covered - Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Cerebrospinal Meningitis, Brucellosis, Sickle Cell Anemia, Thalassemia, Rocky Mountain Spotted Fever, Legionnaires' Disease, Addison's Disease, Hansen's Disease, Tularemia, Hepatitis (Chronic B or C), Typhoid Fever, Myasthenia Gravis, Reye's Syndrome, Primary Sclerosing Cholangitis (Walter Payton's Disease), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, and Primary Biliary Cirrhosis

*Two or more surgeries done at the same time are considered one operation. The operation with the largest benefit will be paid. Outpatient is paid at 150% of the amount listed in the Schedule of Surgical Procedures. Does not pay for other surgeries covered by other benefits **Premiums waived for employee only

Cancer Insurance (GVCP3)

Includes coverage for 29 Specified Diseases
from Allstate Benefits

BENEFIT AMOUNTS

HOSPITAL CONFINEMENT AND RELATED BENEFITS	PLAN 1
Continuous Hospital Confinement (daily)	\$200
Government or Charity Hospital (daily)	\$200
Private Duty Nursing Services (daily)	\$200
Extended Care Facility (daily)	\$200
At Home Nursing (daily)	\$200
Hospice Care Center (daily) or Hospice Care Team (per visit)	\$200
RADIATION/CHEMOTHERAPY/RELATED BENEFITS	PLAN 1
Radiation/Chemotherapy for Cancer ¹ (every 12 months)	\$5,000
Blood, Plasma, and Platelets ¹ (every 12 months)	\$5,000
Hematological Drugs ¹ (every 12 months)	\$100
Medical Imaging ¹ (every 12 months)	\$250
SURGERY AND RELATED BENEFITS	PLAN 1
Surgery ²	\$3,000
Anesthesia (% of surgery benefit)	25%
Bone Marrow or Stem Cell Transplant (once/year)	
1. Autologous	\$1,000
2. Non-autologous (cancer or specified disease treatment)	\$2,500
3. Non-autologous (Leukemia)	\$5,000
Ambulatory Surgical Center (daily)	\$500
Second Opinion	\$400
MISCELLANEOUS BENEFITS	PLAN 1
Inpatient Drugs and Medicine (daily)	\$25
Physician's Attendance (daily)	\$50
Ambulance (per confinement)	\$100
Non-Local Transportation ³ (coach fare or amount shown per mile*)	0.40/Mile
Outpatient Lodging (daily; limit \$2,000/12 mo. period)	\$50
Family Member Lodging (daily per trip; max. 60 days) and Transportation (coach fare or amount shown per mile**)	0.40/Mile
Physical or Speech Therapy (daily)	\$50
New or Experimental Treatment ³ (every 12 months)	\$5,000
Prosthesis ³ (per amputation)	\$2,000
Hair Prosthesis (every 2 years)	\$25
Nonsurgical External Breast Prosthesis ¹	\$50
Anti-Nausea Benefit ¹ (once per calendar year)	\$200
Waiver of Premium (employee only)	Yes
OPTIONAL/ADDITIONAL BENEFITS	PLAN 1
Cancer Initial Diagnosis (one-time benefit)	\$7,000
Wellness Benefit	\$50

¹Pays actual cost up to amount listed. ²Pays actual charges up to amount listed in certificate Schedule of Surgical Procedures. Amount paid depends on surgery. ³Pays actual charges up to amount listed. *At least 70 miles away, up to 700 miles. **Transportation up to 700 miles per continuous hospital confinement.

PLAN 1 PREMIUMS

MODE	EE	F
Weekly	\$4.89	\$8.37
Monthly	\$21.17	\$36.26

Issue ages: 18 and over if actively at work

EE=Employee; F=Family



For use in enrollments situated in: MA. This rate insert is part of the approved brochure for form ABJ30590-3; it is not to be used on its own.

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Practical benefits for everyday living.sm

When you choose Allstate Benefits, you receive more than just coverage that helps you protect your finances when faced with life's uncertainties; you also get the support of the Good Hands[®] promise.

We've been insuring and protecting families for over 50 years with the name that America knows and trusts. Our affordable and valuable coverage options help empower hard-working individuals and their families to make the best decisions for their care and finances.

After you've elected coverage, register with our website, MyBenefits, for anytime access to your coverage and benefit information. Plus, MyBenefits allows you to file fast and easy claims that we'll deposit right into your bank account (direct deposit authorization required).

Allstate Benefits. We can help give you and your family financial peace of mind. Are you in good hands?[®]

DEFINITIONS

Actual Charges vs. Actual Cost

Actual Charge – Amount billed for a treatment or service before any insurance discounts or payments.

Actual Cost – Amount actually paid by or on behalf of you, accepted as full payment by the provider of goods or services.

CERTIFICATE SPECIFICATIONS

Eligibility

Coverage may include you, your spouse or domestic partner, and children under age 26.

Termination of Coverage

Coverage under the policy ends on the date the policy is canceled; the last day premium payments were made; the last day of active employment, unless coverage is continued due to Temporary Layoff, Leave of Absence or Family and Medical Leave of Absence; the date you or your class is no longer eligible.

Spouse/domestic partner coverage ends upon divorce/termination of partnership or your death. Coverage for children ends the earlier of when the child reaches age 26 or 2 years following loss of dependent status under the Internal Revenue Code, unless he or she continues to meet the requirements of an eligible dependent.

Portability Privilege

Coverage may be continued under the Portability Provision when coverage under the policy ends. Refer to your Certificate of Insurance for details.

LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation

We do not pay benefits for a pre-existing condition during the 12-month period beginning on the date that person's coverage starts. A pre-existing condition is a disease or condition for which symptoms existed within the 12-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

Exclusions and Limitations

We do not pay for any loss except for losses due to cancer or a specified disease. Benefits are not paid for conditions caused or aggravated by cancer or a specified disease. Treatment and services must be needed due to cancer or a specified disease and be received in the United States or its territories.

Hospice Care Team Limitation: Services are not covered for food or meals, well-baby care, volunteers or support for the family after covered person's death.

Blood, Plasma and Platelets Limitation: Does not include immunoglobulins or blood replaced by donors.

For the **Surgery, New or Experimental Treatment and Prosthesis** benefits, we pay 50% of the applicable maximum when specific charges are not obtainable as proof of loss.

For the **Radiation/Chemotherapy for Cancer** benefit, we do not pay for: any other chemical substance which may be administered with or in conjunction with radiation/chemotherapy; treatment planning, consultation or management; the design and construction of treatment devices; basic radiation dosimetry calculation; any type of laboratory tests; X-ray or other imaging used for diagnosis or monitoring; the diagnostic tests related to these treatments; or any devices or supplies including intravenous solutions and needles related to these treatments.

This brochure is for use in enrollments situated in MA and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than December 19, 2022. Group Cancer benefits are provided under policy form GVCP3, or state variations thereof.

The coverage provided is limited benefit supplemental cancer and specified disease 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 is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

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.



Allstate.
BENEFITS

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Allstate BENEFITS

Provides a monthly benefit if you are disabled from a sickness or injury and cannot work

Disability Insurance

Like most, unless you know someone who has been disabled, you may not see the value of Disability insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income.

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury and cannot work, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

Meeting Your Needs

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Premiums are affordable
- Conveniently payroll deducted

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Are you in good hands?® You can be.**

DID YOU KNOW ?



46% of Americans cannot cover a \$400 emergency.¹



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.²

¹Disability Insurance: A Benefit for All, Council for Disability Awareness, 2017

²Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/chances_disability, 2017

Meet Joan

Joan is a hard worker and is very active outside of her workplace. She considers herself healthy and is still relatively young. Recently, one of her coworkers suffered a disability while at home and was unable to work, so her paycheck stopped. Joan thinks about her own situation and wonders what would happen to her finances if she suffered a disability.

Here is what weighs heavily on her mind:

- Her major medical will only pay a portion of the expenses associated with diagnosis, injury treatments and rehabilitation (if required)
- If she misses work because of an injury, she may not get paid or will receive a reduced paycheck
- She has bills, rent/mortgage, groceries and everyday living expenses she must continue to pay
- She might need to purchase special medical equipment, make needed renovations to her home or need assistance from a visiting nurse



Joan's story of injury and treatment turned into a happy ending, because she had Short Term Disability Insurance to help replace her paycheck while she was out of work.



CHOOSE

Joan purchased Short Term Disability Insurance to help protect the family's finances if she had to miss work due to a disability.



USE

Joan is painting her home when she falls from a ladder. She immediately feels sharp pain in her lower back. She visits her local emergency room to help relieve her pain.

Here's Joan's treatment path:

- Joan visits the emergency room and the doctors recommend she meet with a neurosurgeon
- The surgeon diagnoses Joan with a torn disc
- Joan's doctor schedules surgery and informs her the recovery period will last six to eight weeks
- Joan files her Short Term Disability claim online
- Joan undergoes surgery and is released from the hospital to recover for six to eight weeks
- She visits her doctor during her recovery

Joan received a monthly cash benefit while she was unable to work, which helped her continue to meet all her financial obligations.



CLAIM

In addition to her medical coverage, Joan's Short Term Disability Insurance provided the following benefit:

Monthly Disability Benefit

Using your cash benefits

Our cash benefits provide greater coverage options because you get to determine how to use them.



Finances

Can help protect your 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 monthly cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas.



MyBenefits: 24/7 Access 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.

BENEFITS

BASE POLICY BENEFITS

Total Disability - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period. You must be actively employed on the date the disability occurs for this monthly benefit to be payable

Partial Disability - 50% of the monthly benefit is paid after at least one month of the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

Pregnancy - for total disability due to pregnancy if the policy has been in force for at least 10 months

Monthly Benefit When You Attain Age 70 - the monthly benefit will continue if you are disabled when you reach age 70 for the remainder of your benefit period or 12 months, whichever is less

Waiver of Premium - premiums are waived after monthly disability benefits are payable for 90 days in a row. Waived as long as monthly benefits are payable, but not beyond the maximum benefit period

BASE POLICY BENEFIT CONDITIONS

Concurrent Disability - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

Recurrent Disability - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

DETAILS OF COVERAGE FOR POLICY

Maximum Monthly Benefit - Minimum \$400 up to a Maximum of \$5,000 (based on income)

Benefit Period - Choose from 3, 6, 12 or 24 month benefit periods

Premium and Premium Mode - Your Allstate Benefits Representative can help you determine this

Elimination Periods (number of days for injury and sickness) - Choose from 0 injury/7 sickness, 0 injury/14 sickness, 7 injury/7 sickness, 14 injury/14 sickness, 30 injury/30 sickness, 90 injury/90 sickness or 180 injury/180 sickness

DEFINITIONS

Total Disability - when, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care

Own Occupation - the occupation you are performing when a period of disability begins

Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

POLICY SPECIFICATIONS

Your Eligibility

Coverage under the policy includes you only.

Termination

Coverage under the policy terminates at the end of the grace period, your 70th birthday, or your death.

EXCLUSIONS AND LIMITATIONS

Pre-Existing Condition Limitation

We do not pay benefits for disabilities during the first 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: your disability began during the 12 months after the effective date; and you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed medications, or followed treatment recommendations in the 12 months prior to the effective date; or you had symptoms in the 12 months prior to the effective date.

Policy Exclusions and Limitations

We do not pay benefits for disabilities resulting from: an on-the-job injury; pregnancy, if disability first begins within 10 months of the policy date; any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or a felony; attempted suicide; injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; voluntary inhalation of gas or fumes; bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. Disability benefits will not be provided during any period of incarceration. The maximum benefit period while you are outside of the United States will be limited to 30 days.

Monthly Benefit Reduction for Social Security and/or Railroad Retirement

Monthly benefits are reduced if benefits from Social Security, Railroad Retirement, or other federal disability benefits are received. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.



Allstate.
BENEFITS

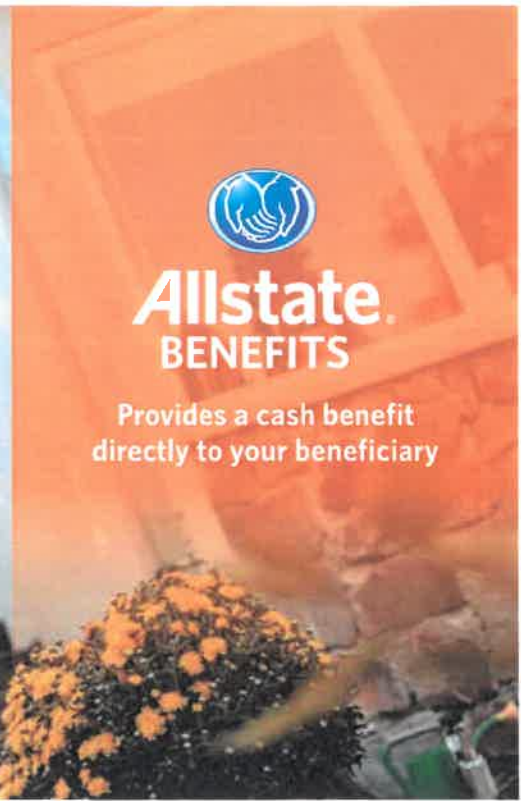
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www.allstate.com or
allstatebenefits.com

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This material is valid as long as information remains current, but in no event later than December 31, 2022.

Short Term Disability benefits are provided under policy form DI5W, or state variations thereof.

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).



Individual Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Individual Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands[®] protection from Allstate Benefits.

Here's How It Works

With Individual Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate policy or rider
- Premiums are affordable and conveniently payroll deducted

With Allstate Benefits Individual Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.SM**

¹2019 Insurance Barometer Report, LIMRA

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DID YOU KNOW ?




Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.¹



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.¹

**Offered to the employees of:
Company Name**



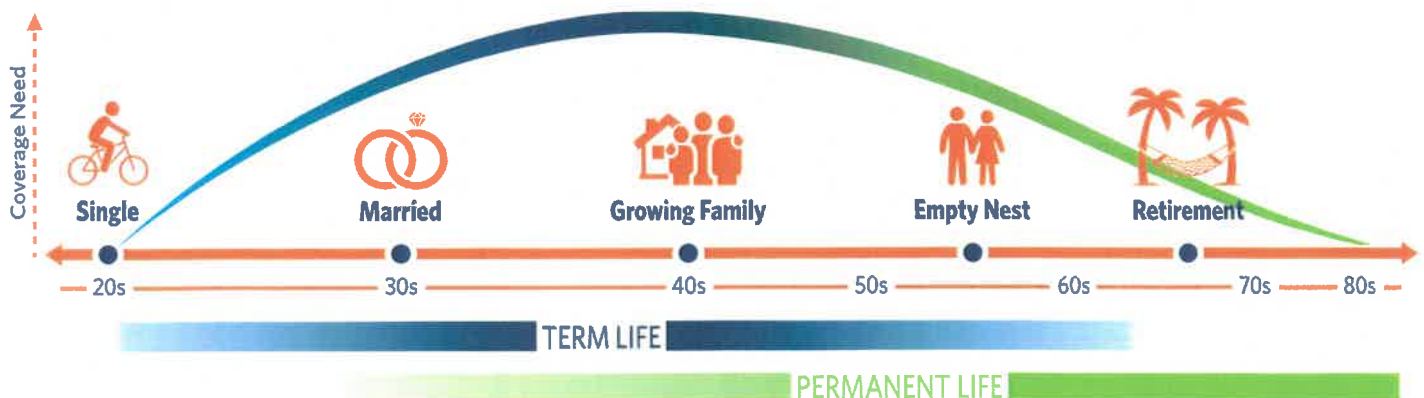
Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Individual Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



*With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

You may be required to answer health questions at time of application.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- Your family would have trouble living comfortably without your income
- You have regular debts, like mortgage, car payment or credit cards
- You have children under 18
- You want permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary*

Here's how Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, the policy coverage can be surrendered for its net cash value or some coverage can continue as paid-up under either the Reduced Paid-Up (RPU) or Extended Term Insurance (ETI) non-forfeiture options.

- **RPU** - reduces the amount of the death benefit, but provides the same duration of coverage (whole life)
- **ETI** - reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit. ETI is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage

Benefits

Whole Life Insurance provides either:

Death Benefit - pays a lump-sum cash benefit when the insured dies; or

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

ADDITIONAL RIDER BENEFITS²

Accelerated Death Benefit for Terminal Illness or Condition - an advance of the death benefit, up to 75% of the policy face amount, when certified terminally ill. Premiums are waived after payment of benefit

Payor Waiver of Premium for Total Disability - we waive your premiums when we receive proof that the payor is totally disabled for at least 6 months

Accidental Death Benefit - an additional death benefit is paid if death occurs from accidental bodily injury

Children's Term - level term insurance for each covered dependent child under age 26

Level Term - level term insurance on the policy insured for 20 years, or to age 70 if earlier

Spouse's Level Term - level term insurance on the insured's spouse for 20 years, or to the spouse's age 70 if earlier

Accelerated Death Benefit for Chronic Illness - a lump-sum advance of 50% 100% of the death benefit when certified chronically ill by a licensed health care provider. This rider is automatically issued with the Accelerated Death Benefit for Terminal Illness or Condition Rider

²The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states.

EXCLUSIONS AND LIMITATIONS

Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy [and riders](#) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your policy for details.



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www.allstate.com or
allstatebenefits.com

This brochure is for use in XX.

This material is valid as long as information remains current, but in no event later than September 1, 2022.

Individual Whole Life Insurance benefits are provided under policy form ICC18IWLP, IWLP or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (ICC18IWLPTI, IWLPTI); Payor Waiver of Premium for Total Disability (ICC18IWLWPW, IWLPWP); Accidental Death Benefit (ICC18IWLADB, IWLADB); Children's Term (ICC18IWLPC, IWLPC); Spouse's 20 Year Term (ICC18IWLPT, IWLPT); 20 Year Term (ICC18IWLPLT, IWLPLT); and Accelerated Death Benefit for Chronic Illness (ICC18IWLPCI, IWLPCI).

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).