Accident Insurance
from Allstate Benefits

Benefits are paid to you

1 CHOOSE
You choose the benefits to help protect yourself and any family members from accidental injury expenses

2 USE
You or a covered family member experience an accidental injury and seek medical attention

3 CLAIM
You go online and file a claim. The cash benefits are paid to you, to use however you wish

Protection for accidental off-the-job injuries

Even when you live well, accidents happen. 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 protection, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to get well.

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; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

With Allstate Benefits, you can protect your finances against life’s slips and falls. Are you in Good Hands? You can be.

Key Features
• Guaranteed Issue coverage, meaning no medical questions to answer
• Coverage available for spouse and child(ren)
• Premiums are affordable and are conveniently payroll deducted
• Coverage can be continued, as long as premiums are paid to Allstate Benefits

See reverse for plan details

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 401(k)s 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 lump-sum cash benefit can be used to help pay your family’s living expenses such as bills, electricity and gas

Benefits

<table>
<thead>
<tr>
<th>Base Policy</th>
<th>Additional Riders Added to Base Policy</th>
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</thead>
<tbody>
<tr>
<td>Initial Hospital Confinement</td>
<td>Accident Treatment and Urgent Care Rider pays a benefit for:</td>
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<tr>
<td>Intensive Care</td>
<td>Ground or Air Ambulance</td>
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<tr>
<td></td>
<td>Accident Physician’s Treatment</td>
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<tr>
<td></td>
<td>X-ray</td>
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<td></td>
<td>Urgent Care</td>
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<tr>
<td>Dislocation/Fracture Rider</td>
<td></td>
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<tr>
<td>Emergency Room Services Rider</td>
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</tbody>
</table>

Optional/Additional Rider
Accidental Death, Dismemberment and Functional Loss Rider, including a benefit for Common Carrier Accidental Death

Additional Benefit Enhancement Rider

<table>
<thead>
<tr>
<th>Lacerations</th>
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<tr>
<td>Skin Graft</td>
<td>Brain Injury Diagnosis</td>
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<tr>
<td>Paralysis</td>
<td>Coma with Respiratory Assistance</td>
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<tr>
<td>Open Abdominal or Thoracic Surgery</td>
<td>Ruptured Spinal Disc Surgery</td>
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<td>Eye Surgery</td>
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<td>Blood and Plasma</td>
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<td>Medical Supplies</td>
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<tr>
<td>Prosthesis</td>
<td>Physical, Occupational, or Speech Therapy</td>
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<tr>
<td>Rehabilitation Unit</td>
<td>Non-Local Transportation</td>
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<tr>
<td>Family Member Lodging</td>
<td>Post-Accident Transportation</td>
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<tr>
<td>Broken Tooth</td>
<td>Residence/Vehicle Modification</td>
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<td>Pain Management</td>
<td>Miscellaneous Outpatient Surgery</td>
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<tr>
<td>Accident Follow-up Treatment</td>
<td>Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery</td>
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<tr>
<td>Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)</td>
<td></td>
</tr>
</tbody>
</table>

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.

For use in enrollments situated in: IN

This material is valid as long as information remains current, but in no event later than August 18, 2019.

Group Accident benefits are provided by policy form GVAP6 and the following riders, or state variations thereof: Accident Treatment and Urgent Care Rider GP6AUC, Accidental Death, Dismemberment and Functional Loss Rider GP6ADD, Benefit Enhancement Rider GP6BE, Dislocation/Fracture Rider GP6DF and Emergency Room Services Rider GP6ERS.

Coverage is provided by 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. This is a brief overview of the benefits available under the Group Voluntary 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 certificates issued.

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.