



## Accident Insurance

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

### THINK ABOUT THIS



More than 85% of medically consulted injuries suffered by workers occurred off the job<sup>†</sup>



Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional<sup>†</sup>



3.2 million people were treated in emergency departments for injuries involving sports and recreational equipment in 2021<sup>†</sup>

When an accidental injury requires medical attention, the costs can pile up quickly. Accident Insurance from Allstate Benefits can help pick up where other insurance leaves off, providing a cash benefit to help cover expenses.

#### Here's How It Works

- Select a benefit and premium amount that meets your needs
- Premiums will be deducted each pay period
- If you have an accident and receive medical attention, file a claim to receive cash benefits\*\*

#### Protecting Your Finances

You've worked hard for your savings – don't let an accident wipe them out.

- Protect your checking and savings
- Don't dip into your HSA or 401(k)



**Protecting insureds  
for over 60 years**

#### Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations\*\*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

<sup>†</sup>National Safety Council, Injury Facts®, 2022 Edition. \*\*Subject to exclusions and limitations, please refer to the Exclusions and Limitations section of this brochure.



# Meet Daniel and Sandy

## CHOOSE

Daniel signs up for Allstate Benefits Accident Insurance during his employer's Open Enrollment.

## USE

A few months later, Daniel hurts his leg playing basketball. Here's his story:



### Ambulance

Daniel's teammate calls an ambulance to take him to the hospital



### Tests

After X-rays, the doctors determine that Daniel ruptured his Achilles tendon



### Hospital Stay

He is admitted to the hospital for a one-day stay to undergo surgery



### Surgery

Daniel undergoes surgery and is sent home with crutches and medications



### Recovery

Daniel undergoes six weeks of physical therapy to regain strength in his leg

## CLAIM

Daniel files a claim with his Allstate Benefits Accident coverage through the convenient web portal, **MyBenefits\***.

**He receives cash benefits for:**

- Ground Ambulance
- Medical Expenses (Emergency Room and X-rays)
- Initial Hospital Confinement
- Hospital Confinement
- Outpatient Physician

### \*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more  
[Access: mybenefits.allstate.com](https://mybenefits.allstate.com)

## Here are some of the ways Daniel can use his cash benefits



### Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted



### Travel

Can help pay for expenses while receiving treatment in another city



### Home

Can help pay the mortgage, continue rental payments, or afford home repairs for after care



### Expenses

Can help pay for his family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.  
For a listing of benefits and benefit amounts, see pages 3 and 4.

American Heritage Life Insurance Company

**A Group Voluntary Critical Illness Insurance Policy Illustration**

Group Situs State: Florida

**Rates are valid for cases effective 4/1/2016 or later. They are**

Case Name:

Agent Name: Allstate Benefits

Policy: GVCIP1 Group Voluntary Critical Illness

**New Sales - The SMS 2.0 Program is the standard for quotes with <250 eligible lives including new Basic Benefit Amount:**

Primary Insured \$10,000

Insured Spouse & each insured dependent \$5,000

**Optional/Additional Benefits:**

Recurrence Benefit 25% of Previously Paid Cat 1 & 2

Premium Payment Mode:

Monthly

<b>Premium Rates</b>	Age	Employee Only	Employee +Spouse	Employee +Child(ren)	Family
<b>Non-Tobacco</b>	18-35	\$ 1.20	\$ 1.70	\$ 1.30	\$ 1.90
	36-49	\$ 4.00	\$ 6.00	\$ 4.10	\$ 6.10
	50-59	\$ 9.40	\$ 13.90	\$ 9.50	\$ 14.10
	60-64	\$ 15.60	\$ 23.20	\$ 15.70	\$ 23.30
	65-69	\$ 20.40	\$ 30.30	\$ 20.50	\$ 30.50
	70+	\$ 24.90	\$ 36.70	\$ 25.00	\$ 36.90
<b>Tobacco</b>	18-35	\$ 2.30	\$ 3.50	\$ 2.40	\$ 3.70
	36-49	\$ 7.80	\$ 11.60	\$ 7.80	\$ 11.60
	50-59	\$ 18.60	\$ 27.60	\$ 18.80	\$ 27.70
	60-64	\$ 27.10	\$ 40.20	\$ 27.20	\$ 40.20
	65-69	\$ 31.70	\$ 47.00	\$ 31.90	\$ 47.10
	70+	\$ 36.00	\$ 53.30	\$ 36.10	\$ 53.50

These rates are for agent use only and are not to be presented to the employee without an approved case-specific marketing brochure that describes the benefits, exclusions, and limitations of this policy. Please ask your producer for details.

June 6, 2025

**This illustration and rates expire 12/31/2025**

Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation, Home Office: Northbrook, Illinois. All products are underwritten by American Heritage Life Insurance Company, Home Office: Jacksonville, Florida. This illustration highlights some features of the policy and optional benefits, but is not the insurance contract. Only the actual policy and certificate provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company. ©2022 Allstate Insurance Company.



American Heritage Life Insurance Company

**A Group Voluntary Critical Illness Insurance Policy Illustration**

Group Situs State: Florida

**Rates are valid for cases effective 4/1/2016 or later. They are**

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Agent Name: Allstate Benefits

Policy: GVCIP1 Group Voluntary Critical Illness

**New Sales - The SMS 2.0 Program is the standard for quotes with <250 eligible lives including new Basic Benefit Amount:**

Primary Insured \$20,000

Insured Spouse & each insured dependent \$10,000

**Optional/Additional Benefits:**

Recurrence Benefit 25% of Previously Paid Cat 1 & 2

Premium Payment Mode:

Monthly

<b>Premium Rates</b>		Employee Only	Employee +Spouse	Employee +Child(ren)	Family
Age					
<b>Non-Tobacco</b>	18-35	\$ 2.40	\$ 3.40	\$ 2.60	\$ 3.80
	36-49	\$ 8.00	\$ 12.00	\$ 8.20	\$ 12.20
	50-59	\$ 18.80	\$ 27.80	\$ 19.00	\$ 28.20
	60-64	\$ 31.20	\$ 46.40	\$ 31.40	\$ 46.60
	65-69	\$ 40.80	\$ 60.60	\$ 41.00	\$ 61.00
	70+	\$ 49.80	\$ 73.40	\$ 50.00	\$ 73.80
<b>Tobacco</b>	18-35	\$ 4.60	\$ 7.00	\$ 4.80	\$ 7.40
	36-49	\$ 15.60	\$ 23.20	\$ 15.60	\$ 23.20
	50-59	\$ 37.20	\$ 55.20	\$ 37.60	\$ 55.40
	60-64	\$ 54.20	\$ 80.40	\$ 54.40	\$ 80.40
	65-69	\$ 63.40	\$ 94.00	\$ 63.80	\$ 94.20
	70+	\$ 72.00	\$ 106.60	\$ 72.20	\$ 107.00

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**Benefits** - Benefit paid for the following conditions (subject to limits listed on pages 3)

**BASE POLICY BENEFITS**

**Accidental Death** - must begin or be received within 180 days of the accident

**Common Carrier Accidental Death** - riding as a fare-paying passenger on a scheduled common carrier

**Dismemberment** - amount paid depends on type of dismemberment. See Injury Benefit Schedule on page 4. Must begin or be received within 180 days of the accident. Multiple dismemberments, dislocations or fractures are limited to the amount shown on pages 3 and 4.

**Dislocation or Fracture** - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule on page 4. Multiple dislocations or fractures are limited to the amount shown on page 4

**Initial Hospitalization Confinement** - initial hospitalization after the effective date

**Hospital Confinement** - up to 90 days for any one injury

**Intensive Care** - up to 90 days for each period of continuous confinement

**Ambulance Services** - transfer to or from hospital by ambulance service

**Medical Expenses** - expenses incurred for medical or surgical treatment. Expenses are limited to physician fees, X-rays and emergency room services. Includes treatment for dental repair to sound natural teeth if repair is diagnosed by a dentist as necessary and as a result of injury

**Outpatient Physician's Treatment** - treatment outside the hospital for any cause. Payable up to 2 visits per covered person, per calendar year and a maximum of 4 visits per calendar year if dependents are covered

## CERTIFICATE SPECIFICATIONS

**Conditions and Limits** - When an injury results in a covered loss within 90 days (unless otherwise stated on the Benefits page) from the date of an accident and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

**Eligibility** - Your employer decides who is eligible for your group (such as length of service and hours worked each week).

**Dependent Eligibility/Termination** - Coverage may include you, your spouse or domestic partner, and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of the domestic partnership or your death.

**When Coverage Ends** - Coverage under the policy ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporarily Not Working provision; the date you are no longer in an eligible class; or the date your class is no longer eligible.

**Continuing Your Coverage** - You may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## EXCLUSIONS AND LIMITATIONS

### Exclusions and Limitations for the Base Policy -

Benefits are not paid for: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; injury while under the influence of alcohol or any narcotic, unless taken upon the advice of a physician; any bacterial infection (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; committing or attempting an assault or felony; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

This brochure is for use in enrollments situated in FL. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than June 06, 2028.

Group Accident benefits are provided under policy form GVAP1, or state variations thereof.

**The coverage provided is 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. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

**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.**



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