



Allstate
BENEFITS

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

Accident Insurance

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right 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.

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 support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can protect your finances against life's slips and falls.

Practical benefits for everyday living.®

*Please refer to the Exclusions and Limitations section of this brochure. ¹National Safety Council, Injury Facts®, 2019 Edition

DID YOU KNOW ?

The number of injuries suffered by workers in one year, both on- and off-the-job, includes:¹

ON-THE-JOB (in millions)



Work
4.4

OFF-THE-JOB (in millions)



Home
25.0



Non-Auto
12.6



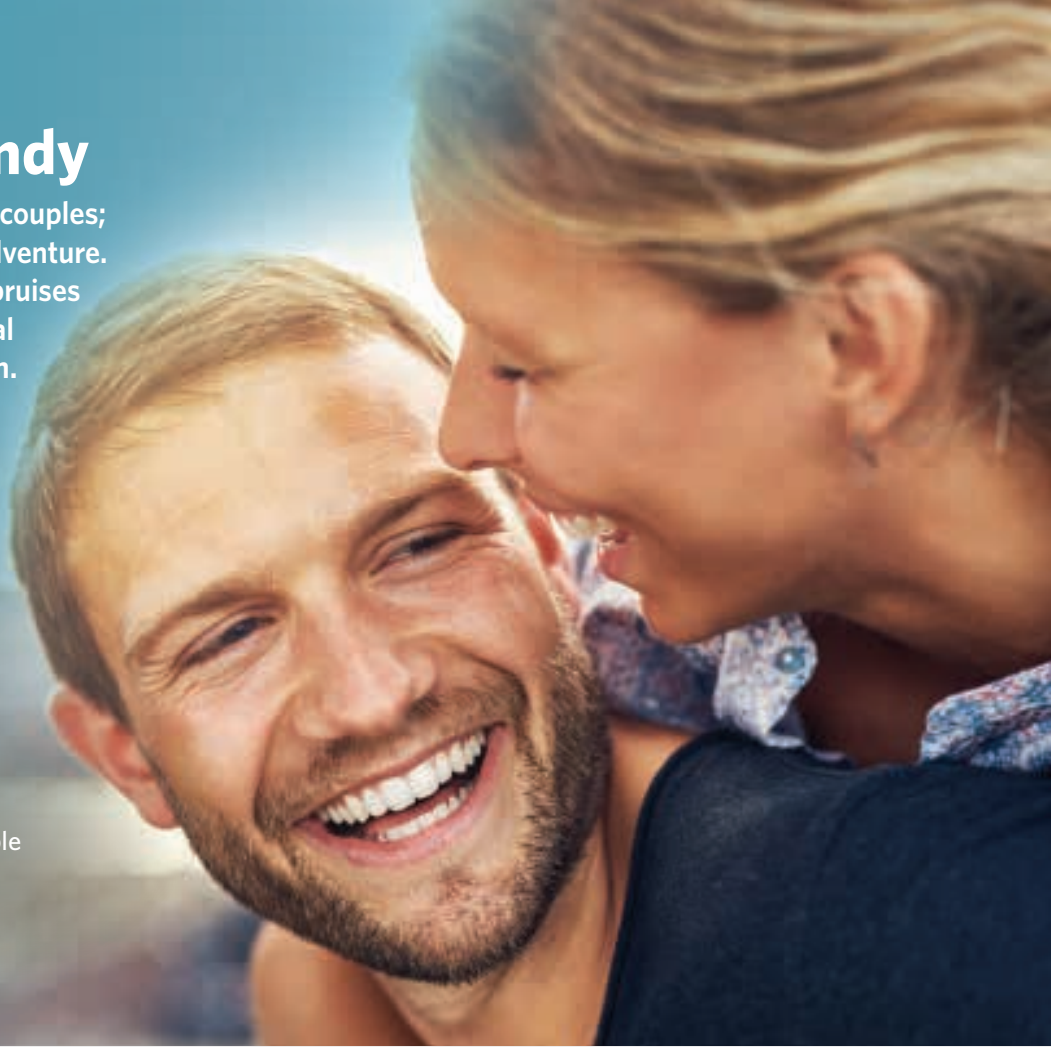
Auto
4.3

Meet Daniel & Sandy

Daniel and Sandy are like most active couples; they enjoy the outdoors and a great adventure. They have seen their share of bumps, bruises and breaks. Sandy knows an accidental injury could happen to either of them. Most importantly, she worries about how they will pay for it.

Here is what weighs heavily on her mind:

- Major medical will only pay a portion of the expenses associated with injury treatments
- They have copays they are responsible for until they meet their deductible
- If they miss work because of an injury, they must cover the bills, rent/mortgage, groceries and their child's education
- If they need to seek treatment not available locally, they will have to pay for it



Daniel's story of injury and treatment turned into a happy ending, because he had supplemental Accident Insurance to help with expenses.



CHOOSE

Daniel and Sandy choose benefits to help protect their family if they suffer an accidental injury.



USE

Daniel was playing a pick-up game of basketball with his friends when he went up for a jump-shot and, on his way back down, twisted his foot and ruptured his Achilles tendon.

Here's Daniel's treatment path:

- Taken by ambulance to the emergency room
- Examined by a doctor and X-rays were taken
- Underwent surgery to reattach the tendon
- Visited by his doctor and released after a one-day stay in the hospital
- Had to immobilize his ankle for 6 weeks
- Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen his leg and improve his mobility

Daniel would go online after each of his treatments to file claims. The cash benefits were direct deposited into his bank account.

Daniel is back playing basketball and enjoying life.



CLAIM

Daniel's Accident claim paid cash benefits for the following:

Ground Ambulance

Emergency Room

X-rays

Initial Hospital Confinement

Daily Hospital Confinement

Accident Physician's Treatment

Outpatient Physician

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.

Dependent Eligibility

Coverage may include you, your spouse or domestic partner, your civil union partner, and your children.

¹Multiple dislocations, fractures, dismemberments or functional losses from the same accident are limited to the amount shown in the Benefit Amounts on rate insert.

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

BASE POLICY BENEFITS

Initial Hospital Confinement

Daily Hospital Confinement - up to 365 days for any one accident

Intensive Care - up to 180 days for each period of continuous confinement

RIDER BENEFITS ADDED TO BASE POLICY

Accident Treatment & Urgent Care Rider

Benefits for: Ground Ambulance, Air Ambulance, Accident Physician's Treatment, X-ray, Urgent Care

Dislocation/Fracture Rider¹ - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule in rate insert

Emergency Room Services Rider - received as a result of injury

OPTIONAL/ADDITIONAL RIDER BENEFITS

Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider - Once per day, per covered person, not to exceed 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered. Does not cover sickness

Accidental Death, Dismemberment and Functional Loss Rider

Benefits for: Accidental Death, Common Carrier, Dismemberment¹, Functional Loss¹

Group Voluntary Accident (GVAP6)

24-Hour Accident Insurance

from Allstate Benefits

See attached **Important Information About Coverage**.

Offered to the employees of:

Spring Hills LLC Corporate

BENEFIT AMOUNTS

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

BASE POLICY BENEFITS	PLAN 1	PLAN 2
Initial Hospital Confinement (Pays once/year)	\$1,000	\$1,250
Daily Hospital Confinement (Pays daily)	\$200	\$250
Intensive Care (Pays daily)	\$400	\$500
RIDER BENEFITS	PLAN 1	PLAN 2
Accident Treatment and Urgent Care Rider		
Ambulance		
Ground	\$200	\$250
Air	\$600	\$750
Accident Physician's Treatment	\$100	\$125
X-ray	\$200	\$250
Urgent Care	\$100	\$125
Dislocation or Fracture Rider ¹	\$4,000	\$4,000
Emergency Room Services Rider	\$200	\$250
Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider	\$50.00	\$50.00
Accidental Death*, Dismemberment*, and Functional Loss*,* Rider	\$40,000	\$40,000
Common Carrier Accidental Death (fare-paying passenger)	\$100,000	\$100,000

*Each benefit pays the amount shown. ¹Up to amount shown; actual amount paid depends on injury and is based on Schedule of Benefits and Factors in your certificate of coverage. Multiple losses from same injury pay only up to amount shown above.

BENEFIT ENHANCEMENT RIDER	PLAN 1	PLAN 2
Accident Follow-Up Treatment (Pays daily)	\$100	\$125
Lacerations	\$100	\$125
Burns		
< 15% body surface	\$200	\$250
> 15% or more	\$1,000	\$1,250
Skin Graft (% of Burns Benefit)	50%	50%
Brain Injury Diagnosis	\$600	\$750
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (Pays	\$100	\$125
Paralysis (Pays once)		
Paraplegia	\$15,000	\$18,750
Quadriplegia	\$30,000	\$37,500
Coma with Respiratory Assistance	\$20,000	\$25,000
Open Abdominal or Thoracic Surgery	\$2,000	\$2,500
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery		
Surgery	\$1,000	\$1,250
Exploratory	\$300	\$375
Ruptured Spinal Disc Surgery	\$1,000	\$1,250
Eye Surgery	\$200	\$250
General Anesthesia	\$200	\$250
Blood and Plasma	\$600	\$750
Appliance	\$250.00	\$312.50
Medical Supplies	\$10.00	\$12.50
Medicine	\$10.00	\$12.50
Prosthesis		
1 device	\$1,000	\$1,250
2 or more devices	\$2,000	\$2,500
Physical, Occupational or Speech Therapy (Pays daily)	\$60	\$75
Rehabilitation Unit	\$200	\$250
Non-Local Transportation	\$500	\$625
Family Member Lodging	\$200	\$250
Post-Accident Transportation (Pays once/year)	\$400	\$500
Broken Tooth	\$200	\$250
Residence/Vehicle Modification	\$1,000	\$1,250
Pain Management (Epidural Injection)	\$100	\$125
Miscellaneous Outpatient Surgery	\$200	\$250

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PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$3.17	\$5.47	\$6.72	\$8.75
Bi-Weekly	\$6.34	\$10.94	\$13.44	\$17.50
Semi-Monthly	\$6.85	\$11.84	\$14.56	\$18.95
Monthly	\$13.70	\$23.68	\$29.12	\$37.90
Annual	\$164.40	\$284.16	\$349.44	\$454.80

PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$3.54	\$6.12	\$7.45	\$9.81
Bi-Weekly	\$7.08	\$12.24	\$14.90	\$19.62
Semi-Monthly	\$7.66	\$13.25	\$16.14	\$21.25
Monthly	\$15.32	\$26.49	\$32.28	\$42.49
Annual	\$183.90	\$317.94	\$387.48	\$510.00

EE=Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); F = Family

For Internal Home Office use only

Opt 1 - 2GVA6; 2G6DF; 2G6AUC; 2G6ERS; 2G6ADD; 2G6BER; 2G6OPH

Opt 2 - 2.5GVA6; 2G6DF; 2.5G6AUC; 2.5G6ERS; 2G6ADD; 2.5G6BER; 2G6OPH



For use in enrollments situated in: New Jersey. This rate insert is part of the approved flyer for Spring Hills LLC Corporate and form ABJ29986-4 and is not to be used on its own.

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CERTIFICATE SPECIFICATIONS

Conditions and Limits

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. Treatment must be received in the United States or its territories.

Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week).

Dependent Eligibility/Termination

Coverage may include you; your spouse, domestic partner, or civil union partner; and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse or civil union partner coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of the domestic partnership or your death.

When Coverage Ends

Coverage under the policy and riders ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; the date you are no longer in an eligible class; the date your class is no longer eligible; or discovery of fraud or material misrepresentation when filing a claim.

Continuation of Coverage

Coverage may be continued under the Conversion Provision when coverage under the policy ends. Refer to your certificate for details.

EXCLUSIONS AND LIMITATIONS

Exclusions and Limitations for Policy and the following riders: Accident Treatment and Urgent Care Rider; Dislocation/Fracture Rider; Emergency Room Services Rider; Accidental Death, Dismemberment and Functional Loss Rider

Benefits are not paid for: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; any bacterial infection (except pyogenic infections from an accidental cut or wound); aviation unless a fare-paying passenger on a licensed common-carrier aircraft; any loss to which a contributing cause was the covered person's commission of or attempt to commit a felony or to which a contributing cause was the covered person's engagement in an illegal occupation; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; loss sustained or contracted as a consequence of the covered person's intoxication or being under the influence of any drug, unless administered or consumed and taken as prescribed by a physician; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

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

Benefits are not paid for: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; aviation unless a fare-paying passenger on a licensed common-carrier aircraft; any loss to which a contributing cause was the covered person's commission of or attempt to commit a felony or to which a contributing cause was the covered person's engagement in an illegal occupation; driving in any race or speed test or testing an automobile or any vehicle on any racetrack or speedway; loss sustained or contracted as a consequence of the covered person's intoxication or being under the influence of any drug, unless administered or consumed and taken as prescribed by a physician; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

This brochure is for use in enrollments situated in NJ, and is incomplete without the accompanying rate insert. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative. This material is valid as long as information remains current, but in no event later than February 16, 2024.

Group Accident benefits are provided under policy form GVAP6, or state variations thereof. Accident Rider benefits are provided under the following rider forms, or state variations thereof: Accident Treatment and Urgent Care Rider GP6AUC; Dislocation/Fracture Rider GP6DF; Emergency Room Services Rider GP6ERS; Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider GP6OPH; and Accidental Death, Dismemberment and Functional Loss Rider GP6ADD.

The coverage provided is 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 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.



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