



2021 Voluntary Benefits Open Enrollment

MEMO

Dear Employee,

We are pleased to announce an upgrade and important change to our Voluntary Benefits Package. The special enrollment period for the NEW Allstate Benefits, conducted by Premier Worksite Benefits (*our appointed Allstate service team*), will begin on 04/19/2021 and end on 4/30/2021 with a benefit effective date of 06/01/2021.

Allstate Existing Policy Holders: Once you login below to Accept or Decline the benefits you will be able to view your current existing coverage. Short-Term Disability and Critical Illness programs have been moved to a new group platform. You may choose to keep your current individual STD and Critical Illness coverage or move it to the group platform. There are a few small differences in the product details and premium (in some cases lower).

All Employees: Allstate Benefits are now online! This will be your only opportunity to obtain coverage regardless of health; **Acceptance is Guaranteed**; therefore **it is required for ALL EMPLOYEES to login and register as a new user to Accept or Decline the NEW Allstate benefits**. The link below will take you to the Allstate benefit portal system.

Click Here: [Accept or Decline New Allstate Benefits](#)

Allstate Benefits:

- Permanent Life Insurance
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Enrollment Process:

Login to the above link to Accept or Decline the NEW Allstate benefits; a licensed Benefits Rep from Premier Worksite Benefits will be also be available via customer service to accomplish the following:

1. Outline the ways in which these voluntary programs coordinate with employer-paid Life Insurance, State mandated Disability Insurance coverage (if applicable), as well as out-of-pocket medical expenses
2. Provide a full description of the all benefit features and answer any questions regarding this new transition
3. Enroll those who wish to participate

These valuable programs can provide additional peace of mind for you and your family when you may need it the most.

Thank you for your cooperation.

- See additional pages for product descriptions -

For More Information: Premier Worksite Benefits Customer Service (866) 463-8808, option 4

Permanent Life Insurance

If you were to pass away tomorrow, would your loved ones be financially secure?

The Life Insurance benefit can Replace lost income, Cover funeral costs, Pay off debt, Help with future costs such as college, etc...

- **Protection for Life** - It doesn't expire or decrease in value
- **Level Premiums** - The rate you pay for your policy will never increase
- **Cash Value** - A portion of your premium builds cash value which can be borrowed against
- **Guaranteed Death Benefit** - The amount your loved ones receive is guaranteed
- Coverage may be ported, at the same rate, should you leave employment or retire.

Decliner of Premium - Employee (ages 18-55 years old) - Declines planned premiums in the event of continuous total disability for 6 months

Accidental Death Benefit - Employee (ages 18-55 years old) - pays an additional benefit for death as a result of an accident (*benefit terminates at age 55*)



Provides a lump-sum cash benefit to help pay final expenses, bills and more.

Coverage:

Employee (Ages 18-80) -
Guaranteed Issue (Ages 18-65) -
up to \$130,000

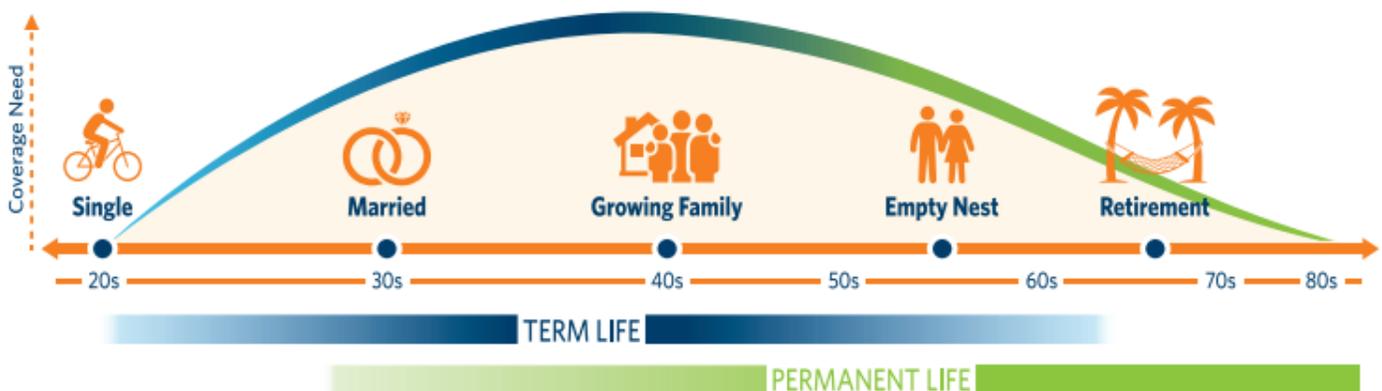
Spouse (Ages 18-65) -
Guaranteed Issue (Non-Working) — up to \$10,000; **Working**—up to \$75,000

Children (Ages 0-18) -
Guaranteed Issue—up to \$20,000

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As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the Allstate Whole Life product is designed to last for the remainder of your life and can help give peace of mind because the money you spend builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



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Disability Insurance

What would you do if you suddenly became disabled due to accident or illness; how would you pay your bills?

Protect your most important asset - Your Paycheck!

- Just over 1 in 4 of today's 20-year-olds will become disabled before they retire*
- Offers income protection to help cover monthly expenses (i.e. mortgage or rent, utilities, car payments, etc...) if you're unable to work because of a total disability due to illness or injury

**Social Security Fact Sheet - June 2016*

BENEFITS:

Elimination Period: 7 or 14 day—the waiting period from the time the insured goes out of work due to an accident or illness to the time their benefit coverage begins—i.e. a 7 day elimination period means that coverage would begin on the 8th day you are out (calendar days; not work days).

Benefit Period: 6 months—the length of time that the insured can collect per disability.

Total Disability: the monthly benefit starts after the elimination period has been met and may continue up to the benefit period per disability. You must be actively employed on the date the disability occurs for this monthly benefit to be payable.

Partial Disability: 50% of the monthly benefit is paid after at least one month of the Total Disability is payable; payments continue while partially disabled up to 3 months, but not beyond the maximum benefit period.

Pregnancy: for total disability due to pregnancy - (NJ) - conception must be at least 30 days after the policy date; (All Others) - must deliver 10 months after the policy date

Decliner of Premium: premiums are Declined after monthly disability benefits are payable for 90 days in a row; Declined as long as monthly benefits are payable, but not beyond the maximum benefit period.



Pays monthly cash benefit for a covered sickness or off-the-job injury that leaves insured totally disabled, helping to alleviate daily living expenses.

Coverage: Employee Only (Ages 18+) - Guaranteed Issue—up to 60% of income (maximum \$5,000/month)

Pre-Ex: 12/12 Month Pre-Existing condition—meaning, anything you have seen the doctor for 12 months prior to the effective date will not be covered until 12 months after the effective date and will be covered as long as you keep the policy.

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Critical Illness Insurance

Could your bank account survive a serious illness?

Protect your finances if you are suddenly diagnosed with a serious illness with a Tax-Free cash payment

- **Covers major illnesses** - Policies generally cover illnesses such as cancer, heart attack, coronary artery disease, paralysis, kidney failure, and many more
- **Paid regardless of ability to work** - The payment is made in a tax-free lump sum and is not linked to your ability/inability to work
- **Use the money for any purpose** - You choose what you want to do with the money
- Coverage may be converted should you leave employment or retire.



Pays a lump-sum cash benefit when diagnosed with a covered critical illness; wellness and recurrence coverage is also available.

Coverage:

Employee (Age 18+) - Guaranteed Issue—up to \$30,000

Spouse (Age 18+) & **Children** (Birth -Age 26) - covered for 50% of employee benefit (employee must be covered)

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BENEFITS AND AMOUNTS

INITIAL CRITICAL ILLNESS BENEFITS*	OPTION 1	OPTION 2
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Coronary Artery Disease (100%)	\$10,000	\$20,000
Major Organ Failure (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Decliner of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS*		
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000
ADDITIONAL FEATURES		
Fixed Wellness Rider (per year, per covered person)	\$50	\$50
Pre-Existing Condition Limitation Applies	No	No

*Benefits paid once per person. When all benefits have been used, the coverage terminates. Covered dependents receive 50% of the benefit amount.



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Accident Insurance

Life doesn't always go as planned, accidents happen

Get hurt, get paid - Major medical coverage will likely not cover all medical expenses incurred due to an accident; accident insurance can help supplement those out-of-pocket costs

- Coverage is guaranteed-issue - you may qualify for coverage regardless of health
- Benefits are paid directly to you - use the money however you see fit
- On and off the job coverage
- Coverage may be converted should you leave employment or retire.



Pays a benefit for a covered accident, injury and treatment received; includes 24-hour and off-the-job coverage options to choose from.

Coverage: *Employee, Spouse & Children*

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BENEFITS AND 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 Air \$600	\$250 \$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 ^{1,*} and Functional Loss ^{1,*} 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; see Injury Benefit Schedule
Multiple losses from same injury pay only up to amount shown above.*



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Accident Insurance

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



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Accident Insurance

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

COMPLETE DISLOCATION	PLAN 1	PLAN 2
Hip joint	\$4,000	\$4,000
Knee or ankle joint**, bone or bones of the foot**	\$1,600	\$1,600
Wrist joint	\$1,400	\$1,400
Elbow joint	\$1,200	\$1,200
Shoulder joint	\$800	\$800
Bone or bones of the hand**, collarbone	\$600	\$600
Two or more fingers or toes	\$280	\$280
One finger or toe	\$120	\$120
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis***	\$4,000	\$4,000
Skull***	\$3,800	\$3,800
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$2,200	\$2,200
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$1,600	\$1,600
Foot***, hand or wrist***	\$1,400	\$1,400
Lower jaw***	\$800	\$800
Two or more ribs, fingers or toes, bones of face or nose	\$600	\$600
One rib, finger or toe, coccyx	\$280	\$280
LOSS	PLAN 1	PLAN 2
Life, hearing, speech, or both eyes, hands, arms, fee or legs, or one hand or arm and one foot or leg	\$40,000	\$40,000
One eye, hand, arm, foot, or leg	\$20,000	\$20,000
One or more entire toes or fingers	\$4,000	\$4,000

**Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers).

***Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).



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Hospital Indemnity Insurance

Hospitalization can be planned (maternity, surgery, etc...) or unplanned (accident, medical condition, etc...)

Regardless of the reason for being hospitalized, you may collect the benefit

- Lump-sum cash benefit paid directly to you
- *No deductible* to meet to receive benefits
- *No networks* - freedom to choose your provider
- Coverage may be converted should you leave employment or retire.



Pays benefits for covered inpatient or outpatient injury or illness hospitalization costs helping provide a financial safety net.

Coverage: *Employee, Spouse & Child*

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BENEFITS AND AMOUNTS

BASE POLICY BENEFITS	PLAN 1	PLAN 2
First Day Hospital Confinement Benefit*	\$500	\$1,000
Limit to Number of Occurrences	No Limit	No Limit
Pregnancy (Normal and Complications) Covered	Covered	Covered
Pregnancy Waiting Period	None	None
Daily Hospital Confinement Benefit*	\$100	\$200
Maximum Number of Days ¹	31 Days Max	31 Days Max
Hospital Intensive Care Benefit	\$100	\$200
Maximum Number of Days ²	31 Days Max	31 Days Max
Pre-Existing Conditions Limitation	Declined	Declined

* Newborns receive 10% of benefit amount shown

¹ payable for each day, up to the max per continuous confinement in a hospital; not paid for any day the First Day Hospital Confinement Benefit is paid

² payable for each day, up to the max per continuous confinement in a hospital intensive care unit; pays in addition to the First Day Hospital Confinement Benefit and Daily Hospital Confinement Benefit



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