



Hospital Indemnity Insurance from Allstate Benefits*

Protection for hospital stays when a sickness or injury occurs

THINK ABOUT THIS



Americans pay nearly 60% more for hospital stays than patients in Europe and Canada[†]



\$11,700
The average cost of a 24-hour hospital stay in the U.S.^{††}



Two-thirds of Americans received an unexpected medical bill following a hospital stay in 2020^{†††}

An illness or injury may land you in the hospital and your medical insurance may not cover all expenses, such as copays and deductibles. Hospital Indemnity Insurance from Allstate Benefits provides a cash benefit to help with expenses not covered.

Here's How It Works

- Select the coverage that's right for you and your family
- If you or a family member require a hospital stay, you file a claim
- A cash benefit is direct deposited or a check is mailed and can be used however you wish

Protecting Your Finances

You've worked hard for your savings – don't let a hospital bill wipe them out.

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



**Practical benefits
for everyday living.®**

Meeting Your Needs

- Includes benefits for hospitalization, surgery, outpatient, nursing, transportation, plus additional benefits
- Coverage can include your dependents
- Benefits paid directly to you unless assigned elsewhere, and paid regardless of any other coverage you may have^{**}

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. [†]<https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>. ^{††}<https://www.debt.org/medical/hospital-surgery-costs/>. ^{†††}<https://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>. ^{**}Please refer to the Exclusions and Limitations section of this brochure.



Meet Tommy

CHOOSE

Tommy's mom signed up for Allstate Benefits Hospital Indemnity Insurance during her employer's Open Enrollment.

USE

A few months later, Tommy complained of pain in his stomach. He has a fever and is vomiting. Here's his story:



Ambulance

Tommy's parents call an ambulance to take him to the hospital emergency room



Tests

After running some tests, the doctors determine that Tommy has appendicitis



Hospital Stay

An appendectomy is recommended and Tommy is admitted for an overnight stay



Surgery

Tommy has surgery the next day and spends another night in the hospital



Recovery

Tommy is released to recover and follow-up visits with his doctor are scheduled

CLAIM

Tommy's mom files a claim on her Allstate Benefits Hospital Indemnity coverage through the convenient web portal, **MyBenefits***. **She receives cash benefits for:**

- Ambulance
- Initial Hospital Confinement
- Daily Hospital Confinement
- Surgery
- Anesthesia
- Inpatient Physician's Treatment
- Outpatient Physician's Treatment

*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

Here are some of the ways Tommy's mom can use the cash benefits



Finances

Can help protect 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 home repairs for after care



Expenses

Can help pay your 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

Group Supplemental Health (GVSP1) from Allstate Benefits

BENEFIT AMOUNTS

HOSPITALIZATION BENEFITS*		PLAN
Initial Hospital Confinement (daily, once per year)		\$830
Daily Hospital Confinement (daily)		\$330
Hospital Intensive Care (daily)		\$330
SURGERY BENEFITS*		PLAN
Surgery (according to schedule)		\$33 - \$825
Anesthesia (% of Surgery)		25%
Inpatient Physician's Treatment (daily)		\$41
OUTPATIENT BENEFITS*		PLAN
Outpatient Emergency Accident (daily)		\$415
Outpatient Physician's Treatment (daily)		\$41
At Home Nursing (daily)		\$83
Ambulance (daily)	Ground	\$249
	Air	\$498
Non-Local Transportation (daily)		\$249

*Policy benefit dollar amounts increase by 5% after the first coverage year and each coverage year thereafter, for the next 5 years. The benefit dollar amounts in coverage years 6 and later are 125% of the initial benefit amounts stated here.

WEEKLY PREMIUMS

AGES	EE	EE + SP	EE + CH	F
18-35	\$7.38	\$13.92	\$11.92	\$18.20
36-49	\$8.64	\$16.37	\$13.76	\$21.22
50-59	\$10.76	\$21.06	\$15.76	\$25.77
60-64	\$14.38	\$28.75	\$19.03	\$33.05
65+	\$19.26	\$38.51	\$23.93	\$42.77

MONTHLY PREMIUMS

AGES	EE	EE + SP	EE + CH	F
18-35	\$31.95	\$60.30	\$51.62	\$78.85
36-49	\$37.44	\$70.92	\$59.62	\$91.93
50-59	\$46.62	\$91.26	\$68.29	\$111.65
60-64	\$62.28	\$124.56	\$82.44	\$143.21
65+	\$83.43	\$166.86	\$103.68	\$185.33

EE = Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

Issue Ages: 18 and over if Actively at Work



For use in enrollments situated in: FL

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BENEFIT AMOUNTS

HOSPITALIZATION BENEFITS*		PLAN
Initial Hospital Confinement (daily, once per year)		\$830
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Ambulance (daily)	Ground	\$249
	Air	\$498
Non-Local Transportation (daily)		\$249

*Policy benefit dollar amounts increase by 5% after the first coverage year and each coverage year thereafter, for the next 5 years. The benefit dollar amounts in coverage years 6 and later are 125% of the initial benefit amounts stated here.

PLAN BI-WEEKLY PREMIUMS

AGES	EE	EE + SP	EE + CH	F
18-35	\$14.76	\$27.84	\$23.84	\$36.40
36-49	\$17.28	\$32.74	\$27.52	\$42.44
50-59	\$21.52	\$42.12	\$31.52	\$51.54
60-64	\$28.76	\$57.50	\$38.06	\$66.10
65+	\$38.52	\$77.02	\$47.86	\$85.54

EE = Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

Issue Ages: 18 and over if Actively at Work



Practical benefits for everyday living.®

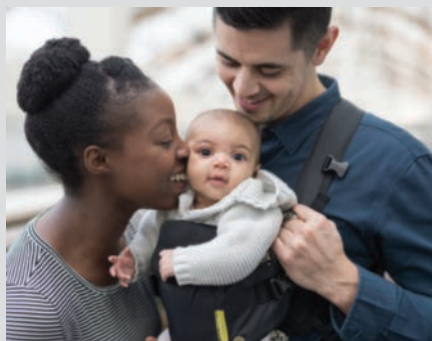


When you choose

ALLSTATE BENEFITS,

we can help give you and your family financial peace of mind.

Are you in good hands?®



We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

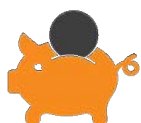
Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

Underwritten by:
**AMERICAN
HERITAGE LIFE
INSURANCE
COMPANY***

Term to Age 100 Life Insurance^{from Allstate Benefits*}

Financial protection for those you love most

THINK ABOUT THIS



44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month[†]

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age[‡]

Coverage offered to the employees of:

**Tampa Hillsborough
County Expressway
Authority**

Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With a Term Life Insurance policy from Allstate Benefits, your family can still realize all the goals and dreams you shared together.

Here's How It Works

- Select the coverage that's right for you and your family
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit is direct deposited or a check is mailed and can be used however they wish

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



**Practical benefits
for everyday living.[®]**

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years¹
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Spouse and children may be covered

*Allstate Benefits is the marketing name for American Heritage Life Insurance Company. [†]2020 Insurance Barometer Study, LIMRA. [‡]U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, *ibid*. ¹Current non-guaranteed death benefit is projected to remain level to age 100.



Claim Example

CHOOSE

A wife signs up for Allstate Benefits Term to Age 100 Life Insurance during her employer's Open Enrollment.

USE

Several months later, she suffers a heart attack and passes away. Her husband and children are devastated. Here's her story:



Traveling

She traveled out of town on a business trip to meet with a client



Collapsed

She was in a meeting, experienced a sharp pain, shortness of breath, and collapsed



Ambulance

An ambulance was taking her to the nearest hospital when her heart stopped



Doctors

Doctors and nurses worked tirelessly to revive her, but they could not save her



Notification

Her husband was notified of her passing

CLAIM

Her husband files a claim on Allstate Benefits Term to Age 100 Life Insurance coverage through the convenient web portal, **MyBenefits***. He receives cash benefits for:

- Term Life Insurance Death Benefit:
A lump-sum cash benefit

*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: allstatebenefits.com/mybenefits

Here are some of the ways the cash benefit can be used



Finances

Can help eliminate the need to deplete savings or retirement plans



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

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

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

CGI° Group Term to Age 100 Life Insurance, Biweekly Premium² Quotes with Payor Waiver of Premium [PWP]

For Eligible EMPLOYEES of 10-249 life Employer Groups. CGI° Max. \$70,000.

Quotes denoted ³ use the Simplified Issue rate for PWP because they require Evidence of Insurability (EOI).

NONTOBACCO

This rate card is for groups situated in Florida. This rate card expires and is no longer valid on 12/31/2023.

The appropriate Illustration Certification must be completed in all states.

Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit ¹ of:				Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit ¹ of:			
	\$10,000	\$30,000	\$50,000	\$70,000		\$10,000	\$30,000	\$50,000	\$70,000
18	N/A ³	\$6.54	\$10.90	\$15.26	50	\$5.92	\$17.76	\$29.58	\$41.42
19	N/A ³	\$4.54	\$7.56	\$10.58	51	\$6.54	\$19.60	\$32.64	\$45.70
20	N/A ³	\$4.54	\$7.56	\$10.58	52	\$7.16	\$21.44	\$35.72	\$50.02
21	N/A ³	\$4.54	\$7.56	\$10.58	53	\$7.76	\$23.28	\$38.78	\$54.30
22	N/A ³	\$4.54	\$7.56	\$10.58	54	\$8.38	\$25.12	\$41.86	\$58.58
23	N/A ³	\$4.54	\$7.56	\$10.58	55	\$9.44	\$28.30	\$47.18	\$66.04
24	N/A ³	\$4.54	\$7.56	\$10.58	56 ‡	\$9.44	\$28.32	\$47.18	\$66.04
25	N/A ³	\$4.54	\$7.56	\$10.58	57 ‡	\$10.22	\$30.66	\$51.08	\$71.52
26	N/A ³	\$4.60	\$7.68	\$10.74	58 ‡	\$11.00	\$33.00	\$55.00	\$76.98
27	N/A ³	\$4.68	\$7.80	\$10.92	59 ‡	\$11.78	\$35.34	\$58.90	\$82.44
28	N/A ³	\$4.76	\$7.94	\$11.10	60 ‡	\$12.56	\$37.66	\$62.76	\$87.86
29	N/A ³	\$4.84	\$8.06	\$11.28	61 ‡	\$13.76	\$41.28	\$68.80	\$96.32
30	N/A ³	\$4.92	\$8.18	\$11.46	62 ‡	\$14.98	\$44.90	\$74.84	\$104.76
31	N/A ³	\$5.16	\$8.60	\$12.04	63 ‡	\$16.18	\$48.54	\$80.90	\$113.24
32	N/A ³	\$5.42	\$9.02	\$12.62	64 ‡	\$17.40	\$52.16	\$86.92	\$121.70
33	N/A ³	\$5.66	\$9.44	\$13.22	65 ‡	\$18.60	\$55.78	\$92.98	\$130.16
34	N/A ³	\$5.92	\$9.86	\$13.80	66 ‡	\$20.46	\$61.36	\$102.28	\$143.18
35	N/A ³	\$6.16	\$10.28	\$14.38	67 ‡	\$22.32	\$66.94	\$111.56	\$156.18
36	N/A ³	\$6.44	\$10.72	\$15.00	68 ‡	\$24.18	\$72.52	\$120.88	\$169.22
37	N/A ³	\$7.00	\$11.64	\$16.30	69 ‡	\$26.04	\$78.10	\$130.16	\$182.22
38	N/A ³	\$7.52	\$12.52	\$17.52	70 ‡	\$27.90	\$83.68	\$139.46	\$195.22
39	N/A ³	\$8.04	\$13.40	\$18.76	71 † ^	\$32.84	\$98.48	\$164.12	\$229.78
40	N/A ³	\$8.58	\$14.28	\$20.00	72 † ^	\$34.08	\$102.20	\$170.34	\$238.46
41	N/A ³	\$9.40	\$15.66	\$21.94	73 † ^	\$35.42	\$106.24	\$177.04	\$247.86
42	N/A ³	\$10.22	\$17.02	\$23.84	74 † ^	\$37.36	\$112.04	\$186.72	\$261.40
43	N/A ³	\$11.04	\$18.40	\$25.74	75 † ^	\$39.66	\$118.96	\$198.28	\$277.58
44	N/A ³	\$11.86	\$19.78	\$27.68	76 † ^	\$48.90	\$146.70	\$244.50	\$342.30
45	N/A ³	\$12.68	\$21.14	\$29.58	77 † ^	\$51.86	\$155.56	\$259.26	\$362.96
46	\$4.58	\$13.72	\$22.86	\$32.00	78 † ^	\$54.24	\$162.72	\$271.18	\$379.66
47	\$4.92	\$14.74	\$24.56	\$34.38	79 † ^	\$56.38	\$169.10	\$281.82	\$394.54
48	\$5.26	\$15.74	\$26.24	\$36.72	80 † ^	\$58.62	\$175.86	\$293.08	\$410.32
49	\$5.58	\$16.76	\$27.90	\$39.06					

° Contingent Guarantee Issue (CGI) underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

² Premium is level to age 100. BIWEEKLY means 26 times per year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week without regard to riders, or it exceeds the CGI/GI Maximum (requires Evidence of Insurability).

‡ The Payor Waiver of Premium rider is NOT available at issue ages 56-80.

^ Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (³).

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CGI° Group Term to Age 100 Life Insurance, Biweekly Premium² Quotes with Payor Waiver of Premium [PWP]

For Eligible EMPLOYEES of 10-249 life Employer Groups. CGI° Max. \$70,000.

Quotes denoted ³ use the Simplified Issue rate for PWP because they require Evidence of Insurability (EOI).

TOBACCO

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Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit ¹ of:				Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit ¹ of:			
	\$10,000	\$30,000	\$50,000	\$70,000		\$10,000	\$30,000	\$50,000	\$70,000
18	Issue age 18 will always be issued Nontobacco.				50	\$9.88	\$29.66	\$49.42	\$69.18
19	N/A ³	\$5.04	\$8.40	\$11.74	51	\$10.80	\$32.38	\$53.94	\$75.52
20	N/A ³	\$5.30	\$8.82	\$12.34	52	\$11.68	\$35.02	\$58.34	\$81.68
21	N/A ³	\$5.54	\$9.22	\$12.92	53	\$12.58	\$37.76	\$62.92	\$88.08
22	N/A ³	\$5.80	\$9.66	\$13.50	54	\$13.48	\$40.42	\$67.36	\$94.30
23	N/A ³	\$6.04	\$10.06	\$14.10	55	\$14.30	\$42.86	\$71.42	\$100.00
24	N/A ³	\$6.30	\$10.48	\$14.68	56 ‡	\$14.16	\$42.48	\$70.80	\$99.12
25	N/A ³	\$6.54	\$10.90	\$15.26	57 ‡	\$15.18	\$45.52	\$75.86	\$106.20
26	N/A ³	\$6.80	\$11.32	\$15.86	58 ‡	\$16.16	\$48.46	\$80.78	\$113.08
27	N/A ³	\$7.06	\$11.74	\$16.44	59 ‡	\$17.18	\$51.50	\$85.84	\$120.16
28	N/A ³	\$7.30	\$12.16	\$17.02	60 ‡	\$18.18	\$54.50	\$90.84	\$127.16
29	N/A ³	\$7.56	\$12.58	\$17.62	61 ‡	\$19.66	\$58.96	\$98.28	\$137.58
30	N/A ³	\$7.80	\$13.00	\$18.20	62 ‡	\$21.14	\$63.38	\$105.62	\$147.88
31	N/A ³	\$8.06	\$13.42	\$18.78	63 ‡	\$22.56	\$67.64	\$112.74	\$157.84
32	N/A ³	\$8.32	\$13.84	\$19.38	64 ‡	\$23.94	\$71.82	\$119.70	\$167.58
33	N/A ³	\$8.56	\$14.26	\$19.96	65 ‡	\$25.24	\$75.74	\$126.22	\$176.70
34	N/A ³	\$8.82	\$14.68	\$20.56	66 ‡	\$27.70	\$83.10	\$138.48	\$193.88
35	N/A ³	\$9.06	\$15.10	\$21.14	67 ‡	\$30.10	\$90.28	\$150.46	\$210.66
36	N/A ³	\$9.98	\$16.62	\$23.28	68 ‡	\$32.44	\$97.30	\$162.16	\$227.02
37	N/A ³	\$10.86	\$18.10	\$25.34	69 ‡	\$34.72	\$104.16	\$173.60	\$243.04
38	N/A ³	\$11.78	\$19.62	\$27.48	70 ‡	\$36.94	\$110.84	\$184.72	\$258.60
39	N/A ³	\$12.76	\$21.24	\$29.74	71 ^	\$42.98	\$128.92	\$214.88	\$300.82
40	\$4.56	\$13.66	\$22.76	\$31.84	72 ^	\$44.96	\$134.84	\$224.72	\$314.60
41	\$5.02	\$15.08	\$25.12	\$35.16	73 ^	\$47.12	\$141.34	\$235.54	\$329.76
42	\$5.52	\$16.52	\$27.52	\$38.54	74 ^	\$49.54	\$148.62	\$247.70	\$346.78
43	\$5.98	\$17.94	\$29.90	\$41.86	75 ^	\$52.28	\$156.84	\$261.40	\$365.94
44	\$6.46	\$19.40	\$32.32	\$45.22	76 ^	\$55.50	\$166.46	\$277.42	\$388.40
45	\$6.94	\$20.78	\$34.62	\$48.46	77 ^	\$57.46	\$172.40	\$287.32	\$402.24
46	\$7.50	\$22.46	\$37.42	\$52.40	78 ^	\$59.56	\$178.70	\$297.82	\$416.94
47	\$8.08	\$24.22	\$40.38	\$56.52	79 ^	\$61.78	\$185.34	\$308.90	\$432.44
48	\$8.68	\$26.06	\$43.42	\$60.78	80 ^	\$64.12	\$192.34	\$320.54	\$448.76
49	\$9.30	\$27.88	\$46.46	\$65.04					

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² Premium is level to age 100. BIWEEKLY means 26 times per year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week without regard to riders, or it exceeds the CGI/GI Maximum (requires Evidence of Insurability).

‡ The Payor Waiver of Premium rider is NOT available at issue ages 56-80.

^ Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (³).

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Why Term Life Insurance might be right for you

Have you ever experienced a life-changing event and worried that you would not have the finances in place to handle it if you lost your spouse? It may have crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- **You can't predict when you'll die, whether from a disease, accidental injury or natural causes.** Upon your death, Term to Age 100 can provide a lump-sum cash benefit directly to your designated beneficiary
- **You live on a budget, and purchasing traditional permanent life insurance would be costly.** Term to Age 100 is affordably priced
- **You want a Term Life policy that offers coverage for more than 5, 10 or 20 years.** Term to Age 100 offers coverage that can be with you until age 100
- **You want affordable coverage that goes with you should you leave your employer.** You can take the Term to Age 100 coverage with you; see your Certificate of Insurance for details
- **Your family may need additional money to help with health care related bills after you die.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover these expenses
- **You're the primary wage earner and your family would have difficulty living without your income.** If you die before age 100, Term to Age 100 offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- **You have recurring monthly debts such as a mortgage, car payment or credit cards.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover monthly expenses
- **You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education.** Term to Age 100 provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

TERM LIFE INSURANCE DEATH BENEFIT

Term Life Insurance Death Benefit - pays a lump-sum death benefit to your designated beneficiary when you die before age 100

OPTIONAL/ADDITIONAL RIDER BENEFITS (riders have exclusions and limitations)

Accelerated Death Benefit for Terminal Illness - an advance of the death benefit is paid when diagnosed as terminally ill

Total Disability Payor Waiver of Premium - we waive your planned premiums when you suffer a total disability. Not available on certificate coverage purchased for a child

Children's Term - a death benefit is paid when a covered child dies. Not available on certificate coverage purchased for a child

Practical Benefits for everyday living.®

When you choose

ALLSTATE BENEFITS,

we can help give you and your family financial peace of mind.

We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

We can help give you and your family financial peace of mind. **Are you in good hands?® You can be.**

Critical Illness Insurance^{from Allstate Benefits*}

Protection when faced with a critical illness diagnosis

THINK ABOUT THIS



Every 40 seconds,
an American will suffer
a heart attack[†]



Every 40 seconds,
someone in the U.S.
has a stroke^{††}

Coverage offered to the employees of:

**Tampa Hillsborough
County Expressway
Authority**

If you're diagnosed with a critical illness and it keeps you out of work, the impact to your finances can grow quickly. Critical Illness Insurance from Allstate Benefits can help ease your mind so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and receive a lump-sum cash benefit*

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

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



**Practical benefits
for everyday living.[®]**

Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation**
- Coverage can include your dependents
- Benefits paid regardless of any other medical or disability plan coverage
- Coverage may be continued; refer to your certificate for details

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.[†] ^{††}CVD = Cardiovascular Disease. <https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show>. **Please refer to the Exclusions and Limitations section of this brochure.



Meet Carlos

CHOOSE

Carlos signs up for Allstate Benefits Critical Illness Insurance during his employer's Open Enrollment.

USE

A few months later, Carlos learns he has a coronary artery disease. Here's his story:



Wellness Exam

Carlos' doctor detects a heart condition during his annual wellness exam



Diagnosis

After more tests and a visit to a cardiologist, Carlos is diagnosed with coronary artery



Decision

His doctor recommends surgery to remove a blockage and tells Carlos his recovery will take six to eight weeks



Surgery

Carlos has bypass surgery and is in the hospital for 4 days



Recovery

Carlos goes home to begin his recovery and has regular doctor visits

CLAIM

Carlos files a claim on his Allstate Benefits Critical Illness coverage through the convenient web portal, **MyBenefits***.

He receives a lump-sum cash benefit for:

- Wellness Benefit
- Coronary Artery Bypass Surgery

*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

Here are some of the ways Carlos 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 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, 4 and 5.

Critical Illness Insurance (GVCIP2)

from Allstate Benefits

BENEFIT AMOUNTS

†Covered dependents receive 50% of your benefit amount

INITIAL CRITICAL ILLNESS BENEFITS†	PLAN 1
Heart Attack (100%)	\$15,000
Stroke (100%)	\$15,000
Major Organ Transplant (100%)	\$15,000
End Stage Renal Failure (100%)	\$15,000
Coronary Artery Bypass Surgery (25%)	\$3,750
Waiver of Premium (employee only)	Yes
SECOND EVENT BENEFITS†	PLAN 1
Second Event Initial Critical Illness (same amount as Initial Critical Illness)	Yes
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II†	PLAN 1
Advanced Alzheimer's Disease (25%)	\$3,750
Advanced Parkinson's Disease (25%)	\$3,750
Benign Brain Tumor (100%)	\$15,000
Coma (100%)	\$15,000
Complete Blindness (100%)	\$15,000
Complete Loss of Hearing (100%)	\$15,000
Paralysis (100%)	\$15,000
OPTIONAL/ADDITIONAL BENEFIT	PLAN 1
Wellness Benefit (per year)	\$100

See reverse for premiums

PLAN 1 - BI-WEEKLY PREMIUMS

\$15,000 Basic Benefit Amount

EE, EE + CH EE + SP, F

AGE	Non-Tobacco	
18-24	\$3.02	\$4.98
25-29	\$3.36	\$5.68
30-35	\$4.04	\$6.76
36-39	\$4.78	\$8.00
40-44	\$5.66	\$9.34
45-50	\$7.00	\$11.34
51-54	\$8.68	\$13.80
55-60	\$10.84	\$16.96
61-70	\$13.90	\$21.42
71+	\$21.46	\$32.66
	Tobacco	
18-24	\$3.40	\$5.54
25-29	\$3.74	\$6.24
30-35	\$4.64	\$7.66
36-39	\$5.88	\$9.64
40-44	\$7.24	\$11.72
45-50	\$9.46	\$14.98
51-54	\$12.00	\$18.68
55-60	\$15.88	\$24.44
61-70	\$19.58	\$29.86
71+	\$28.82	\$44.22

EE=Employee; EE + SP = Employee + Spouse;

EE + CH = Employee + Child(ren); F = Family

FOR HOME OFFICE USE ONLY - GVCIP2

Opt 1 - PX; 1.5.0U Base; 2CIR; SBR W/O; 4.0U WR;

ABQ V 06.01.2023 Rate Insert Creation Date: 9/15/2023



For use in enrollments situated in: FL. This rate insert is part of the approved brochure for Tampa Hillsborough Expressway and is not to be used on its own.

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ABJ30427-1 - Insert - 78935

Accident Insurance from Allstate Benefits*

Protection for accidental injuries on or off-the-job

THINK ABOUT THIS



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



Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional‡

Coverage offered to the employees of:

**Tampa Hillsborough
County Expressway
Authority**

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)



**Practical benefits
for everyday living.®**

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

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. †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
- Medicine
- Medical Expenses (Emergency Room and X-rays)
- Initial Hospital Confinement
- Hospital Confinement
- Tendon Surgery
- General Anesthesia
- Outpatient Physician
- Physical Therapy (1 day/week)

*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.

Group Voluntary Accident (GVAP1)

On- and Off-the-Job Accident Insurance from Allstate Benefits

See attached **Important Information About Coverage**.

BENEFIT AMOUNTS


BASE ACCIDENT BENEFITS		PLAN 1
Accidental Death ¹	Employee	\$100,000
	Spouse	\$50,000
	Children	\$25,000
Dismemberment ¹	Employee	\$200,000
	Spouse	\$100,000
	Children	\$50,000
Common Carrier Accidental Death (fare-paying passenger)	Employee	\$500,000
	Spouse	\$250,000
	Children	\$125,000
Dislocation or Fracture ¹	Employee	\$8,000
	Spouse	\$4,000
	Children	\$2,000
Initial Hospital Confinement (Pays once)		\$2,000
Hospital Confinement (Pays daily)		\$800
Intensive Care (Pays daily)		\$1,600
Medical Expenses		\$600
Ambulance	Ground	\$800
	Air	\$2,400
Outpatient Physician's Treatment (Pays per visit)		\$50.00

¹ Up to amount shown; actual amount paid depends on injury and is based on the Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

BENEFIT ENHANCEMENT RIDER		PLAN 1
Hospital Admission ²		\$2,000
Ruptured Spinal Disc Surgery		\$2,500
Lacerations ² (Pays once/year)		\$200
Accident Follow-Up Treatment		\$200
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)		\$100
Burns (Pays once/accident; other than sunburns) < 15% body surface		\$400
> 15% or more		\$2,000
Skin Graft (Pays once/accident; % of Burns Benefit)		50%
Brain Injury Diagnosis ² (Pays once)		\$600
Paralysis ² (Pays once)	Paraplegia	\$15,000
	Quadriplegia	\$30,000
Coma with Respiratory Assistance (Pays once)		\$20,000
Open Abdominal or Thoracic Surgery ²		\$5,000
Tendon, Ligament, Rotator Cuff	Surgery	\$2,500
or Knee Cartilage Surgery	Exploratory	\$750
Eye Surgery (Pays once/accident)		\$400
Rehabilitation Unit (Pays daily; max. 30 days/confinement; max. 60 days/yr)		\$400
General Anesthesia		\$400
Family Member Lodging		\$200
Blood and Plasma ² (Pays once/accident)		\$1,200
Appliance (Pays once/accident)		\$500
Medical Supplies (Pays once/accident)		\$20
Medicine (Pays once/accident)		\$20
Prosthesis (Pays once/accident)	1 device	\$1,000
	2 or more device	\$2,000
Physical Therapy (Pays daily; max. 6 treatments/accident)		\$120
Non-Local Transportation (Per trip; max. 3 times/accident)		\$800
Post-Accident Transportation (Pays once/year)		\$400

² Within 3 days after accident.

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INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

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

COMPLETE DISLOCATION	PLAN 1
Hip joint	\$8,000
Knee or ankle joint ▲, bone or bones of the foot ▲	\$3,200
Wrist joint	\$2,800
Elbow joint	\$2,400
Shoulder joint	\$1,600
Bone or bones of the hand ▲, collarbone	\$1,200
Two or more fingers or toes	\$560
One finger or toe	\$240
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1
Hip, thigh (femur), pelvis **	\$8,000
Skull **	\$7,600
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$4,400
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$3,200
Foot **, hand or wrist **	\$2,800
Lower jaw **	\$1,600
Two or more ribs, fingers or toes, bones of face or nose	\$1,200
One rib, finger or toe, coccyx	\$560
LOSS OF LIFE OR LIMB	PLAN 1
Life	\$100,000
Both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$200,000
One eye, hand, arm, foot, or leg	\$100,000
One or more entire toes or fingers	\$20,000

▲ 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).

PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Bi-Weekly	\$6.70	\$12.42	\$11.36	\$17.06

EE=Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); and F = Family

For Internal Home Office use only

Opt 1 - 2.0U Base; 2.0U Ber



For use in enrollments situated in: Florida. This rate insert is part of the approved flyer and form ABJ29977-3; it is not to be used on its own.

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