

Supplemental Health Insurance^{from Allstate Benefits*}

Protection for hospital stays when a sickness or injury occurs

THINK ABOUT THIS



Americans pay nearly 60% more for hospital stays than patients in Europe and Canada[†]



\$13,262
The cost of an average 24-hour hospital stay in the U.S.^{††}



Two-thirds of Americans received an unexpected medical bill following a hospital stay in 2020^{†††}

A hospital stay can lead to out-of-pocket expenses not covered by your medical insurance, and may require payment of a deductible or co-insurance. Supplemental Health Insurance from Allstate Benefits can provide cash benefits to help you pay those expenses.

Here's How It Works

- Select a benefit and premium amount that meets your needs
- If you're sick or injured and require a hospital stay, you file a claim
- You receive a cash benefit via check or direct deposit that you can use however you wish

Protecting Your Finances

You've worked hard for your savings – don't let a hospital bill wipe them out.

- Protect your checking and savings
- Don't dip into your HSA or 401(k)



**Practical benefits
for everyday living.[®]**

Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation^{**}
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

[†]<https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>, 2020. ^{††}<https://www.debt.org/medical/hospital-surgery-costs/>, 2023. ^{†††}<https://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>, 2020. ^{**}Please refer to the Exclusions and Limitations section of this brochure.

Claim Example

CHOOSE

A mother signs up for Allstate Benefits Supplemental Health Insurance during her employer's Open Enrollment.

USE

A few months later, Tommy complains of pain in his abdomen. He has a fever and is vomiting. Here's his story:



Ambulance

The mother calls an ambulance to take her son to the hospital emergency room



Tests

After running some tests, the doctors determine that her son has appendicitis



Hospital Stay

An appendectomy is recommended and her son is admitted for an overnight stay



Surgery

Tommy undergoes surgery the next day and spends another night in the hospital



Recovery

Tommy is released to recover. His mom schedules follow-up visits with his doctor

CLAIM

The mother files a claim on her Allstate Benefits Supplemental Health coverage through the convenient web portal, **MyBenefits***. She receives cash benefits for:

- Initial Hospitalization
- Daily Hospital Confinement
- Surgery
- Anesthesia
- Inpatient Physician's Benefit
- Outpatient Physician's Benefit

*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Access: mybenefits.allstate.com

Here are some of the ways she can use the cash benefits



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted



Travel

Can help pay for expenses while receiving treatment in another city



Home

Can help pay the mortgage, continue rental payments, or afford home repairs for after care



Expenses

Can help pay for her family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3, 4, and 5.

Benefits - Benefit are paid for the following conditions (subject to limits listed on pages 3 and 4)

HOSPITALIZATION BENEFITS

Daily Hospital Confinement - maximum of 365 days for each period of continuous hospital confinement	Hospital Intensive Care Unit Confinement - up to 60 days per continuous hospital intensive care unit confinement. Pays in addition to (and payable only if a benefit is paid under) Daily Hospital Confinement	Waiver of Premium - (primary insured only) waives premiums after you have been hospitalized for 30 days in a row, for as long as hospital confinement lasts
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OPTIONAL/ADDITIONAL RIDER BENEFITS

Initial Hospitalization - payable only if a benefit is paid under the Daily Hospital Confinement benefit. Payable once per covered person, per confinement per calendar year Surgery and Anesthesia - <ul style="list-style-type: none">▪ Surgical Benefit - for surgery performed in a hospital or ambulatory surgical center. Two or more surgeries done at the same time are considered one operation. Payable once per day per covered person▪ Anesthesia Benefit - percentage of the Surgical Benefit amount paid for anesthesia received during a covered surgery	Inpatient Physician's Benefit - for physician services (other than a surgeon) when hospital confined. Payable for the number of days the policy Daily Hospital Confinement benefit is payable Outpatient Emergency Accident - for medical or surgical treatment received in an emergency room. Payable up to 2 times per person per calendar year Outpatient Physician's Benefit - for physician treatment outside a hospital. Payable once per day per covered person; up to 2 days per person per year, and 4 days per year for family coverage	At Home Nursing Benefit - for nursing care authorized by the attending physician, within 60 days after hospital confinement. Payable for one visit each day for up to 30 visits
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POLICY SPECIFICATIONS

Dependent Eligibility/Termination of Coverage -

Coverage under the policy and riders may include you, your spouse or domestic partner and children. Coverage under the policy ends on the date the policy is canceled or the last day premium payments were made. Spouse/domestic partner coverage ends upon the earliest of his or her 65th birthday, valid decree of divorce/termination of domestic partnership or your death. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

Renewability - The policy and riders are guaranteed renewable to age 65, subject to change in premiums by class.

EXCLUSIONS AND LIMITATIONS

Pre-Existing Condition Limitation We do not pay benefits due to a pre-existing condition if the loss occurs during the first 12 months of coverage. A pre-existing condition is a condition not revealed in the application for which: symptoms existed within the 1-year period prior to the effective date, or medical advice or treatment was recommended or received from a physician within the 1-year period before the application date.

Supplemental Health Exclusions and Other Limitations Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide or intentional self-inflicted injury; loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any controlled substance, unless administered on the advice of a physician; alcoholism or drug addiction; mental or nervous disorders; dental or plastic surgery for cosmetic purposes, except when required due to an injury or for correction of disorders of normal bodily functions; a newborn child's routine nursing or well-baby care; childbirth within the first 10 months of the effective date (complications of pregnancy are covered the same as sickness); hospitalization beginning before the effective date; benefits that duplicate benefits paid by Medicare.

Hospital Intensive Care Unit Confinement Exclusion We do not pay any benefits under the hospital intensive-care unit benefit for confinement in any care unit that does not qualify as a hospital intensive-care unit. Progressive care, sub-acute intensive care, intermediate care or step-down units, private rooms with monitoring or any other lesser care treatment units do not qualify.

This brochure is for use in CA. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than March 01, 2027. Supplemental Health Insurance benefits are provided under policy form CHC, or state variations thereof. Initial Hospitalization Rider IHR1; Surgery and Anesthesia Rider SAR1; Inpatient Physician's Benefit Rider IPBR1; Outpatient Emergency Accident Rider OEAR1; Outpatient Physician's Benefit Rider OPBR1; At Home Nursing Benefit Rider AHNR; Transportation Rider TR1.

The policy and riders provide 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. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

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).

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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
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