

Disability Insurance

from Allstate Benefits



Benefits are paid directly to you when disabled

Provides a monthly benefit if you are disabled and cannot work

1 CHOOSE

You select coverage, which can help protect your income if faced with a disability

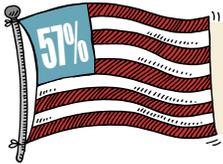
2 USE

You're in an accident and suffer a disabling injury. You are unable to work and your paycheck stops

3 CLAIM

You file a claim online to begin receiving your cash benefit each month you are disabled

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.



57 percent of working Americans have no disability insurance and are therefore vulnerable to losing their income due to an illness or injury¹

A disability or illness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help assure 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 injury, you will receive a cash benefit each month to use as you see fit. This could include medical treatments, daily living expenses and more.

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.

Key Features

- You choose the monthly maximum benefit level that meets your needs
- A monthly benefit ranging from \$400 - \$5,000, up to 60% of income*
- Benefits start the first day after your elimination (waiting) period
- Premiums are affordable and conveniently payroll deducted
- You can take your coverage with you if you leave your job

* Benefit amounts and periods may vary by state.

[See reverse for plan details](#)



¹Council for Disability Awareness, 2014 Disability Awareness Study

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

Benefits

Base Policy Benefit

Total Disability

Partial Disability

Pregnancy

Monthly Benefit When You Attain Age 70

Waiver of Premium

A benefits representative may help with determining the following:

Maximum Monthly Benefit¹: _____

Maximum Benefit Period² (# of months): _____

Elimination Periods³ (# of days) for Accident: _____ Sickness: _____

Premium/Mode: _____

¹ CO - Maximum monthly benefit is \$3,000 if CGI underwriting is used.

HI, NH, NJ and RI - Maximum monthly benefit as percentage of income is 30% for annual salary up to \$35,000, 40% above \$35,000. If 180 day Elimination Period is elected, 60% of annual salary applies.

² CT, ID, IA, NH, NJ VT and VA - 3 month benefit period not allowed.

³ CT, ID, IA, NH, NJ, SD, VT and VA - 180 day Elimination Period/6 and 12 month benefit period combination not available.

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 flyer is part of form ABJ30261 and is not to be used on its own.

This material is valid as long as information remains current, but in no event later than August 1, 2018.

Short-Term Disability benefits provided by policy form DI5W, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Representative. This is a brief overview of the benefits available under the Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the policy issued.

Disability Insurance (DI5W)

Short-Term Disability Insurance

Important Information About Coverage

Provides details of base policy coverage in all states. State-specific information is noted when it varies from the standard. Below is a list of base policy benefits available with Disability 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.

Disability Issue ages are 18 to 69.

CA - Disability Issue ages are 18 to 65.

NJ - Disability Issue ages are 18 to 59.

TX - Disability Issue ages are 18 to 64.

Benefits Specifications

Total Disability - Pays when totally disabled. Monthly benefit starts after the elimination (waiting) period has been satisfied. Benefits continue while totally disabled up to the length of the benefit period. You must be actively employed on the date your disability occurs for this monthly benefit to be payable.

KS, MD - The requirement that you must be actively employed on the date disability occurs does not apply.

NM - The following benefit is added: Temporomandibular Joint Syndrome - If you are totally disabled from temporomandibular joint syndrome or craniomandibular disorder, we will pay for surgical and nonsurgical expenses for treatment of the disorder. We will not pay for orthodontic appliances and treatment, crowns, bridges and dentures.

Partial Disability - Pays 50% of the monthly benefit after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

Pregnancy - Pays a benefit for a pregnancy if total disability first begins after the policy has been in force for at least 10 months.

CT - The following is added to the Pregnancy Benefit: A complication of pregnancy which begins on or after the policy date is covered immediately.

ID - The Pregnancy Benefit paragraph is deleted in its entirety.

KS, LA, MT, NC - The Pregnancy Benefit is replaced with: Pays for total disability for pregnancy the same as any other disability.

NH - The Pregnancy Benefit is replaced with: Pregnancy or childbirth is covered the same as sickness when a total disability for pregnancy or childbirth first begins 9 or more months after the effective date and you otherwise meet the definition of total disability.

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

Waiver of Premium - Pays the premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.

Concurrent Disability - Pays one monthly benefit when disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

Recurrent Disability - Pays when disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period.

Conditions, Limitations and Exclusions Affecting Your Benefits

Monthly Benefit Reduction

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 paid. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.

CT - The following is added to the Monthly Benefit Reduction for Social Security and/or Railroad Retirement: Any increase in Social Security or similar benefit payments will not further reduce the monthly disability benefit we pay after the initial reduction.

MO - The Monthly Benefit Reduction for Social Security and/or Railroad Retirement is replaced with: Relation of Earnings to Insurance - We may adjust your monthly benefit if it exceeds either your monthly earnings at the time disability begins or your average monthly earnings for the 2-year period before the disability began. The amount we pay you will be in proportion to your earnings compared to all disability coverage you have for that disability and will always be at least \$200. If this happens, we will also refund the pro-rata amount of the premium you paid in relation to the benefit we paid you.

TX - The last sentence is replaced with: The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$200.

Pre-Existing Condition Limitation

We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if:

(1) Your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 12 months prior to the effective date; or (3) had symptoms in the 12 months prior to the effective date.

CA - We do not pay benefits for disability that starts within 6 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) Your disability began during the 6 months after the effective date; and (2) you received medical treatment or care, took or were prescribed medications or followed treatment recommendations in the 6 months prior to the effective date.

CT - We do not pay for disabilities during the first 12 months after the effective date due to a pre-existing condition. You have a pre-existing condition if: (1) your disability begins in the first 12 months after your effective date; and (2) you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed drugs or medicines or followed treatment recommendations in the 12 months just prior to your effective date; or (3) you had symptoms in the 12 months just prior to your effective date.

FL - The following is added: Routine follow up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions, unless evidence of breast cancer is found during or as a result of the follow up care.

GA - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical advice or treatment or followed treatment recommendations in the 12 months prior to the effective date; or (3) had symptoms in the 12 months prior to the effective date which would cause a prudent person to seek diagnosis, care or treatment.

ID - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, or diagnostic measures in the 6 months prior to the effective date; or (3) had symptoms in the 6 months prior to the effective date that would have caused an ordinarily prudent person to seek medical advice, diagnosis or treatment.

Pre-Existing Condition Limitation (continued)

IN, KY, MN, MT, NE, NC, ND - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 12 months prior to the effective date.

KS - (a) We do not pay benefits for disability or loss that starts within 12 months of the effective date from a pre-existing condition, unless you disclosed it in the application and we do not exclude it by name or description. A pre-existing condition is a condition not disclosed in the application for which symptoms existed in the 12 months prior to the effective date or medical advice or treatment was recommended or received from a medical professional in the 12 months prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

ME - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 6 months prior to the effective date; or (3) had symptoms in the 6 months prior to the effective date.

MD - We do not pay benefits for disability or loss that starts within 12 months of the effective date from a pre-existing condition, unless you disclosed it in the application and we do not exclude it by name or description. A disability that begins after 12 months from the effective date that is caused by a pre-existing condition and is not excluded by name or specific description is covered. A pre-existing condition is a condition for which symptoms existed in the 12 months prior to the effective date or medical advice or treatment was recommended or received from a medical professional in the 12 months prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made. A pre-existing condition does not include a condition admitted in the application which was not excluded by a signed waiver rider.

NV - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 6 months prior to the effective date.

PA - (3) is deleted.

RI - We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received or were recommended medical advice or treatment in the 12 months prior to the effective date; or (3) had symptoms in the 12 months prior to the effective date which would cause a prudent person to seek diagnosis, care or treatment.

SD - We do not pay for disabilities during the first 12 months after the effective date due to a pre-existing condition. You have a pre-existing condition if: (1) your disability begins in the first 12 months after your effective date; and (2) you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed drugs or medicines, took over the counter medications or followed treatment recommendations in the 6 months just prior to your effective date.

WY - We do not pay for disabilities during the first 12 months after the effective date due to a pre-existing condition. You have a pre-existing condition if: (1) your disability begins in the first 12 months after your

effective date; and (2) you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed drugs or medicines, or followed treatment recommendations in the 6 months just prior to your effective date.

Policy Exclusions and Limitations

(a) Benefits are not paid for:

(1) **an on-the-job injury;** CT, OK - (1) is deleted.

(2) **pregnancy, if disability first begins within 10 months of the policy date;**
NH - if disability first begins within 9 months of the policy date;

NC - (2) is deleted;

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

ID, OK, PA - any act of war, participation in a riot or insurrection; MD - any act of war, your participation in a riot, insurrection or rebellion;

(4) **intentionally self-inflicted injuries;**

MO - intentionally self-inflicted injuries, while sane;

(5) **engaging in an illegal occupation or a felony;**

GA - engaging in an illegal occupation or committing a felony; ID - engaging in a felony;

MD - your engaging in an illegal occupation or committing a felony;

OK - committing a felony;

(6) **attempted suicide;**

CO, MO - attempted suicide, while sane; VT - (6) is deleted;

(7) **injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician;**

AK, CA - loss sustained or contracted in consequence of being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician;

GA, IN, NC, TN, TX - any loss sustained or contracted in consequence of the insured being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;

ID, MI, MN, VT, WA - (7) is deleted;

LA - any injury sustained while under the influence of alcohol or narcotics unless administered upon the advice of a physician;

MD - any injury sustained as a result of your being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician;

NH - any injury sustained while under the influence of narcotics or any other controlled substance or drug unless administered upon the advice of a physician; item (7a) is added: any injury sustained while driving while legally intoxicated;

ND - being intoxicated or under the influence of narcotics or any other controlled substance or drug unless administered on the advice of a physician;

OK - loss sustained or contracted in consequence of being under the influence of any narcotic unless administered on the advice of a physician;

PA - any injury sustained while under the influence of alcohol, narcotics, or any drug unless administered upon the advice of a physician;

SD - any injury sustained committing a felony under the influence of alcohol, narcotics or any other controlled substance or drug unless administered on the advice of a physician.

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

OK - aviation;

Policy Exclusions and Limitations (continued)

(9) alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance;

CA, IN, MD, MI, MN, VT - (9) is deleted;
ID, OK - alcoholism or drug addiction;
PA - treatment of alcoholism or drug addiction;

NH - alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance, unless administered upon the advice of a physician;
SC - alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance unless taken upon the advice of a physician;

(10) voluntary inhalation of gas or fumes;

ID, MI, OK, PA, VT - (10) is deleted;
IN - voluntary inhalation of gas or fumes, except during the course of employment;
TN - intentional inhalation of gas or fumes;

(11) bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease;

CA, MI, VT - (11) is deleted;
ID - mental or emotional disorders;

ID only - (12) elective abortions.

(b) Disability benefits will not be provided during any period of incarceration.

IA - Disability benefits will not be provided for disabilities that begin while you are incarcerated.

MN, NE, ND, VA - (b) is deleted;

CT only (c) Your maximum benefit period while you are outside the United States will be limited to 30 days.

CT only - We do not pay benefits under the policy during any period you receive payment of benefits under a Workers' Compensation law.

Eligibility/Renewability/Termination

Individual coverage is available for the policy. The policy is guaranteed renewable until age 70, subject to change in premiums by class. The policy terminates at the end of the grace period or your 70th birthday.

NJ - The second sentence is replaced with: The policy is guaranteed renewable until age 65, subject to change in premiums by class.

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.

CA - When, due to sickness or an off-the-job injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual way.

CT - When, because of sickness or an accidental injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care.

IL - The following is added: If you are retired and a period of total disability begins before age 70, you must be unable to engage in the normal activities of a retired person of like age and good health.

LA - When, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation, you are under a physician's care, and you're unable to perform all of the substantial and material duties of any occupation for which you are or become qualified by reason of education, training, or experience and which provides you with substantially the same earning capacity as your former earning capacity prior to the start of the disability.

MD - When, because of sickness or an off-the-job injury, you can't perform each and every material and substantial duty of your own occupation (as defined below) and are under a physician's care.

Any Occupation - Any gainful occupation for which you're suited by education, training, or experience.

CT - When you are working for your employer for earnings that are paid regularly and that you are performing the material and substantial duties of your own occupation.

Own Occupation - Your occupation when a total disability period begins.

CA - Usual Occupation.

CT - The occupation you are performing when a period of total disability begins.



Allstate[®] BENEFITS

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