

# Disability Insurance

from Allstate Benefits



Benefits are paid directly to you when disabled

Provides a monthly benefit if you are disabled and cannot work

## 1 CHOOSE

You select coverage, which can help protect your income if faced with a disability

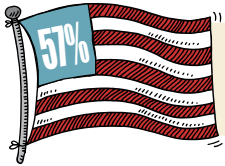
## 2 USE

You're in an accident and suffer a disabling injury. You are unable to work and your paycheck stops

## 3 CLAIM

You file a claim online to begin receiving your cash benefit each month you are disabled

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.



**57 percent of working Americans** have no disability insurance and are therefore vulnerable to losing their income due to an illness or injury<sup>1</sup>

A disability or illness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help assure 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 injury, you will receive a cash benefit each month to use as you see fit. This could include medical treatments, daily living expenses and more.

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.**

### Key Features

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after your elimination (waiting) period
- Premiums are affordable and conveniently payroll deducted
- You can take your coverage with you if you leave your job

[See reverse for plan details](#)



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<sup>1</sup>Council for Disability Awareness, 2014 Disability Awareness Study



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

## Benefits

### Base Policy Benefit

Total Disability

Partial Disability

Monthly Benefit When You Attain Age 70

Waiver of Premium

### Accident Rider Benefit

Accidental Death	Initial Hospital Confinement
Dismemberment	Hospital Confinement
Common Carrier Accidental Death	Intensive Care
Dislocation or Fracture	Accident Follow-Up Treatment
Medical Expenses	Physical Therapy
Ambulance	

A benefits representative may help with determining the following:

Maximum Monthly Benefit<sup>1</sup>: \_\_\_\_\_

Maximum Benefit Period (# of months): \_\_\_\_\_

Elimination Periods (# of days) for Accident: \_\_\_\_\_ Sickness: \_\_\_\_\_

Premium/Mode: \_\_\_\_\_

<sup>1</sup> Maximum monthly benefit as a percentage of income is 40% for annual salary up to \$35,000, 45% for annual salaries over \$35,000.

## 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.



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For use in the following state: NY

This flyer is part of form ABJ30070NY and is not to be used on its own.

**This material is valid as long as information remains current, but in no event later than May 15, 2018.**

Short-Term Disability benefits provided by policy form DI5WNY. Rider benefits provided by the following rider forms (if included): RACC4NY.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Agent. Policies issued by Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY).

# Disability Insurance (DI5WNY)

## Short-Term Disability Insurance

### Important Information About Coverage

Provides details of base policy coverage. Below is a list of base policy benefits available with Disability coverage. Please refer to your policy for the specific items that apply to your coverage. You will receive a policy that details the specifications for the coverage you purchased.

Disability Issue ages are 18 to 64.

#### Benefits Specifications

**Total Disability** - Pays a benefit when totally disabled, including pregnancy. Monthly benefit starts after the waiting period has been satisfied. Benefits continue while totally disabled up to the length of the benefit period. You must be actively employed on the date your disability occurs for this monthly benefit to be payable.

**Partial Disability** - Pays 50% of the monthly benefit when partially disabled immediately after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

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

**Concurrent Disability** - Pays one monthly benefit when disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

**Recurrent Disability** - Pays a benefit when disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period.

**Waiver of Premium** - Pays the premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.

### Conditions, Limitations and Exclusions Affecting Your Benefits

#### Policy Benefit Reduction

**Monthly Benefit Reduction for Workers' Compensation** - Monthly benefits are reduced by the total benefits you receive under State or Federal Workers' Compensation or occupational disease law. The amount of the reduction is the smaller of: 50% of the monthly benefit; or the total amount of any State or Federal Workers' Compensation or occupational disease law you receive.

#### Pre-Existing Condition Limitation

We do not pay for disabilities during the first 12 months after the effective date if due to a pre-existing condition.

#### Policy Limitations and Exclusions

We do not pay benefits for: any act of war, participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries or attempted suicide; commission or attempt of a felony; being engaged in an illegal occupation; being under the influence of alcohol, narcotics or drugs unless taken on the advice of a physician; participation in aeronautics except as a fare-paying passenger in a licensed scheduled common carrier; alcoholism or drug addiction; or mental or emotional disorders.

#### Eligibility/Renewability/Termination

Individual coverage is available for the policy. The policy is guaranteed renewable until age 70, subject to change in premiums by class. The policy terminates at the end of the grace period or your 70th birthday.

#### Definitions

**Total Disability** - When, due to sickness or an injury, you are under the regular care and attendance of a physician and unable to perform the substantial and material duties of your own occupation.

**Own Occupation** - The occupation you are performing when a period of total disability begins.

**Pre-Existing Condition** - You have a pre-existing condition if your disability begins in the first 12 months after your effective date; and you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed drugs or medicines, took over the counter medications or followed treatment recommendations, for the condition which caused the disability, in the 12 months just prior to your effective date.



## **Allstate.** **BENEFITS**

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