



## Allstate BENEFITS

Provides a monthly benefit if you are disabled from a sickness or injury and cannot work

## Disability Insurance

Like most, unless you know someone who has been disabled, you may not see the value of Disability insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income.

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

### Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury and cannot work, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

### Meeting Your Needs

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Premiums are affordable
- Conveniently payroll deducted

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Are you in good hands?® You can be.**

## DID YOU KNOW ?



46% of Americans cannot cover a \$400 emergency.<sup>1</sup>



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.<sup>2</sup>

<sup>1</sup>Disability Insurance: A Benefit for All, Council for Disability Awareness, 2017

<sup>2</sup>Chances of Disability, Council for Disability Awareness, [disabilitycanhappen.org/chances\\_disability](http://disabilitycanhappen.org/chances_disability), 2017

# Meet Joan

Joan is a hard worker and is very active outside of her workplace. She considers herself healthy and is still relatively young. Recently, one of her coworkers suffered a disability while at home and was unable to work, so her paycheck stopped. Joan thinks about her own situation and wonders what would happen to her finances if she suffered a disability.

Here is what weighs heavily on her mind:

- Her major medical will only pay a portion of the expenses associated with diagnosis, injury treatments and rehabilitation (if required)
- If she misses work because of an injury, she may not get paid or will receive a reduced paycheck
- She has bills, rent/mortgage, groceries and everyday living expenses she must continue to pay
- She might need to purchase special medical equipment, make needed renovations to her home or need assistance from a visiting nurse



Joan's story of injury and treatment turned into a happy ending, because she had Short Term Disability Insurance to help replace her paycheck while she was out of work.



## CHOOSE

Joan purchased Short Term Disability Insurance to help protect the family's finances if she had to miss work due to a disability.



## USE

Joan is painting her home when she falls from a ladder. She immediately feels sharp pain in her lower back. She visits her local emergency room to help relieve her pain.

Here's Joan's treatment path:

- Joan visits the emergency room and the doctors recommend she meet with a neurosurgeon
- The surgeon diagnoses Joan with a torn disc
- Joan's doctor schedules surgery and informs her the recovery period will last six to eight weeks
- Joan files her Short Term Disability claim online
- Joan undergoes surgery and is released from the hospital to recover for six to eight weeks
- She visits her doctor during her recovery

Joan received a monthly cash benefit while she was unable to work, which helped her continue to meet all her financial obligations.



## CLAIM

In addition to her medical coverage, Joan's Short Term Disability Insurance provided the following benefit:

Monthly Disability Benefit

## Using your cash benefits

Our cash benefits provide greater coverage options because you get to determine how to use them.



### Finances

Can help protect your 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 monthly cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas.



### MyBenefits: 24/7 Access [allstatebenefits.com/mybenefits](https://allstatebenefits.com/mybenefits)

An easy-to-use website that offers 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.

## BENEFITS

### BASE POLICY BENEFITS

**Total Disability** - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period. You must be actively employed on the date the disability occurs for this monthly benefit to be payable

**Partial Disability** - 50% of the monthly benefit is paid after at least one month of the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

**Pregnancy** - for total disability due to pregnancy if the policy has been in force for at least 10 months

**Monthly Benefit When You Attain Age 70** - the monthly benefit will continue if you are disabled when you reach age 70 for the remainder of your benefit period or 12 months, whichever is less

**Waiver of Premium** - premiums are waived after monthly disability benefits are payable for 90 days in a row. Waived as long as monthly benefits are payable, but not beyond the maximum benefit period

### BASE POLICY BENEFIT CONDITIONS

**Concurrent Disability** - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

**Recurrent Disability** - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

### DETAILS OF COVERAGE FOR POLICY

**Maximum Monthly Benefit** - Minimum \$400 up to a Maximum of \$5,000 (based on income)

**Benefit Period** - Choose from 3, 6, 12 or 24 month benefit periods

**Premium and Premium Mode** - Your Allstate Benefits Representative can help you determine this

**Elimination Periods (number of days for injury and sickness)** - Choose from 0 injury/7 sickness, 0 injury/14 sickness, 7 injury/7 sickness, 14 injury/14 sickness, 30 injury/30 sickness, 90 injury/90 sickness or 180 injury/180 sickness

### DEFINITIONS

**Total Disability** - when, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care

**Own Occupation** - the occupation you are performing when a period of disability begins

**Elimination (Waiting) Period** - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

## POLICY SPECIFICATIONS

### Your Eligibility

Coverage under the policy includes you only.

### Termination

Coverage under the policy terminates at the end of the grace period, your 70th birthday, or your death.

## EXCLUSIONS AND LIMITATIONS

### Pre-Existing Condition Limitation

We do not pay benefits for disabilities during the first 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: your disability began during the 12 months after the effective date; and you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed medications, or followed treatment recommendations in the 12 months prior to the effective date; or you had symptoms in the 12 months prior to the effective date.

### Policy Exclusions and Limitations

We do not pay benefits for disabilities resulting from: an on-the-job injury; pregnancy, if disability first begins within 10 months of the policy date; any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or a felony; attempted suicide; injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; voluntary inhalation of gas or fumes; bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. Disability benefits will not be provided during any period of incarceration. The maximum benefit period while you are outside of the United States will be limited to 30 days.

### Monthly Benefit Reduction for Social Security and/or Railroad Retirement

Monthly benefits are reduced if benefits from Social Security, Railroad Retirement, or other federal disability benefits are received. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2019 Allstate Insurance Company.  
[www.allstate.com](http://www.allstate.com) or  
[allstatebenefits.com](http://allstatebenefits.com)

This brochure is for use in AL, AK, AZ, AR, DE, DC, FL, GA, IL, IN, KS, KY, LA, ME, MA, MI, MN, MS, MO, MT, NE, NV, NC ND, OH, OK, OR, SC, TN, UT, VI, WA, WV, WI, WY.

**This material is valid as long as information remains current, but in no event later than December 31, 2022.**

Short Term Disability benefits are provided under policy form DI5W, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).