



Allstate BENEFITS

Protection for accidental
injuries, on- and off-the-job,
24-hours a day

Individual Accident Insurance

Today's active lifestyles at home and away may result in bumps, bruises and sometimes breaks. By offering this flexible Accident product, you give your employees protection against life's missteps.

Accidents happen. The extra expenses related to recovering from an accidental injury add up – especially if a hospital stay is involved. And if an accident keeps your employee away from work during recovery, the financial worries can grow quickly. Here are some additional reasons to promote this Individual Accident Insurance (AP6) product:

- **Customized plan design**

This accident product has many features, which can be decided at the employer level. Choose 2-tier or 4-tier coverage*, and design the plan by choosing the riders that would best benefit your employee base.

- **Helps bridge gaps in coverage**

Most major medical plans have major deductibles. Help cover some of the unexpected out-of-pocket expenses not covered by traditional insurance with AP6. This coverage includes benefits for Hospitalization and Intensive Care for Accident.

- **Flexible spending dollars**

Accident insurance works well with major medical plans. It pays cash benefits to help pay for copays, deductibles, mortgage or rent, utility bills, child care and more.

- **No cost to the employer; major advantage to the employee**

There's no cost to the employer, so offering Individual Accident insurance to employees is an easy choice. This product is available with a minimum of three enrolled employees.*

Product Information

- Choose 2 tier or 4 tier premium structure*
- Available for issue ages 18-99
- Guaranteed renewable for life

See reverse for **Coverage Highlights**



THINK ABOUT IT

- Each year, 27 million people are treated in emergency departments.¹
- Unintentional injuries cost more than \$790 billion annually.²
- Nearly 13,000 American workers are injured each day.³

*Subject to state exceptions

1 <http://tinyurl.com/gufr7o4>

2 <http://tinyurl.com/gtpt35g>

3 <http://tinyurl.com/palzbyb>

AP6 provides cash payments for the following:

Core Policy Benefits

Initial Hospital Confinement

Pays a benefit for the first hospital confinement after the effective date of coverage. This benefit is payable only once per covered person, per calendar year.

Daily Hospital Confinement

Pays a benefit for daily hospital confinements up to a maximum of 365 days for any 1 accident, starting with the first full day of confinement. The maximum number of days may be used over a 2-year period following the date of the accident.

Intensive Care for Accident

Pays a benefit for daily confinements in a hospital intensive care unit, up to 180 days for each period of continuous confinement, starting with the first full day of confinement.

Additional Rider Benefits Included with Base Policy

Dislocation/Fracture Rider

Pays a benefit for dislocation or fracture according to the rider Schedule of Benefits. Multiple dislocations or fractures will not exceed the scheduled maximum benefit amount. No benefit will be paid for any dislocation or fracture that is not listed in the Schedule of Benefits.

Accident Treatment and Urgent Care Rider

Pays a benefit for transportation by ground or air ambulance service to or from a hospital; X-Rays; Accident Physician's Treatment; or Urgent Care at a walk-in facility for outpatient immediate care of minor emergencies and non-life threatening injury or illness outside of a hospital. Each rider benefit payable once per covered person, per accident.

Emergency Room Services Rider

Pays a benefit for emergency room services resulting from an injury. Payable once per covered person, per accident.

Optional Rider Benefits

Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider

Pays a benefit for treatment by a physician outside a hospital for injuries caused by an accident, or for preventive care. Payable once per day, per covered person, and is limited to two days per person, per year. Or, four days per year if coverage includes dependents.

Accidental Death and Dismemberment and Functional Loss Rider

Pays a benefit for death as a result of an injury; when riding as a passenger on a common carrier; dismemberment due to an injury; and functional loss due to an injury.

Benefit Enhancement Rider

Provides coverage for 27 additional benefits: Accident Follow-Up Treatment, Lacerations, Burns, Skin Graft, Brain Injury Diagnosis, Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI), Paralysis, Coma with Respiratory Assistance, Open Abdominal or Thoracic Surgery, Eye Surgery, Prosthesis, and more.

FOR USE WITH EMPLOYERS

This material is valid as long as information remains current, but in no event later than October 31, 2019.

The coverage is provided by limited benefit supplemental insurance. Accident benefits are provided by policy form AP6, or state variations thereof. Accident Rider benefits provided by the following rider forms, or state variations thereof: AP6ADD; AP6AUC; AP6BE; AP6DF; AP6ERS; and AP6OPH. The policy and riders have exclusions and limitations, may have reductions of benefits at certain ages, and may not be available for sale in all states. Allstate Benefits products are underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

