

Are you protected from life's accidents?

There are things that you or your family do daily that may lead to an accidental injury.



SPORTS



TRAVEL



SCHOOL



VACATION

Accident Insurance

Helps cover costs associated with injury treatments

Accident coverage from Allstate Benefits provides cash benefits for either on- or off-the-job (AP2) or off-the-job only (AP3) accidental injuries, and can help cover the costs associated with injury treatments.




Allstate
BENEFITS


accident

Unexpected accidents can also mean unexpected out-of-pocket expenses. Hospital stays, medical or surgical treatments, dislocations or fractures, and transportation by air or ground ambulance can add up quickly and be very costly. Our coverage can help with some of these expenses so your finances can remain healthy.

Accident coverage can help offer peace of mind when you are injured and seek medical treatment. Below is an example of how benefits might be paid.*



John Chooses Accident Coverage from the plan offerings



2 months later John is involved in a car accident, suffers injuries and is taken to the hospital by ambulance


Services In and Out of the Hospital

In Hospital: John undergoes surgery to repair a fracture to his skull, receives stitches for lacerations, and is visited by a doctor during a 2-day stay in the hospital.

Out of Hospital: A family member drives John for 2 follow-up visits with his doctor.

Our accident policy paid in addition to medical benefits:

Air Ambulance Service	\$ 200
Medical Expenses	\$ 250
Hospital Confinement	\$ 200
Dislocation or Fracture	\$ 1,900
Outpatient Physician's	\$ 100
Treatment Benefit Rider	
Total Benefits:	\$2,650*



*The example shown may vary from your plan. Your individual experience may also vary. Please see pages 2a and 2b for your plan details.

meeting your needs

Our coverage can help provide financial support when an on- or off-the-job (AP2) or off-the-job only (AP3) accidental injury occurs.

Here's what you get:

- Coverage is available for you or your entire family
- Benefits paid directly to you, unless assigned to someone else
- Pays in addition to insurance you may already have
- Affordable premiums
- Coverage can be enhanced by the addition of rider benefits

your benefit coverage†

Accidental Death and Dismemberment – Pays a benefit for accidental death or dismemberment.

Dislocation or Fracture – Pays a benefit for dislocation or fracture.

Medical Expenses – Pays a benefit for medical expenses.

Ambulance – Pays a benefit for ambulance service to or from a hospital.

Hospital Confinement – Pays a benefit when you are confined in a hospital, up to 365 days.**

Disability (Primary Insured Only) – Pays a benefit if you are totally disabled for 3 full days. Pays for one disability at a time up to 12 months* (see definition page 3).

OPTIONAL RIDERS

Sickness Disability Income Rider (Primary Insured Only) – Pays a benefit after being totally disabled for 7 full days and for up to 6 months (see definition page 3).

Outpatient Physician's Treatment Benefit Rider – Pays a benefit for treatment by a physician outside of a hospital for any reason.

*Maximum policy benefit 6 months. The Accident Extended Benefit Rider increases the maximum benefit period by 6 months and pays only after the policy benefit is used.

**Policy pays for days 1 through 90 and the Accident Extended Benefit Rider pays for days 91 through 365.

†Benefit amounts are shown on pages 2a and/or 2b.

See page 3 for limits and conditions and pages 4 and 5 for state variations.

Sports can lead to
accidents



Child is hurt
playing ball



is taken to
the hospital



and is seen
by a Physician

DEFINITIONS

Disability and Sickness Disability – Means due solely to injury (policies only) or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

Pregnancy – Total disability resulting from pregnancy or childbirth is covered the same as any covered sickness if the rider has been in effect for the 10 months in a row before the start of such total disability. Complications of pregnancy or childbirth are treated the same as any other sickness.

POLICY AND RIDER SPECIFICATIONS

Please read your policy carefully. This section details some specifics of the policies and riders.

Conditions and Limits – When an injury results in a covered loss within 90 days (180 days for dismemberment or death) from the date of an accident, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

Eligibility – (a) Coverage under the Policies, the Accident Extended Benefit Rider and the Outpatient Physician's Treatment Benefit Rider may include you, your spouse and children under age 26. (b) Coverage under the Sickness Disability Income Rider includes you only.

Termination – (a) Coverage terminates at the end of the grace period or age 70. (b) Spouse coverage ends upon divorce. (c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

Renewability – Coverage is guaranteed renewable until age 70, subject to change in premiums by class.

Exclusions and Limitations for Policies and Accident Extended Benefit Rider – (1) Benefits are not paid for: (a) injuries incurred before the effective date; (b) any act of war, participation in a riot, insurrection or rebellion; (c) suicide or attempted suicide; (d) injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor; (e) bacterial infections (except pyogenic infections from an accidental cut or wound); (f) participation in aeronautics unless a

fare-paying passenger on a licensed common-carrier aircraft; (g) taking of poison or asphyxiation from or voluntary inhalation of gas or fumes; (h) committing or attempting an assault or felony; (i) driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (j) mental diseases or deficiencies unless from organic disease; (k) dependent child participating in organized football; (l) hernia, including complications; (m) active military service. (2) Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury. **AP3 Only** – injury that is a result of an on-the-job accident is also excluded.

Exclusions and Other Limitations for Sickness Disability Income and Outpatient Physician's Treatment Benefit Riders – The riders do not pay benefits for: (a) any act of war, participation in a riot, insurrection or rebellion; (b) attempted suicide; (c) being under the influence of alcohol, narcotics or any other controlled substance or drug unless taken on the advice of a doctor; (d) alcoholism, drug addiction or dependence on any controlled substance; (e) mental illness without organic disease; (f) voluntary inhalation of gas or fumes. (g) The Outpatient Physician's Treatment Benefit Rider also excludes dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.

Pre-existing Condition Limitation for Policies – (a) Allstate Benefits does not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. (b) A pre-existing condition is a condition which manifested before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the effective date.

Pre-existing Condition Limitation for Accident Extended Benefit and Sickness Disability Riders – (a) Allstate Benefits does not pay benefits during the first year of a person's coverage if caused by a pre-existing condition. (b) A pre-existing condition is a condition which manifested, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

STATE VARIATIONS

Delaware (change affects page 3) - In the **Pre-existing Condition Limitation for Policies** paragraph, item (b) is replaced with: A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care, or treatment within a 5-year period before the effective date or a condition for which medical advice or treatment was recommended by or received from a doctor within the 5-year period before the effective date.

Maryland (changes affect page 3) - In the **Eligibility** paragraph, item (a) is replaced with: Coverage may include you, your spouse or domestic partner and children under age 26. In the **Termination** paragraph, item (b) is replaced with: Spouse/domestic partner coverage ends upon divorce/termination of partnership. In the **Eligibility** and **Termination** paragraphs, references to children include grandchildren in court-ordered custody and permanent guardians. In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, item (1) (b) is replaced with: any act of war; item (1) (d) is deleted; item (1) (g) is replaced with: voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes; item (1) (h) is replaced with: committing or attempting a felony (applies only to accidental death, dismemberment and disability benefits); item (1) (j) is deleted. In the **Exclusions and Other Limitations for Sickness Disability Income and Outpatient Physician's Treatment Benefit Riders** paragraph, items (c) and (d) are deleted. **This only applies to the Sickness Disability Income Rider.**

North Carolina (changes affect page 3) - In the **Definitions**, **Pregnancy** is replaced with: Total disability resulting from pregnancy, childbirth, or complications is covered the same as any covered sickness. In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, item (1) (d) is replaced with: injuries sustained as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor; item (1) (g) is replaced with: voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes. The **AP3 Only** exclusion does not apply if a benefit for such injury is not paid under Chapter 97 of the General Statutes of North Carolina. In the **Exclusions and Other Limitations for Sickness Disability Income and Outpatient Physician's Treatment Benefit Riders** paragraph, item (c) is replaced with: disability or treatment as a result of being intoxicated or under the influence of any narcotic unless taken upon the advice of a doctor. In the **Pre-existing Condition Limitation for Accident Extended Benefit and Sickness Disability Riders** paragraph, item (b) is replaced with: A pre-existing condition is a condition

for which medical advice, diagnosis, care or treatment was recommended by or received from a doctor in the 1-year period immediately preceding the effective date. **This only applies to the Sickness Disability Income Rider.**

South Carolina (changes affect page 3) - In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, items (1) (i), (k), (l) and item (2) are deleted. The **Pre-existing Condition Limitation for Policies** paragraph is deleted. In the **Exclusions and Other Limitations for Sickness Disability Income and Outpatient Physician's Treatment Benefit Riders** paragraph, item (d) is replaced with: alcoholism or drug addiction; item (f) is deleted. **This only applies to the Sickness Disability Income Rider.**

Tennessee (changes affect page 3) - The definition of **Disability and Sickness Disability** is replaced with: Means due solely to injury (policies only) or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job you are suited for by education, training and experience. If retired, means unable to engage in activities of persons of like age and good health. In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, item (1) (d) is replaced with: injuries as a result of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; item (1) (g) is replaced with: voluntary taking of poison or asphyxiation from voluntary inhaling of gas or fumes. In the **Exclusions and Other Limitations for Sickness Disability Income and Outpatient Physician's Treatment Benefit Riders** paragraph, item (c) is replaced with: disability or treatment as a result of being intoxicated or under the influence of any narcotic unless taken upon the advice of a doctor. **This only applies to the Sickness Disability Income Rider.**

Virginia (changes affect page 3) - The "Sickness Disability Rider only" portion of the **Disability and Sickness Disability** definition is replaced with: Means solely due to sickness, you are under the care of a doctor, not able to do every important duty of your regular job, and are not working at any job for which you are qualified by education, training, or experience. If retired, means unable to engage in activities of persons of like age and good health. In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, items (1) (i), (k), (l) and item (2) are deleted. In the **Pre-Existing Condition Limitation for Policies** paragraph, item (b) is replaced with: A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care, or treatment within a 2-year period before the effective date.

[West Virginia](#) (changes affect page 3) - The "policies only" portion of the **Disability and Sickness Disability** definition is replaced with: Means solely due to injury, you are under the care of a doctor, not able to engage in your current occupation for which you are reasonably fitted by education, training, or experience, and are not working at any job. In the **Exclusions and Limitations for Policies and Accident Extended Benefit Rider** paragraph, item (1) (e) is replaced with: bacterial infections (except pyogenic infections from an accident).

The policies and accident extended benefit rider are Limited Benefit Accident Only coverage and do not pay benefits for sickness.

This material is valid as long as information remains current, but in no event later than **May 15, 2016**. Policy benefits provided by policies AP2/AP3, or state variations thereof. Accident Extended Benefit Rider provided by rider AP2EXT/AP3EXT, or state variations thereof. Sickness Disability Income provided by rider APDIRS/APDIRC, or state variations thereof. Outpatient Physician's Treatment Benefit provided by rider APOPTR1, or state variations thereof. The policies are not Medicare Supplement Policies.

The policies and riders provide supplemental limited benefit insurance. This brochure highlights some features of the policies and riders but is not the insurance contract. Only the actual policies provisions control. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in: DE, KY, MD, NC, OH, SC, TN, VA, WV



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on- and off-the-job accident

Portable coverage. If you leave your job you can take the coverage with you.

Listed below are benefits and amounts associated with the benefits described in the brochure.

ACCIDENT BENEFITS*

		BASIC	ENHANCED	PREMIER
Accidental Death and Dismemberment ¹ (common carrier pays 3Xs the benefits listed)	Employee	\$20,000	\$40,000	\$60,000
	Spouse	\$10,000	\$20,000	\$30,000
	Child(ren)	\$5,000	\$10,000	\$15,000
Dislocation or Fracture ¹	Employee	\$2,000	\$4,000	\$6,000
	Spouse	\$1,000	\$2,000	\$3,000
	Child(ren)	\$500	\$1,000	\$1,500
Medical Expenses ²		\$250	\$500	\$750
Ambulance	Ground	\$100	\$200	\$300
	Air	\$200	\$400	\$600
Hospital Confinement ³ (daily)		\$100	\$200	\$300
Disability ^{**4} (per month)		\$600	\$1,200	\$1,800

OPTIONAL RIDER COVERAGE

	BASIC+	ENHANCED+	PREMIER+
Sickness Disability Income ^{**} (per month)	\$600	\$1,200	\$1,800

OPTIONAL RIDER COVERAGE

	BASIC++	ENHANCED++	PREMIER++
Outpatient Physician's Treatment Benefit ⁵ (per visit)	\$50	\$100	\$150

¹ up to amount shown; see Injury Benefit Schedule. Multiple losses from same injury pay only up to amount shown.

² up to maximum shown/per covered person/per accident

³ payable up to 90 days per accident; AP2EXT pays for days 91 - 365

⁴ payable up to 6 months; AP2EXT increases benefit period an additional 6 months

⁵ 2 visits/year or 4 visits/year family

* amounts shown are per accident/covered person unless otherwise noted

** Primary Insured only

injury benefit schedule

Benefit amounts for coverage and one occurrence are shown below.

Covered spouse gets 50% of the amounts shown and children 25%.

LOSS OF LIFE OR LIMB

	BASIC	ENHANCED	PREMIER
Life, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000	\$40,000	\$60,000
One eye, hand, arm, foot, or leg	\$10,000	\$20,000	\$30,000
One or more entire toes	\$1,000	\$2,000	\$3,000
One or more entire fingers	\$800	\$1,600	\$2,400

COMPLETE DISLOCATION

	BASIC	ENHANCED	PREMIER
Hip joint	\$2,000	\$4,000	\$6,000
Knee or ankle joint*, bone or bones of the foot*	\$800	\$1,600	\$2,400
Wrist joint	\$700	\$1,400	\$2,100
Elbow joint	\$600	\$1,200	\$1,800
Shoulder joint	\$400	\$800	\$1,200
Bone or bones of the hand*, collarbone	\$300	\$600	\$900
Two or more fingers or toes	\$140	\$280	\$420
One finger or toe	\$60	\$120	\$180

COMPLETE, SIMPLE OR CLOSED FRACTURE

	BASIC	ENHANCED	PREMIER
Hip, thigh (femur), pelvis**	\$2,000	\$4,000	\$6,000
Skull**	\$1,900	\$3,800	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$2,200	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,600	\$2,400
Foot**, hand or wrist**	\$700	\$1,400	\$2,100
Lower jaw**	\$400	\$800	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$600	\$900
One rib, finger or toe, coccyx	\$140	\$280	\$420

*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).



premiums detailed

BASIC

MODE	PLAN	EMPLOYEE	FAMILY
Weekly	BASIC	\$5.74	\$9.39
Monthly	BASIC	\$24.86	\$40.66
Weekly	BASIC+*	\$9.53	\$13.18 [^]
Monthly	BASIC+*	\$41.30	\$57.10 [^]
Weekly	BASIC++**	\$11.38	\$17.01 [^]
Monthly	BASIC++**	\$49.30	\$73.70 [^]

Issue Ages: 18-64

ENHANCED

MODE	PLAN	EMPLOYEE	FAMILY
Weekly	ENHANCED	\$11.00	\$18.29
Monthly	ENHANCED	\$47.63	\$79.23
Weekly	ENHANCED+*	\$18.58	\$25.88 [^]
Monthly	ENHANCED+*	\$80.51	\$112.11 [^]
Weekly	ENHANCED++**	\$22.28	\$33.54 [^]
Monthly	ENHANCED++**	\$96.51	\$145.31 [^]

Issue Ages: 18-64

PREMIER

MODE	PLAN	EMPLOYEE	FAMILY
Weekly	PREMIER	\$16.25	\$27.19
Monthly	PREMIER	\$70.39	\$117.79
Weekly	PREMIER+*	\$27.63	\$38.57 [^]
Monthly	PREMIER+*	\$119.71	\$167.11 [^]
Weekly	PREMIER++**	\$33.17	\$50.06 [^]
Monthly	PREMIER++**	\$143.71	\$216.91 [^]

Issue Ages: 18-64

[^]Only the primary insured is covered under the Sickness Disability Income Rider.

* adds Sickness Disability Income Rider

** adds Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider

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