

Allstate Benefits

NEW for 2018!

**Group Voluntary Accident
Off-The-Job**



The Power of Options



Allstate

Workplace Division

Allstate Benefits

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident happens, the financial worries that come along with it can grow quickly. Most major medical insurance plans only pay a portion of the bills. This coverage pays you cash benefits that correspond with hospital confinement. The cash benefits can be used to help pay for deductibles, treatment, house payments, and more.

We are excited to offer a new plan offering in partnership with Allstate Benefits!



Group Voluntary Off the Job Accident

- Coverage is Guaranteed Issue
- No Pre-existing Condition Clause
- Benefits for Preventive Care
- Benefits Paid Regardless of Other Coverage
- Benefits Paid Directly to You Unless Directed Elsewhere
- Coverage is HSA Compatible

Group Voluntary Off the Job Accident

Over 30 benefits payable to include:

- **Hospital Admission Benefit:** \$1,500 - Payable once per year per covered person
- **Daily Hospital Confinement Benefit:** \$300/day - up to 365 days max for any 1 accident
- **Intensive Care Unit Benefit:** \$600/day -up to 180 days for each period of continuous confinement
- **Accidental Death:** \$20,000
- **Emergency Room Services:** \$200 - payable once per covered person/per accident

*See brochure for complete plan details



Group Voluntary Off the Job Accident

Immediate Value - Outpatient Benefit:

The Allstate Accident Plan includes an Out-Patient Physician's Benefit that covers wellness, sickness *or* accident related visits to a doctor so that the plan can be used each and every year – regardless of injury:

\$50 per visit

2 visits per individual / 4 visits per family per year

Includes well visits, sick visits, eye doctor, dentist, etc. .

No waiting period



Group Voluntary Off the Job Accident

Here's How It Works!

Claim Example: Marie, an employee enrolls in the Group Voluntary Accident effective 1/1/19. On 1/19/18, Marie has a car accident and is transported to the hospital via ground ambulance. She suffers a concussion and broken leg. Marie spends 2 days in the hospital due to this accident. The plan would pay \$6,100 directly to Marie, regardless of her actual out of pocket expense.

1/15/18 - \$1500 Admission Benefit
1/15/18 - \$400 Ground Ambulance
1/15/18 - \$3,300 Broken Leg
1/15/18 - \$600 Brain Injury Diagnosis
1/16/18 - \$300 Confinement Benefit
1/17/18 - Released