

Accident Insurance

from Allstate Benefits



Benefits are paid to you

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

1 CHOOSE

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

2 USE

You experience an accidental injury and seek medical attention from a medical professional

3 CLAIM

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

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.



>70



Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.¹

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 a variety of covered occurrences, such as: dismemberment, dislocation or fracture, hospital confinement, ambulance services, 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](#)



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BENEFITS

¹National Safety Council, Injury Facts, 2014



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 401ks 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

Base Policy	
Accidental Death	Common Carrier Accidental Death
Dismemberment	Dislocation or Fracture
Hospital Confinement	Initial Hospital Confinement
Intensive Care	Ambulance
Medical Expenses	Outpatient Physician's Treatment
Benefit Enhancement Rider	
Hospital Admission	Lacerations
Burns	Skin Graft
Brain Injury Diagnosis	Paralysis
Coma with Respiratory Assistance (n/a GA)	Blood and Plasma
General Anesthesia	Appliance
Medicine	Physical Therapy
Non-Local Transportation	Ruptured Disc Surgery
Eye Surgery	Open Abdominal or Thoracic Surgery
Medical Supplies	Prosthesis
Rehabilitation Unit	Family Member Lodging
Post-Accident Transportation	Accident Follow-up Treatment
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)	

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.



Allstate
BENEFITS

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For use in enrollments situated in: AL, AZ, AR, DE, DC, GA, GU, HI, ID, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MO, MT, NE, NV, NJ, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, UT, VT, VA, VI, WI, WY

Rev. 2/17. This material is valid as long as information remains current, but in no event later than February 15, 2020. Group Accident benefits are provided by policy form GVAP1, or state variations thereof. Benefit Enhancement Rider provided by rider form GVAPBER, or state variations thereof.

Coverage is provided by Limited Benefit Supplemental Accident Insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review the 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.