

# Accident (AP2)

## On- and Off-the-Job Accident Insurance

from Allstate Benefits

See attached **Important Information About Coverage**.

### BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the Important Information About Coverage.

BASE ACCIDENT BENEFITS		PLAN 1	PLAN 2
<b>Accidental Death or Dismemberment<sup>1</sup></b> (Common carrier accidental death pays 3 times the benefit amount listed)	Employee	\$20,000	\$30,000
	Spouse	\$10,000	\$15,000
	Child(ren)	\$5,000	\$7,500
<b>Dislocation or Fracture<sup>1</sup></b>	Employee	\$2,000	\$3,000
	Spouse	\$1,000	\$1,500
	Child(ren)	\$500	\$750
<b>Hospital Confinement</b> (Pays daily)		\$100	\$150
<b>Disability</b> (Primary insured only; pays monthly, up to six months)		\$600	\$900
<b>Medical Expenses</b> (Pays up to amount shown)		\$250	\$375
<b>Ambulance</b>	Ground	\$100	\$150
	Air	\$200	\$300

<sup>1</sup>Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
<b>Initial Hospitalization</b> (per year)		\$1,000	\$1,000
<b>Lacerations</b> (per year)		\$50	\$50
<b>Burns</b> (% body surface)	< 15% of body surface	\$100	\$100
	> 15% or more	\$500	\$500
<b>Skin Graft</b> (% of Burns Benefit)		50%	50%
<b>Brain Injury Diagnosis</b> (Pays once)		\$150	\$150
<b>Paralysis</b> (Pays once)	Paraplegia	\$7,500	\$7,500
	Quadriplegia	\$15,000	\$15,000
<b>Coma</b> (Pays once)		\$10,000	\$10,000
<b>Open Abdominal or Thoracic Surgery</b>	Surgery	\$1,000	\$1,000
	Exploratory	\$100	\$100
<b>Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery</b>	Surgery	\$500	\$500
	Exploratory	\$150	\$150
<b>Ruptured Spinal Disc Surgery</b>		\$500	\$500
<b>Eye Surgery</b>		\$100	\$100
<b>Blood and Plasma</b> (per year)		\$300	\$300
<b>Appliance</b>		\$125	\$125
<b>Prosthesis</b>	1 device	\$500	\$500
	2 or more devices	\$1,000	\$1,000
<b>Physical Therapy</b> (Pays daily; max. 6 days/accident)		\$30	\$30
<b>Non-Local Transportation</b> (per trip)		\$300	\$300
<b>Family Member Lodging</b> (Pays daily)		\$100	\$100
<b>Accident Follow-Up Treatment</b> (Pays daily)		\$50	\$50
<b>Hospital Intensive Care</b> (Pays daily)		\$400	\$400
OPTIONAL OUTPATIENT PHYSICIAN'S TREATMENT RIDER		PLAN 1	PLAN 2
<b>Outpatient Physician's Treatment</b>		n/a	\$25
OPTIONAL SICKNESS DISABILITY INCOME RIDER		PLAN 1+	PLAN 2+
<b>Sickness Disability Income</b> (Primary insured only)		\$600	\$900

## INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.  
Covered spouse gets 50% of the amounts shown and child(ren) 25%.

LOSS OF LIFE OR LIMB	PLAN 1	PLAN 2
Life, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000	\$30,000
One eye, hand, arm, foot, or leg	\$10,000	\$15,000
One or more entire toes	\$1,000	\$1,500
One or more entire fingers	\$800	\$1,200
COMPLETE DISLOCATION	PLAN 1	PLAN 2
Hip joint	\$2,000	\$3,000
Knee or ankle joint <sup>▲</sup> , bone or bones of the foot <sup>▲</sup>	\$800	\$1,200
Wrist joint	\$700	\$1,050
Elbow joint	\$600	\$900
Shoulder joint	\$400	\$600
Bone or bones of the hand <sup>▲</sup> , collarbone	\$300	\$450
Two or more fingers or toes	\$140	\$210
One finger or toe	\$60	\$90
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis <sup>**</sup>	\$2,000	\$3,000
Skull <sup>**</sup>	\$1,900	\$2,850
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$1,650
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,200
Foot <sup>**</sup> , hand or wrist <sup>**</sup>	\$700	\$1,050
Lower jaw <sup>**</sup>	\$400	\$600
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$450
One rib, finger or toe, coccyx	\$140	\$210

<sup>▲</sup>Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). <sup>\*\*</sup>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	EMPLOYEE	FAMILY
Weekly	Plan 1	\$6.14	\$11.41
Bi-Weekly	Plan 1	\$12.28	\$22.82
Semi-Monthly	Plan 1	\$13.29	\$24.72
Monthly	Plan 1	\$26.58	\$49.44
Weekly	Plan 1+	\$9.93	\$15.21
Bi-Weekly	Plan 1+	\$19.86	\$30.42
Semi-Monthly	Plan 1+	\$21.51	\$32.94
Monthly	Plan 1+	\$43.02	\$65.88
Weekly	Plan 2	\$9.31	\$17.40
Bi-Weekly	Plan 2	\$18.62	\$34.80
Semi-Monthly	Plan 2	\$20.16	\$37.69
Monthly	Plan 2	\$40.32	\$75.37
Weekly	Plan 2+	\$15.00	\$23.09
Bi-Weekly	Plan 2+	\$30.00	\$46.18
Semi-Monthly	Plan 2+	\$32.49	\$50.02
Monthly	Plan 2+	\$64.98	\$100.03



**Allstate**  
BENEFITS

For use in: NE, WA. This rate insert is part of forms ABJ31811-Flyer and ABJ30286 and is not to be used on its own.

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## Accident Policies

### AP2 On- and Off-the-Job Accident Insurance

### AP3 Off-the-Job Accident Insurance

#### Important Information About Coverage

Provides details of base policy and rider coverage in all states. State-specific information is noted when it varies from the standard. Below is a list of base policy and rider benefits available with Accident coverage. Please refer to your policy for the specific items that apply to your coverage. You will receive a policy that details the specifications for the coverage you purchased.

MN, PA - AP3 is not available.

Accident Issue ages are 18 to 64.

#### Benefit Specifications (see Benefit Amounts)

**Accidental Death or Dismemberment** - Multiple dismemberments from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

PA - Limitation does not apply.

WA - Within 1 year of accident. Multiple dismemberments from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

**Dislocation or Fracture** - Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

PA - Limitation does not apply.

UT - Within 180 days of accident. Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

WA - Within 1 year of accident. Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

**Medical Expenses** - Per accident.

FL - Per accident; within 60 days of accident.

MN - The Medical Expenses benefit is replaced with: **Medical/Surgical Treatment** - Per accident.

NH - The Medical Expenses benefit is replaced with: **Accident-Only Medical Care** - Per accident.

PR - The following is added to the Medical Expenses benefit: Not paid if the Emergency Medical Treatment benefit is paid.

**Disability** - Must be totally disabled for 3 full days; pays a benefit for up to 6 months.

PR - The following policy benefit is added: **Emergency Medical Treatment** - Within 24 hours of an accident (45 days for surgery); not paid if Medical Expenses benefit is paid; limited to amount not paid under a health or medical plan.

#### Benefit Enhancement Rider Specifications (if included in your coverage; see Benefit Amounts)

CA, CO, MN, NE, NJ, PA, WA - Limitations to the number of days between the accident and the hospitalization and/or treatment are deleted.

**Brain Injury Diagnosis** - Diagnosis within 30 days after accident.

**Paralysis** - Paralyzed at least 90 days in a row. Pays once.

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery** - Within 180 days of accident. Not paid if Ruptured Disc Surgery benefit paid.

NH - Benefit is not available.

**Ruptured Disc Surgery** - Within 180 days of accident. Not paid if Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery benefit paid.

NH - Benefit is not available.

#### Benefit Enhancement Rider Specifications (continued) (if included in your coverage; see Benefit Amounts)

**Prosthesis** - Within 180 days of accident.

**Physical Therapy** - Must begin within 90 days of accident; payable up to 6 months after accident. Not paid for same visit Accident Follow-Up Treatment benefit paid.

MD - Not paid for same visit Accident Follow-Up Treatment benefit paid.

**Non-Local Transportation** - Per trip, max. 3 times/accident. More than 100 miles from your home.

**Family Member Lodging** - Max. 30 days; more than 100 miles from your home.

CT - Benefit is not available.

**Accident Follow-Up Treatment** - Must begin within 90 days of accident. Max 2 days/accident; payable up to 6 months per accident. Not paid for same visit Physical Therapy benefit paid.

**Hospital Intensive Care** - Max. 60 days/confinement.

**Coma with Respiratory Assistance** - Pays a benefit when in a coma for at least 7 days in a row.

CA - The following is added: The condition must require intubation for respiratory assistance.

GA - Benefit is not available.

**FL Only** - The following is added as a rider benefit: **Extended Hospitalization** - Extends policy's Hospital Confinement benefit by 275 days (only after policy benefit is used).

#### Optional Sickness Disability Income Rider Specifications (if included in your coverage)

**Must be totally disabled for 7 full days; pays a benefit for up to 6 months. Primary insured only.**

MA, NH - Rider is not available.

#### Optional Outpatient Physician's Treatment Benefit Rider Specifications (if included in your coverage)

**Benefit limited to 2 days/person/year, not to exceed 4 days/year if coverage includes dependents.**

DC, MA, MD, MO, NH, NJ, OH, RI - Rider is not available.

VA - Benefit limited to 2 visits/person/year, not to exceed 4 visits/year if coverage includes dependents.

#### Optional Accident Extended Benefit Rider Specifications (if included in your coverage)

**Increases policy's Disability maximum benefit period by 6 months (only after policy benefit is used), and extends policy's Hospital Confinement benefit by 275 days (only after policy benefit is used).**

CA, FL - Rider is not available.

## Conditions, Limitations and Exclusions Affecting Your Benefits

### Conditions and Limits

**Most States** - When an injury results in a covered loss within 90 days (180 days for dismemberment or death), unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

CA - When an injury results in a covered loss, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

## Conditions and Limits (continued)

**PA** - When an injury results in a covered loss within 90 days (90-day limit not applicable to dismemberment or death), unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

**UT** - When an injury results in a covered loss within 180 days, unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

**WA** - When an injury results in a covered loss within 1 year from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

## Eligibility

**(a) Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse and children under age 26.**

**CA, WA** - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or domestic partner and children under age 26.

**DC** - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse, domestic partner or civil union partner and children under age 26.

**HI** - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse, children under age 26, and your certified reciprocal beneficiary.

**MD** - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or domestic partner and children under age 26.

**NJ** - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or civil union partner and children under age 26.

**(b) Coverage under the Sickness Disability Income Rider, if included in your coverage, includes you only.**

## Termination

**(a) Coverage terminates at the end of the grace period or age 70.**

**(b) Spouse coverage ends upon divorce.**

**CA, MD, WA** - Spouse/domestic partner coverage ends upon divorce/termination of partnership.

**DC** - Spouse/domestic/civil union partner coverage ends upon divorce/termination of partnership.

**MN** - Spouse coverage ends when he or she becomes covered under any other group health plan, or on the date the policy coverage would otherwise terminate.

**MT** - Spouse coverage ends upon divorce, annulment, or legal separation.

**NJ** - Spouse/civil union partner coverage ends upon divorce.

**(c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.**

**IL** - Coverage for children ends when the child reaches age 26 (30 if a military veteran who is an Illinois resident), unless he or she continues to meet the requirements of an eligible dependent.

## Termination (continued)

**MA** - 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.

**PA** - The following is added: Coverage will not terminate due to age on a child who was a full-time student and whose studies were interrupted by active duty service in the military.

## Renewability

**Coverage is guaranteed renewable until age 70, subject to change in premiums by class.**

**FL** - Coverage is non-cancelable until age 70. Changes in premium rates will not be made.

## Exclusions and Limitations for:

**Policies and Benefit Enhancement and Accident Extended Benefit Riders**

**(1) Benefits are not paid for:**

**(a) injuries incurred before the effective date;**

**ID, NH, UT** - (a) is deleted.

**(b) any act of war, participation in a riot, insurrection or rebellion;**

**CT** - any act of war, participation in insurrection or rebellion;

**ID, PA, WA** - any act of war, participation in riot or insurrection;

**MD** - any act of war;

**OK** - (b) is deleted.

**(c) suicide or attempted suicide;**

**IL** - (c) is deleted.

**CO, MO** - suicide or attempted suicide, while sane;

**(d) injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor;**

**AR** - injuries as a result of being intoxicated or under the influence of any controlled substance unless taken on the advice of a doctor;

**CA** - as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor. This only applies to the **Policies** and the **Benefit Enhancement Rider**.

**CT, MD, MI, NH, SD, VT, WA** - (d) is deleted.

**GA** - any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic, unless taken on the advice of a doctor;

**ID** - alcoholism or drug addiction;

**LA** - intoxication or being under the influence of narcotics not prescribed by a doctor;

**MN** - injuries sustained while under the influence of narcotics, unless taken on the advice of a doctor;

**MT** - injuries sustained while voluntarily under the influence of alcohol or narcotics, unless taken on the advice of a doctor;

**NC** - injuries sustained as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

**NJ** - any loss sustained or contracted in consequence of the covered person's being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician.

**OK** - any loss sustained or contracted in consequence of the insured's being under the influence of any narcotic unless administered on the advice of a physician.

## Exclusions and Limitations (continued)

**OR** - injuries sustained while legally intoxicated or under the influence of narcotics unless taken on the advice of a doctor;

**TN** - injuries as a result of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor;

**TX** - injuries as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

**UT** - injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor, if the use of the alcohol or narcotic substantially contributes to or causes the accident.

### **(e) bacterial infections (except pyogenic infections from an accidental cut or wound);**

**AR, CT, ID** - (e) is deleted.

**IL** - bacterial infection (except accidental ingestion of poisonous food and pyogenic infections from an accidental cut or wound);

**MO** - bacterial infections (except those from injury or ingesting contaminated substance or material);

**TX** - bacterial infections (except food poisoning and pyogenic infections from an accidental cut or wound);

**WV** - bacterial infections (except pyogenic infections from an accident).

### **(f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft;**

**ID** - aviation;

**NH, NJ** - aviation, except as a fare-paying passenger;

### **(g) taking of poison or asphyxiation from or voluntary inhalation of gas or fumes;**

**AR** - intentional self-inflicted injury;

**CT, ID, MI, NJ, OK, PA** - (g) is deleted.

**FL, MD, MT, OR, TN, TX, WA** - voluntary taking of poison or asphyxiation from or voluntary inhalation of gas or fumes;

**MN** - voluntary ingestion or inhalation of poison, drugs, narcotics, gas or fumes, or other deleterious substances;

**MO** - intentional taking of poison or asphyxiation from voluntary inhalation of gas or fumes.

**NC** - voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes.

### **(h) committing or attempting an assault or felony;**

**CT** - (h) is deleted.

**GA, MN, NH, NE, TX** - committing or attempting a felony;

**ID** - committing a felony;

**MD** - committing or attempting a felony (applies only to Accidental Death, Dismemberment, and Disability benefits);

### **(i) driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway;**

**CT, ID, IL, IA, MD, NJ, OK, SC, VA, WA** - (i) is deleted.

### **(j) mental diseases or deficiencies unless from organic disease;**

**FL** - mental diseases;

**ID** - mental or emotional disorders;

**MD, MI, MN, TX** - (j) is deleted.

### **(k) dependent child participating in organized football;**

**CT, FL, ID, IL, IA, MI, NH, NJ, OK, SC, VA, WA** - (k) is deleted.

## Exclusions and Limitations (continued)

### **(l) hernia, including complications;**

**AR, CT, ID, MI, NH, NJ, SC, VA** - (l) is deleted.

**IA, PA** - hernia, including complications are excluded for the first 6 months of coverage;

### **(m) active Military service.**

### **(2) Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury.**

**AR, ID, IL, IA, MI, MN, NH, PA, SC, TX, VA** - (2) is deleted.

### **AP3 ONLY - injury that is a result of an on-the-job accident is also excluded.**

**NC** - exclusion does not apply if a benefit for such injury is not paid under Chapter 97 of the General Statutes of North Carolina.

## Rider Exclusions and Other Limitations for:

### **Sickness Disability Income (APDIRC/APDIRS), Outpatient Physician's Treatment Benefit (APOPTR1), and Sickness Hospital Confinement (APHCR1) Riders**

#### **The riders do not pay benefits for:**

#### **(a) any act of war, participation in a riot, insurrection or rebellion;**

**CT** - any act of war, insurrection or rebellion;

**ID** - any act of war, participation in a riot or insurrection;

**OK** - (a) is deleted.

**PA** - any act of war, participation in a riot or insurrection. This only applies to the **Sickness Disability Income Rider**.

**UT** - any act of war, voluntary participation in a riot, insurrection or rebellion. This only applies to the **Outpatient Physician's Treatment Benefit Rider**.

**VT** - sickness caused by any act of war, participation in a riot or insurrection. This only applies to the **Sickness Disability Income Rider**.

#### **(b) attempted suicide;**

**CO** - attempted suicide, while sane. This only applies to the **Sickness Disability Income Rider** and **Outpatient Physician's Treatment Benefit Rider**.

**IL** - (b) is deleted. This only applies to the **Sickness Disability Income Rider** and **Outpatient Physician's Treatment Benefit Rider**.

**MO** - attempted suicide, while sane. This only applies to the **Sickness Disability Income Rider** and **Sickness Hospital Confinement Rider**.

**PA** - attempted suicide including voluntary inhalation of gas or fumes. This only applies to the **Outpatient Physician's Treatment Benefit Rider** and **Sickness Hospital Confinement Riders**.

**VT** - sickness caused by attempted suicide, while sane. This only applies to the **Sickness Disability Income Rider**.

#### **(c) being under the influence of alcohol, narcotics or any other controlled substance or drug unless taken on the advice of a doctor;**

**AL, GA, IN, NJ, TN, TX**- any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor. This only applies to the **Sickness Disability Income Rider**.

**AR** - any loss sustained or contracted as a result of being intoxicated or under the influence of any controlled substance unless taken upon the advice of a physician;

**CA** - as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

**CT** - (c) is deleted for the **Exclusions and Other Limitations for Sickness Disability Income Rider**.

**CT** - the voluntary use of any controlled substance unless prescribed by a doctor. This only applies to the **Outpatient Physician's Treatment Benefit Rider**, and **Sickness Hospital Confinement Rider**.

## Rider Exclusions and Other Limitations for: (continued)

### Sickness Disability Income (APDIRC/APDIRS), Outpatient Physician's Treatment Benefit (APOPTR1), and Sickness Hospital Confinement (APHCR1) Riders

ID, VT, WA - (c) is deleted;

IL - (c) is deleted. This only applies to the Sickness Disability Income Rider and Sickness Hospital Confinement Rider.

LA - being under the influence of alcohol or narcotics unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

LA - intoxication or being under the influence of narcotics not prescribed or recommended by a doctor. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

MD - (c) is deleted. This only applies to the Sickness Disability Income Rider.

MN - (c) is replaced with: loss sustained or contracted in consequence of the insured's being under the influence of any narcotic unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

MT - being voluntarily under the influence of alcohol, narcotics or any other controlled substance or drug unless taken upon the advice of a doctor;

NV - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider.

NC - any loss sustained or contracted as a result of being under the influence of any narcotic unless taken upon the advice of a doctor.

ND - being intoxicated or under the influence of narcotics or any other controlled substance or drug unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

OR - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider.

OK - being under the influence of any narcotic unless taken upon the advice of a doctor. This only applies to the Sickness Disability Income Rider.

OK - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

PA - being intoxicated or under the influence of narcotics unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

PA - any loss sustained or contracted in consequence of being intoxicated or under the influence of narcotics unless taken on the advice of a doctor. This only applies to the Outpatient Physician's Treatment Benefit Rider.

SD - committing a felony under the influence of alcohol, narcotics or any other controlled substance or drug unless taken upon the advice of a doctor. This only applies to the Sickness Disability Income Rider.

SD - commission of a felony. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

#### **(d) alcoholism, drug addiction or dependence on any controlled substance;**

CT, ID, OK - alcoholism or drug addiction;

MD, MN - (d) is deleted. This only applies to the Sickness Disability Income Rider.

PA - For Sickness Disability Income Rider: alcoholism or drug addiction. For Outpatient Physician's Treatment Benefit Rider: (d) is deleted.

VT - (d) is deleted. This only applies to the Sickness Disability Income Rider.

SC, WA - alcoholism or drug addiction. This only applies to the Sickness Disability Income Rider.

#### **(e) mental illness without organic disease;**

FL - mental diseases;

ID - mental or emotional disorders;

OK - mental or emotional disorders. This only applies to the Sickness Disability Income Rider.

OR - (e) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider and Sickness Hospital Confinement Riders.

VT - (e) is deleted. This only applies to the Sickness Disability Income Rider.

#### **(f) voluntary inhalation of gas or fumes.**

CT, ID, NJ, OK, PA - (f) is deleted.

SC - (f) is deleted. This only applies to the Sickness Disability Income Rider.

VT - For Sickness Disability Income Rider: (f) is deleted. For Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders: (f) is replaced with: voluntary inhalation of gas or fumes, except for medical gases prescribed by a doctor.

#### The following Rider Exclusion and Limitation only applies to riders APOPTR1 and APHCR1:

#### **(g) dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.**

ID - dental or plastic surgery for cosmetic purposes (does not apply to reconstructive surgery incidental to or following surgery for trauma, infection, or other disease, or because of congenital anomaly, or required to treat an injury or to correct a disorder of normal body functions). This only applies to the Outpatient Physician's Treatment Benefit Rider.

#### The following Rider Exclusions and Limitations only apply to rider APHCR1:

#### **(h) a newborn child's routine nursing or well-baby care;**

#### **(i) childbirth, unless the rider has been in effect for the 10 consecutive months before confinement (complications of pregnancy or childbirth are covered the same as sickness).**

MT - (i) is deleted.

OK - childbirth, unless the rider has been in effect for the 10 consecutive months before confinement (complications of pregnancy, childbirth or miscarriage are covered the same as sickness).

#### Pre-Existing Condition Limitation for Policies

CA, CT, MA, MN, MT, NH, NJ, PR, RI, SC, SD, UT - The Pre-Existing Condition Limitation for Policies is deleted.

PA - The policy only covers accidents that occur after the effective date.

#### **(a) We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition.**

FL - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition.

ID, VA - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition.

ME - We do not pay benefits during the first 6 months (2 years if the condition required ongoing observation or treatment on the effective date) of a person's coverage if caused by a pre-existing condition.

NM - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition, unless the condition was disclosed in the application; in this case, the condition will be covered after 6 months.

#### **(b) A pre-existing condition is a condition which manifested before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the effective date.**

AL - A pre-existing condition is a condition for which symptoms existed within 5 years of the effective date, or for which medical advice or treatment was recommended by or received from a doctor within the 5-year period prior to the effective date.

AR, DE, MS, WA - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care or treatment within the 5-year period before the effective date, or a condition for which medical advice or treatment was recommended by or received from a doctor within the 5-year period before the effective date.

#### Pre-Existing Condition Limitation for Policies (continued)

**FL** - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended 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.

**ID** - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received from a doctor in the 6-month period before the effective date.

**IL** - A pre-existing condition is a condition which was diagnosed or treated by a doctor within 24 months of the effective date or produced symptoms within 12 months of the effective date that would cause a prudent person to seek diagnosis or treatment.

**KS** - A pre-existing condition is a condition for which symptoms existed before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the application date.

**NV** - A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within 6 months before the effective date.

**NM** - A pre-existing condition is a condition which manifested within 6 months before the effective date in a manner that would cause a prudent person to seek diagnosis, care, or treatment, or for which medical advice or treatment was recommended or received within 6 months before the effective date.

**OK** - A pre-existing condition is symptoms which would cause a prudent person to seek diagnosis, care or treatment within 5 years before the effective date or medical advice or treatment was recommended by or received from a doctor in the 5-year period before the effective date.

**VT** - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care or treatment within a 2-year period preceding the effective date, or a condition for which medical advice or treatment was recommended by or received from a doctor within the 2-year period preceding the effective date.

**VA** - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care, or treatment within a 1-year period before the effective date.

#### Pre-Existing Condition Limitation for:

##### Benefit Enhancement, Sickness Disability Income, and Accident Extended Benefit Riders

**CT** - The Pre-Existing Condition Limitation for **Benefit Enhancement and Accident Extended Benefit Riders** is deleted.

**MA** - The Pre-Existing Condition Limitation for **Benefit Enhancement Rider** is deleted. The **Benefit Enhancement Rider** is an Accident only rider and does not pay in event of sickness.

**(a) We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition;**

**CA** - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. This only applies to the **Sickness Disability Income Rider**.

**FL** - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition;

**ID** - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition, unless the condition is not excluded by name or specific description.

**NM** - We do not pay benefits during the first 6 months of a person's coverage if caused by a pre-existing condition;

#### Pre-Existing Condition Limitation for: (continued)

**PR** - We do not pay benefits during the first 9 months of a person's coverage if caused by a pre-existing condition;

**(b) A pre-existing condition is a condition which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.**

**CA** - A pre-existing condition is a condition which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date. This only applies to the **Sickness Disability Income Rider**.

**FL** - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended 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.

**ID** - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received by a doctor within 6 months before the effective date.

**MD** - A pre-existing condition is a condition which manifested itself within the 12-month period prior to the effective date, or for which medical advice or treatment was recommended by or received from a physician in the 12-month period prior to the effective date. A pre-existing condition does not include a condition admitted in the application which was not excluded by a signed waiver.

**MT, ND, PA** - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

**NJ** - A pre-existing condition is a condition for which symptoms existed that would cause a prudent person to seek diagnosis, care or treatment within 1 year prior to the effective date of coverage or medical advice or treatment was recommended by or received from a physician in the 1 year period prior to the effective date.

**NC** - A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended by or received from a doctor in the 1-year period immediately preceding the effective date. This only applies to the **Sickness Disability Income Rider**.

**NM** - A pre-existing condition is a condition which manifested 6 months before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 6 months before the effective date.

**PR** - A pre-existing condition is a condition which manifested 9 months before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 9 months before the effective date.

#### Pre-Existing Condition Limitation for:

##### Sickness Hospital Confinement Rider

**DC, MA, NH, NJ, RI** - Rider is not available.

**(a) We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition;**

**FL** - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition;

**ID** - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition unless the condition is not excluded by name or specific description;

**MT, SD** - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition;

**(b) A pre-existing condition is a condition which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date;**

**FL** - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended 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;

**ID** - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a doctor within 6 months before the effective date;

**MT** - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date;

**PA** - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date;

**SD** - A pre-existing condition is a condition which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date;

## Definitions

**Disability and Sickness Disability** - Means due solely to injury (policy only) or solely to sickness (Sickness Disability Income Rider only), 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 unable to engage in activities of persons of like age and good health.

**CA** - The definition of Disability and Sickness Disability is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), you are unable to do with reasonable continuity the main parts of your usual job in the usual way or another job you could be reasonably expected to do based on your age, education, experience and mental and physical capacity.

**FL** - The "Sickness Disability Income Rider only" portion of the definition of **Disability and Sickness Disability** is replaced with: Means due solely to sickness, you are under the care of a doctor and are not able to do every important duty of your regular job. If retired, means unable to engage in activities of persons of like age and good health.

**LA** - The definition of **Disability and Sickness Disability** is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), 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 you are or become qualified for by education, training and experience, and which provides substantially the same as your former earning capacity. If retired, means unable to engage in activities of persons of like age and good health.

**NH** - The "policy only" portion of the **Disability and Sickness Disability** definition is replaced with: Means solely due to injury, you are under the care of a doctor, not able to perform all the important duties of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

**PA** - The definition of **Disability and Sickness Disability** is replaced with: Means due solely to injury (policy only), or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do all the substantial and material duties of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

**TN** - The definition of **Disability and Sickness Disability** is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), 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 you are suited for by education, training and experience. If retired, means unable to engage in activities of persons of like age and good health.

**VT** - The "Sickness Disability Rider only" portion of **Disability and Sickness Disability** is replaced with: Means due solely to sickness, 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 for which you are qualified by education, training, or experience.

**VA** - The "Sickness Disability Rider only" portion of the **Disability and Sickness Disability** definition is replaced with: Means due solely to sickness, 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 for which you are qualified by education, training, or experience.

**WV** - The "policy only" portion of the **Disability and Sickness Disability** definition is replaced with: Means due solely to injury, you are under the care of a doctor, not able to engage in your current occupation for which you are reasonably fitted by education, training, or experience, and are not working at any job.

**Pregnancy** - Total disability resulting from pregnancy or childbirth is covered the same as any covered sickness if the rider has been in effect for the 10 months in a row before the start of such total disability. Complications of pregnancy or childbirth are treated the same as any other sickness.

**KS, MT, NC, OK, VT** - Total disability resulting from pregnancy, childbirth, or complications is treated the same as any other sickness.



**Allstate**  
BENEFITS

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This material is valid as long as information remains current, but in no event later than November 15, 2018.

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. Sickness Hospital Confinement Rider provided by rider APHCR1, or state variations thereof. Outpatient Physician's Treatment Benefit provided by rider APOPTR1, or state variations thereof. Accident Extended Benefit provided by rider AP2EXT/AP3EXT, 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.