

Voluntary Offerings

24-Hour Group Voluntary Accident – H.S.A. HDHP Compatible

Group Voluntary Accident Insurance pays benefits for on and off-the-job accidents, plus some benefits that correspond with medical care. And, because accident insurance is supplemental, it pays in addition to other coverage you may already have in place. This coverage pays a benefit up to a specified amount for accidental death, dismemberment, dislocation or fracture, initial hospital confinement, hospital confinement, intensive care, ambulance service, medical expenses and Outpatient Physician's Treatment.

Employee	\$14.52
Employee & Spouse	\$26.88
Employee & Child(ren)	\$24.60
Employee & Family	\$36.96

Group Whole Life Insurance

Whole Life Insurance, once enrolled, the premiums remain level throughout the life of the coverage, builds cash value that can be withdrawn if needed. As long as the employee pays the premium, the coverage remains in effect until it is needed. When you retire, or terminate your employment, you may exchange the group certificate for an individual policy at the same premium you were paying before the event. For enrollment Allstate is offering this coverage on a guaranteed issue basis, subject to a few minimal underwriting questions and rules that are explained in the enrollment system. We urge you to review this option as you work through our enrollment process.

Group Hospital Indemnity Benefit

Unexpected hospital visits lead to unexpected expenses. Statistics show that most people aren't prepared to handle the financial burden that comes with such expenses. Group Hospital Indemnity insurance can help cover some of the out-of-pocket medical costs, which is especially helpful if your major medical deductible has not been met. These cash benefits are paid directly to you, regardless of other coverage. You can use the money toward deductibles, copays, premiums and even to help cover your daily living expenses. This product is HSA-compatible, so it works well with high deductible health plans (HDHP) and traditional major medical plans to close gaps in coverage. This plan has no waiting period for pregnancy or pre-existing conditions.

Refer to the plan document for additional details.

Group Voluntary Critical Illness with Cancer – H.S.A. HDHP Compatible

Group Voluntary Critical Illness coverage helps offer financial support with a lump sum benefit if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs, what you should be focusing on is getting better. With Allstate Benefits, you gain the power to take control of your health when faced with a covered event such as Heart Attack, Stroke, Heart Transplant, Coronary Artery Bypass Surgery, Major Organ Transplant, Paralysis, End State Renal Failure, Alzheimer's Disease and Cancer.

\$10,000 Benefit	Non-Tobacco	Tobacco
Employee	\$34.60	\$59.67
Employee & Spouse	\$51.48	\$88.62
Employee & Child(ren)	\$35.15	\$60.21
Employee & Family	\$52.04	\$89.13
\$20,000 Benefit	Non-Tobacco	Tobacco
Employee	\$67.20	\$117.35
Employee & Spouse	\$99.71	\$173.98
Employee & Child(ren)	\$68.29	\$118.43
Employee & Family	\$100.83	\$175.02



HSA & HDHP Compatible Plans	Option 1	Option 2
Employee	\$17.16	\$34.32
Employee & Spouse	\$48.10	\$96.20
Employee & Child(ren)	\$19.89	\$39.91
Employee & Family	\$50.57	\$101.01
POS Compatible Plans	Option 3	Option 4
Employee	\$31.59	\$39.26
Employee & Spouse	\$69.03	\$89.83
Employee & Child(ren)	\$54.60	\$67.86
Employee & Family	\$78.26	\$100.62

Group Hospital Indemnity Benefit	Option 1	Option 2	Option 3	Option 4
1st Day Hospital Confinement Benefit - One Per Year	\$1,000	\$2,000	\$500	\$1,000
Daily Confinement Benefit - 10 days maximum	\$100	\$200	\$50	\$100
Intensive Care Benefit - 10 days maximum	\$100	\$200	\$50	\$100