

Group Supplemental Health Insurance

from Allstate Benefits



Benefits are paid to you

Protection for hospital stays when a sickness or injury occurs

1 CHOOSE

You choose our coverage to protect yourself and any family members, should you be hospitalized

2 USE

You or a covered family member has an illness or injury that requires medical care in the hospital

3 CLAIM

You file a claim. The cash benefits are paid to you, to use however you wish

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital visit – and costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.



Medical costs in the United States are among the highest in the world. In 2013, the average hospital cost per day in the United States was \$4,293.*

Here's How it Works

Our Supplemental Health Options insurance pays a cash benefit for hospital confinement. This benefit is payable directly to you and can help keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. This is especially helpful since statistics show the average hospital stay is approximately 5 days,¹ which can add up quickly. On top of that, the number of people who forgo or delay needed health care due to the high cost has nearly doubled in the past 10 years². These facts make it increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization.

Are you in Good Hands? You can be.

Key Features

- Includes benefits for hospitalization, surgery, outpatient, nursing, and transportation
- Coverage available for spouse and child(ren)
- Benefits paid regardless of any other coverage
- Benefits paid directly to you unless assigned elsewhere

See reverse for plan details



Allstate
BENEFITS

*2013 Comparative Price Report, International Federation of Health Plans

¹<http://www.cdc.gov/nchs/data/hus/2012/099.pdf>

²2012 <http://www.nachc.com/client/HealthWanted.pdf>

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

Benefits

Hospitalization Benefits

Initial Hospitalization Confinement	Daily Hospital Confinement
Hospital Intensive Care	

Surgery and Related Benefits

Surgery	Anesthesia
Inpatient Physician's Treatment	

Outpatient, Nursing, and Transportation Benefits

Outpatient Emergency Accident	Outpatient Physician's Treatment
At Home Nursing	Ambulance
Non-Local Transportation	

Optional Wellness and Diagnostic Benefits

Outpatient Diagnostic X-ray and Laboratory

Wellness and Preventive Test

Physical examination by a doctor	Bone Marrow Testing
Chest X-ray	Colonoscopy
Flexible sigmoidoscopy	Hemoccult stool analysis
Biopsy for skin cancer	Pap Smear, including ThinPrep Pap test

Mammography, including breast ultrasound

Serum Protein Electrophoresis (test for myeloma)

Blood Tests for CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer) or PSA (prostate cancer)

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.



Allstate
BENEFITS

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

For use in enrollments situated in: FL

This material is valid as long as information remains current, but in no event later than July 1, 2019. Group Supplemental Health benefits provided by policy GVSP1, or state variations thereof.

Coverage is provided by **Limited Benefit Supplemental Health Insurance**. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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.