

# Allstate Benefits Available

Thank you for considering Allstate Benefits for your Supplemental Benefit needs. Your employer has made this opportunity possible to enable you to add important benefits that can protect you and your families from the financial hardships that often arise from the unexpected events that happen in our lives.

## These benefits:

- Are available through the convenience of payroll deduction
- Are paid in addition to any other benefits you may have and are paid directly to you
- Are portable...meaning you can keep them even if you change jobs
- Are affordable for all employees, can include families
- Are available with simple "YES"... "NO" underwriting...no blood tests, physicals, etc.

What would your family do if you got hurt and couldn't work? What would your family do if you were to incur extra expenses because you were in an accident, were hospitalized or got cancer? Even worse, what if they lost you altogether?

## *Life Insurance*

- ✓ 20 year Term Life Insurance goes for 20 years or until age 70 whichever comes first.
- ✓ Universal Life Insurance is a more permanent solution and builds a cash value
- ✓ options up to \$150,000
- ✓ Coverage for Spouse and Children available
- ✓ Policies customized for your needs with riders for Accidental Death and Long Term Care
- ✓ Sample Rate for 20 year Term Policy- Age 40 – non-smoker - \$6.00/week prem.= \$74,215 Death Benefit

## *Short Term Disability (Income Replacement)*

- ✓ Monthly benefits from \$400 to \$5000 depending on income
- ✓ Benefits available for 3...6...12 or 24 months... On and Off the job coverage available
- ✓ Pregnancy covered
- ✓ Coverage for working Spouses, even if you do not want the coverage for yourself
- ✓ Sample Rate- Age 49 Monthly Benefit- \$1500- 30 day wait – 6 month benefit period \$7.07 week

## *Accident Insurance*

- ✓ Cash benefits for ON or OFF Job injuries...24/7
- ✓ Lump sum cash benefits for injuries leading to Hospitalization, Emergency Room, Fractures, Dislocations, Burns, Skin Grafts, Lacerations, Surgery, Anesthesia, Physical Therapy, Lodging, Transportation, X-Rays, Cat Scans, MRIs, Accidental Death and Dismemberment Benefits and more
- ✓ Sample Rate for "Basic Plan" ...Individual- \$2.40/week...Family- \$6.30/week

## *Critical Illness*

- ✓ Lump Sum cash benefits...Choose \$10,000 or \$20,000 paid at time of occurrence
- ✓ Cash Benefits for Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Cancer
- ✓ Cash benefits for annual Wellness Exams, including blood test for triglycerides
- ✓ Sample Rate for Age 35 – non-smoker - \$2.41/week prem.= \$10,000 Benefit
- ✓ Sample Rate for Age 49 – non-smoker - \$4.83/week prem.= \$10,000 Benefit