



American Heritage Life Insurance Company

Provides a monthly benefit if you are disabled from an off-the-job injury and cannot work

Disability Insurance from Allstate Benefits*

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, your finances may be affected.

As you recuperate from an injury or sickness, 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 stay in good shape.

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, 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 and conveniently payroll deducted

With Allstate Benefits, you gain the power to make treatment decisions that benefit you and your family. **Practical benefits for everyday living.SM**

DID YOU KNOW?



More than 40% of Americans cannot afford to pay an unexpected \$500 medical bill.¹



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

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ¹Kaiser Family Foundation, "Data Note: Public Worries About And Experience With Surprise Medical Bills," <https://www.kff.org/1f1c497/> ²Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/overview, 2020

Like many people, this young woman is healthy enough for short-term disability to be nothing more than a distant possibility. However, one of her coworkers recently sustained an injury that left him unable to work and resulted in several missed paychecks. Now, she thinks about her own situation and wonders what would happen to her finances if something similar happened to her.

Here is what's on her mind:

- 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



This woman'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

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



USE

She is painting her home when she falls from a ladder and lands awkwardly on her back. She visits her local emergency room to help relieve her discomfort.

Here's her treatment path:

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

She 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, her 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

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 - _____

Benefit Period - Maximum Benefit Period is 24 months

Premium - _____ Premium Mode - _____

Elimination Period for Injury - 180 Days

Elimination Period for Sickness - 180 Days

DEFINITIONS

Total Disability - when, because of sickness or an off-the-job injury, you can't perform with reasonable continuity the material and substantial acts necessary to pursue your usual occupation (as defined below) in the usual and customary way

Usual 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 6 months of your effective date from a pre-existing condition. You have a pre-existing condition if your disability began during the 6 months after the effective date and you received medical treatment or care, took or were prescribed medications, or followed treatment recommendations in the 6 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; intoxicants or controlled substances (we are not liable for loss sustained or contracted in consequence of any covered person being intoxicated or under the influence of any controlled substance unless administered upon the advice of a physician); participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; voluntary inhalation of gas or fumes. 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.



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www.allstate.com or
allstatebenefits.com

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This material is valid as long as information remains current, but in no event later than January 18, 2025.

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).