

Accident Insurance

from Allstate Benefits



Benefits are paid to you

Protection for either on- or off-the-job (AP2) or off-the-job only (AP3) accidental injuries

1 CHOOSE

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

2 USE

You experience an accidental injury and seek medical attention from a medical professional

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.



Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.¹

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 a variety of covered occurrences, such as: dismemberment; dislocation or fracture; hospital confinement; ambulance services; medical expenses 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

- Benefits are paid directly to you, unless assigned to someone else
- Pays in addition to other insurance coverage
- Coverage available for you or your entire family
- Premiums are affordable
- Guaranteed renewable to age 70, subject to changes in premiums by class

[See reverse for plan details](#)



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¹National Safety Council, Injury Facts, 2014



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

Accidental Death or Dismemberment	Dislocation or Fracture
Hospital Confinement	Disability (Primary insured only)
Medical Expenses	Ambulance

Benefit Enhancement Rider

Initial Hospitalization	Lacerations
Burns	Skin Graft
Brain Injury Diagnosis	Paralysis
Coma with Respiratory Assistance (n/a GA)	Blood and Plasma
Eye Surgery	Appliance
Physical Therapy	Non-Local Transportation
Family Member Lodging	Ruptured Spinal Disc Surgery
Open Abdominal or Thoracic Surgery	Prosthesis
Hospital Intensive Care	Accident Follow-up Treatment

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery

Optional/Additional Riders

Outpatient Physician's Treatment
Sickness Disability Income (Primary insured only)

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.



Allstate
BENEFITS

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

Policy benefits provided by policies AP2/AP3, or state variations thereof. Benefit Enhancement Rider provided by rider AP2BER/AP3BER, or state variations thereof. Sickness Disability Income provided by rider APDIRS/APDIRC, or state variations thereof. Outpatient Physician's Treatment Benefit provided by rider APOPTR1, or state variations thereof.

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. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. 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.