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Allstate at Work®

# accident insurance

## Group Voluntary Accident Policy

In today's competitive workplace, an employer that can offer a wide range of insurance benefits for an employee to choose from may have an easier time attracting and maintaining a qualified staff.

The Group Voluntary Accident Policy creates flexibility, allowing you to customize the benefits offered, by building on a base policy and adding specific coverages your employees may need.

Offering accident insurance allows you to provide benefits for your employees that will give them extra money to help:

- Make ends meet and manage medical costs
- Keep their savings intact



**Allstate**®

Workplace Division



## why it makes sense

Accidents happen—on average about 2,650 disabling injuries every hour.<sup>1</sup>

Nearly 1 in 8 people sought medical attention or suffered at least one day of activity restriction because of an injury.<sup>1</sup> If it happens to your employee, how will they pay for it?

An accident can wreak havoc on your employees' savings if they are not prepared. That's why there's Group Voluntary Accident Insurance. It gives your employees a cushion to help cover medical expenses and living costs when they are hurt unexpectedly.

### Group Voluntary Accident Insurance Might Be Right for Your Employees if:

- A few weeks without pay would make it hard to keep up with bills
- They couldn't afford the extra costs that come with an injury
- They have a mortgage, credit card debt, car payments or other loans they pay regularly
- Their savings are earmarked for long-term goals

### What Your Employees Get

- 24-hour accident coverage for themselves or their entire family
- Coverage is guaranteed at initial enrollment, there are no medical exams or tests to take (if less than 200 employees, evidence of insurability will be required)
- Benefits for dislocations, fractures, loss of limbs and death
- Ground and air ambulance benefit
- Benefits for hospital, intensive care and medical expenses
- Coverage for an unlimited number of accidents
- Should they leave your employment they can continue the coverage, as long as premiums are paid directly to Allstate Workplace Division (AWD)
- Optional disability riders available for an accident and sickness, if you choose to make this available

### Where Other Coverage Falls Short

Nine out of 10 deaths and about two thirds of the disabling injuries suffered by workers in 2004 occurred off the job. The ratios of off-the-job deaths and injuries to on-the-job were 8.9 to 1 and 1.8 to 1 respectively.<sup>1</sup>

While they can count on health insurance to cover medical expenses, it doesn't usually cover indirect costs that can arise with a serious, or even a not-so-serious, injury. They may end up paying out of their own pocket for things like transportation, over-the-counter medicine, day care or sitters and extra help around the house.

With accident insurance, the benefits your employees receive can help take care of these extra expenses and anything else that comes up.

### The Right Plan for Your Employees' Needs

Today, you can make it possible for your employees to enroll in Group Voluntary Accident Insurance at work. With this coverage they get accident, medical and hospital benefits to help cover costs associated with an accident. They can choose to cover themselves or their entire family. And, their premiums can be conveniently deducted from their paycheck, so there are no checks to write or bills to pay.

<sup>1</sup> *Injury Facts*, National Safety Council, 2005-2006.

# benefit design

This product was designed to provide you with a competitive Group Voluntary Accident Policy which can be offered on a group basis. It provides employees with benefits for accidents as defined within the policy and includes benefits for accidental death and dismemberment. The Group Voluntary Accident Policy provides a modular policy which has been pre-packaged with a disability rider into four separate plan designs; each plan offers a Low Option and High Option benefit variation.

## Here’s how the pre-packaged plan designs work:

### AWD begins with the Group Voluntary Accident Policy (GVAP1)

The Group Voluntary Accident Policy consists of a variety of benefits that can help cover employees from accident expenses, medical expenses and hospital expenses. The policy pays a benefit up to a specified amount for accidental death, dismemberment, dislocation/fracture, initial hospitalization confinement, hospitalization confinement, intensive care, ambulance service, medical expenses and outpatient physician’s treatment.

### AWD packages the GVAP1 Policy with Additional Disability Rider Benefits

Each pre-packaged plan consists of the accident policy benefits and one additional accident disability rider or accident and sickness disability rider (descriptions of the riders can be found on page 7). You make the decision to offer a single plan to the employees or give the employee’s some choice by offering two plans.

### Finally, AWD Packages the Plans Offering a Low Option or High Option Benefit Variation

Plans	Packages	Low Option		High Option	
		GVAP1 Policy Units	Rider Units	GVAP1 Policy Units	Rider Units
Plan A	Group Voluntary Accident Policy (GVAP1) with Off-the-Job Accident Disability Rider	1.0	1.0	1.5	1.5
Plan B	Group Voluntary Accident Policy (GVAP1) with On- and Off-the-Job Accident Disability Rider	1.0	1.0	1.5	1.5
Plan C	Group Voluntary Accident Policy (GVAP1) with Off-the-Job Accident and Sickness Disability Rider	1.0	0.5	1.0	1.0
Plan D	Group Voluntary Accident Policy (GVAP1) with On- and Off-the-Job Accident and Sickness Disability Rider	1.0	0.5	1.0	1.0

### Begin By Building a Plan That Fits Your Employees’ Needs

Review the pre-packaged accident policy benefit and rider benefit plan descriptions offered on pages 3 and 4.

#### Determine The Number of Pre-Packaged Plans:

Single Plan Offering

**Example Single Plan Offering** - With a single plan offering the employer chooses one of the four pre-packaged plans listed above and then decides whether to offer the Low Option or High Option benefit variation.

Two Plan Offering

**Example Two Plan Offering** - Under the two plan offering the employer chooses two pre-packaged plans and then decides between the Low Option and High Option benefit variations. The employer can make both plans Low Option or both plans High Option; or, the employer can make one plan the Low Option and the other plan the High Option.

#### Indicate the pre-packaged plan(s) chosen and each of the benefit variations:

- Plan A       Low Option Benefit Variation       High Option Benefit Variation
- Plan B       Low Option Benefit Variation       High Option Benefit Variation
- Plan C       Low Option Benefit Variation       High Option Benefit Variation
- Plan D       Low Option Benefit Variation       High Option Benefit Variation

# how group voluntary accident policy benefits work

The Group Voluntary Accident Policy has been pre-packaged with additional disability riders for the insured employee. Optional disability riders for an insured spouse can be added to the packaged plans A – D. The base policy is available in four plans (A – D), and each plan is available in either a low or high option. In addition to the amounts shown below, we can increase the units if requested by the employer.

## Payment of Benefits

If, while the policy is in force, a covered person sustains any injury which results within 90 days (180 days for Accidental Death or Dismemberment) from the date of an accident, in any of the losses stated in the benefits provision, subject to the Limitations/Exceptions provisions and all other provisions contained in the certificate of insurance, and is diagnosed by a physician, AWD will pay the benefits for such loss. Any loss not stated in the benefits provisions is not covered under the policy. Treatment must be received in the United States or its territories.

**Benefits are shown at 1 unit of coverage, unless otherwise noted. For additional unit variations, please see the packaged plan chart on page 2.**

GROUP ACCIDENT POLICY BENEFITS	INSURED EMPLOYEE	INSURED SPOUSE	INSURED CHILD
<p><b>Accidental Death</b> AWD pays the amount shown if a covered person dies as a result of an accidental injury.</p>	\$20,000	\$10,000	\$5,000
<p><b>Common Carrier Accidental Death</b> AWD pays the amount shown if a covered person dies as a result of an injury sustained while riding as a fare paying passenger on a scheduled common carrier.</p>	\$100,000	\$50,000	\$25,000
<p><b>Dismemberment</b> AWD pays the amount shown for dismemberment (see Injury Benefits schedule on page 6). If a covered person sustains more than one dismemberment in any one injury, the total amount AWD will pay cannot exceed the amount shown.</p>	\$2,000 - \$20,000*	\$1,000 - \$10,000*	\$500 - \$5,000*
	* depending on type of loss		
<p><b>Dislocation or Fracture</b> AWD pays the amount shown for dislocation or fracture (see Injury Benefits schedule on page 6). If a covered person sustains more than one dislocation or fracture in any one injury, the total amount AWD will pay cannot exceed the amount shown.</p>	\$60 - \$2,000*	\$30 - \$1,000*	\$15 - \$500*
	* depending on type of loss		
<p><b>Initial Hospitalization Confinement</b> AWD pays the amount shown for the first time a covered person is hospital confined as a result of injury after the effective date of coverage. AWD pays this benefit only once for each covered person over the lifetime of the policy.</p>	\$500	\$500	\$500
<p><b>Hospital Confinement</b> AWD pays the amount shown for each day a covered person is confined in a hospital, as a result of injury, up to a maximum of 90 days for any one injury.</p>	\$100/day	\$100/day	\$100/day
<p><b>Intensive Care</b> AWD pays the amount shown for each day a covered person is confined in a hospital intensive care unit, as a result of injury, up to a maximum of 90 days for any continuous period of hospital intensive care confinement.</p>	\$200/day	\$200/day	\$200/day
<p><b>Ambulance Services</b> AWD pays the amount shown if a covered person requires ambulance service to or from a hospital, as a result of injury.</p>	<p>Ground Ambulance \$100</p> <p>Air Ambulance \$300</p>	\$100 \$300	\$100 \$300
<p><b>Medical Expenses</b> AWD pays up to the amount shown for expenses incurred for each medical or surgical treatment a covered person may require, as a result of an injury. Covers doctor fees, x-rays, emergency services and repair to natural sound teeth, if diagnosed by a licensed dentist to be a result of the injury.</p>	up to \$250	up to \$250	up to \$250
<p><b>Outpatient Physician's Treatment</b> AWD pays the amount shown if a covered person is treated by a physician for any cause outside of a hospital. This benefit is limited to 2 visits for each covered person, each calendar year; and a maximum of 4 visits each calendar year for family coverage.</p>	\$25/visit	\$25/visit	\$25/visit

# how additional disability riders work

Additional disability riders for the insured employee can be added to the Group Voluntary Accident Policy. You have the option of choosing only one rider to go with the policy. AWD has pre-packaged the plans with the riders (Plans A - D) to make it easier for you to choose the plan that is right for your employees' needs. Each plan is available in either a low or high option. In addition to the amounts shown below, the unit amounts can be increased at your request. **Benefits are shown at 1 unit of coverage, unless otherwise noted. For additional unit variations, please see the packaged plan chart on page 2.**

BASE POLICY BENEFITS PLUS AN ADDITIONAL DISABILITY RIDER	INSURED EMPLOYEE
<p><b>Plan A - Off-the-Job Accident Disability Rider</b>                      AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to an off-the-job injury. The monthly benefit amount will include the first 3 days of disability and each additional day up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$1,000/mo.
<p><b>Plan B - On- and Off-the-Job Accident Disability Rider*</b>                      AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to an injury. The monthly benefit amount will include the first 3 days of disability and each additional day up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$1,000/mo.
<p><b>Plan C - Off-the-Job Accident and Sickness Disability Rider</b>  <b>Accident</b> - AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to an off-the-job injury. The monthly benefit amount for an off-the-job injury will include the first 3 days of disability and each additional day up to a maximum of 12 months. <b>Sickness</b> - AWD pays the monthly benefit shown after the elimination period (7 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to a sickness. The benefit is payable up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$1,000/mo.
<p><b>Plan D - On- and Off-the-Job Accident and Sickness Disability Rider*</b>  <b>Accident</b> - AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to an injury. The monthly benefit amount for an injury will include the first 3 days of disability and each additional day up to a maximum of 12 months. <b>Sickness</b> - AWD pays the monthly benefit shown after the elimination period (7 days) is met and AWD has received sufficient written proof that an insured employee is totally disabled due to a sickness. The benefit is payable up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$1,000/mo.

\* Benefits are reduced by 50% while the insured employee is receiving Workers' Compensation benefits as a result of an accident.

## Participation

Participation requirements are as follows:

	REQUIRED EMPLOYEE PARTICIPATION			
Case Size (number of employees)	51 to 200	200-499	500 - 999	1000+
Minimum Participation Percentage	Subject to Evidence of Insurability (where allowed)	25%	20%	15%

Rates are guaranteed for 12 months. For groups greater than 200 employees, this rate guarantee will be extended by 12 months for each 5% participation that is achieved in excess of the minimum participation percentage. The maximum rate guarantee that will be granted is 3 years, regardless of the level of participation. Groups of less than 200 employees will be limited to a 12 month guarantee.

## Premiums and Modes

Premiums vary based on the plan chosen, the additional accident or sickness rider added, as well as the optional insured spouse rider that may be attached. We can accommodate almost any mode you may request, here are just a few: Annual, Semi-Annual, Quarterly, Monthly or Weekly.

# how optional disability riders for an insured spouse work

The optional disability riders for an insured spouse are available if family coverage is selected and the insured spouse has worked 25 hours per week for 3 consecutive months. They can be offered in 1/2, 1, 1 1/2 or 2 units. You have the option of adding one or both of these riders to Plans A-D. *Example:* You want to offer your employees Plan A, which includes the Group Voluntary Accident Policy benefits and the Off-the-Job Accident Disability Rider. They then have the option of adding either Option 1 – On- and Off-the-Job Accident Disability Rider for Insured Spouse or Option 2 – On- and Off-the-Job Accident and Sickness Disability Rider for Insured Spouse. They can choose to have both riders on the same policy. However, the employee will have to choose which one of the two riders they want to include with their coverage. They cannot have both riders. **Benefits are shown at 1 unit of coverage, unless otherwise noted.**

OPTIONAL RIDERS WHICH CAN BE ADDED TO PLANS A-D	INSURED SPOUSE
<p><b><i>Option 1 – On- and Off-the-Job Accident Disability Rider for Insured Spouse*</i></b>            AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured spouse is totally disabled due to an injury. The monthly benefit amount will include the first 3 days of disability and each additional day up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$500/mo.
<p><b><i>Option 2 – On- and Off-the-Job Accident and Sickness Disability Rider for Insured Spouse*</i></b>  <b>Accident</b> - AWD pays the monthly benefit shown after the elimination period (3 days) is met and AWD has received sufficient written proof that an insured spouse is totally disabled due to an injury. The monthly benefit amount for an injury will include the first 3 days of disability and each additional day up to a maximum of 12 months. <b>Sickness</b> - AWD pays the monthly benefit shown after the elimination period (7 days) is met and AWD has received sufficient written proof that an insured spouse is totally disabled due to a sickness. The benefit will be payable up to a maximum of 12 months.</p> <p>For any period of disability less than one full month for which a benefit is payable, 1/30th of the monthly amount is paid for each day of total disability.</p>	\$500/mo.

\* Benefits are reduced by 50% while the insured spouse is receiving Workers' Compensation benefits or other state disability benefit as a result of an accident.

## Definitions

### ***Off-the-Job Totally Disabled***

Off-the-Job Accident Disability Rider  
 Off-the-Job Accident and Sickness\* Disability Rider

An insured employee is totally disabled when unable, due to an off-the-job injury (or a sickness\*), to perform the substantial and material duties of his or her own occupation, due to an off-the-job accident (or a sickness\*). An insured employee must be under the regular care of a physician, unless the physician states that no further treatment is needed.

### ***On- and Off-the-Job Totally Disabled***

On- and Off-the-Job Accident Disability Rider  
 On- and Off-the-Job Accident and Sickness\* Disability Rider  
 On- and Off-the-Job Accident Disability Rider Insured Spouse  
 On- and Off-the-Job Accident and Sickness\* Disability Rider Insured Spouse

An insured employee (spouse) is totally disabled when unable, due to an injury (or a sickness\*), to perform the substantial and material duties of his or her own occupation, due to an accident (or a sickness\*). An insured employee (spouse) must be under the regular care of a physician, unless the physician states that no further treatment is needed.

## injury benefits

The list below shows covered injury benefits for 1 unit of coverage and one occurrence. An insured spouse gets 50% of the amounts shown; insured children get 25% of the amounts shown.

*An example:* This example will need to correspond with the case and what amount of coverage has been chosen.

### For the Loss of:

injury benefit	amount
Life	\$20,000
Both eyes	\$20,000
One eye	\$10,000
Both hands or arms	\$20,000
Both feet or legs	\$20,000
One hand or arm and one foot or leg	\$20,000
One hand or arm	\$10,000
One foot or leg	\$10,000
One or more entire toes	\$2,000
One or more entire fingers	\$2,000

### For Complete Dislocation of:

injury benefit	amount
Hip joint	\$2,000
Knee joint (except patella)	\$800
Bone or bones of the foot (except toes)	\$800
Ankle joint	\$800
Wrist joint	\$700
Elbow joint	\$600
Shoulder joint	\$400
Bone or bones of the hand (except fingers)	\$300
Collarbone	\$300
Two or more fingers	\$140
Two or more toes	\$140
One finger or toe	\$60

### For Complete Simple or Closed Fracture of Bone or Bones of:

injury benefit	amount
Skull (except bones of face or nose)	\$1,900
Hip, thigh (femur)	\$2,000
Pelvis (except coccyx)	\$2,000
Arm, between shoulder and elbow (shaft)	\$1,100
Shoulder blade (scapula)	\$1,100
Leg (tibia or fibula)	\$1,100
Ankle	\$800
Knee cap (patella)	\$800
Collarbone (clavicle)	\$800
Forearm (radius or ulna)	\$800
Foot (except toes)	\$700
Hand or wrist (except fingers)	\$700
Lower jaw (except alveolar process)	\$400
Two or more ribs, fingers or toes	\$300
Bones of face or nose	\$300
One rib, finger or toe	\$140
Coccyx	\$140



# benefit design

## **Eligibility**

Eligible class(es) include all full-time active employees working a set number of hours each week as determined by you. Employees who are insured under any individual accident policy through AWD will be excluded (may vary by state). This information will need to be included in the application for insurance.

## **Dependent Coverage**

Employees and their family members eligible for coverage include: employee; employee's legal spouse; unmarried children (including adopted children, children pending adoption and stepchildren) who are under 22 years old, or under 26 years old and a full-time student at an educational institution of higher learning beyond high school. Employee's children cannot be working a full-time job and must be completely dependent on them for support.

If family coverage is in force, any person (except newborns) who becomes a family member after the effective date must be added by endorsement. Newborn children are automatically covered from the moment of birth for a period of 31 days.

## **Evidence of Insurability**

Guaranteed issue underwriting will be provided as long as minimum participation requirements are being met. Guaranteed issue means at the time of initial enrollment, no health questions are asked and there are no tests to take. Each employee in the group will be accepted, no matter what their health condition. Coverage is not effective on a given employee unless they are actively at work on the coverage effective date of their certificate of insurance. If the employee is absent from work on this date, coverage for the employee begins on the date he or she returns to active employment.

At the time of initial enrollment, the employee is required to show evidence of insurability if the group size is smaller than 200 employees. After initial enrollment, the employee is required to show evidence of insurability if he or she voluntarily canceled coverage and is reapplying; or the employee is applying for the coverage at any time after his or her initial enrollment period.

## *Financial Underwriting*

Underwriting will require a disclosure of income for all applicants.

## **Canceling the Policy**

The policy can be canceled by AWD or by the policyholder. AWD may cancel or offer to modify the policy, with at least 31 days written notice to the policyholder, if: less than 15% of those eligible for coverage are participating; or the policy has been in effect more than 12 months; or the policyholder does not promptly provide us with information that is reasonably required; or the policyholder fails to perform any of its obligations that relate to the policy; or fewer than 51 employees are insured.

If the premium is not paid, the policy will terminate automatically at the end of the grace period. The policyholder must pay all premiums due for the full period each plan is in force.

The policyholder may cancel the policy by written notice delivered to AWD at least 31 days prior to the cancellation date. When the policyholder and AWD agree, the policy or a plan can be canceled on an earlier date.

## **Absent From Work On the Date Coverage Would Normally Begin**

If the employee is absent from work due to disability, injury, sickness, temporary layoff or leave of absence, coverage for that employee begins on the date he or she returns to active employment. This applies to an employee's initial coverage, as well as any increase or addition to coverage that occurs after such employee's initial coverage is effective.

## **Temporarily Not Working**

AWD will continue the insured employee's coverage in accordance with the personnel practices of the policyholder's Human Resource Department for a temporary layoff or leave of absence, if premium payments continue and the policyholder approved the leave in writing. Coverage will be continued for three months following the date the insured employee ceases active employment. If the employee's coverage ends while on a family and medical leave of absence, his or her coverage will be reinstated when he or she returns to active employment. AWD will not: 1. apply a new pre-existing condition exclusion; or 2. require evidence of insurability.

## benefit design, continued

### **Portability Privilege**

If your insured employee's coverage terminates for any reason other than failure to pay required premiums, or if you, as the employer, terminate the group policy and do not replace it with another group accident plan, your employees are eligible for portability coverage. This means the eligible employees may continue the same benefits they had under the group policy, by payment of premiums directly to AWD. Although no longer covered under the group policy, the employee will continue to receive the benefits described in the employees' certificate of insurance. Specific terms of coverage, premiums, the grace period and termination are provided in the policy.

### **Continuation Of Coverage (COBRA)**

Since the plan is employer-sponsored, it is subject to the same federal COBRA continuation requirements that apply to medical plans. However, COBRA continuation only provides coverage for the following benefits: Dislocation or Fracture, Initial Hospitalization Confinement, Hospitalization Confinement, Intensive Care, Ambulance Services, Medical Expenses and Outpatient Physician's Treatment. It does not provide benefits for Accidental Death, Common Carrier Accidental Death, Dismemberment or a disability rider. In general, this allows the insured employee to continue their insurance under the group policy for 18 months after their employment terminates. If their dependent would lose coverage due to their death, divorce, or attainment of the limiting age for eligibility of dependents, the coverage may be continued for up to 36 months. If the group policy is terminated by the employer before the end of the COBRA continuation period, the employee is entitled to be covered under a replacement group plan. AWD offers servicing for the administration of this continuation through an outside vendor.

### **Coverage Subject to the Policy**

The coverage described in the certificate of insurance is subject in every way to the terms of the policy that is issued to the policyholder (employer). It alone makes up the agreement by which the insurance is provided. The group policy may at any time be amended or discontinued by agreement between AWD and the policyholder. The individual employee's consent is not required for this. We are not required to give the insured employee prior notice.

### **Limitations and Exclusions (may vary by state)**

The policy does not cover any loss incurred by a covered person as a result of: injury incurred prior to the covered person's effective date of coverage subject to the Contestability provision; or any act of war whether or not declared, participation in a riot, insurrection or rebellion; or suicide, or any attempt at suicide, whether sane or insane; or any injury sustained while the covered person is under the influence of alcohol or any narcotic, unless administered upon the advice of a physician; or any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or committing or attempting to commit an assault or felony; or driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or hernia, including complications due to hernia.

Any injury incurred while a covered person is an active member of the Military; Naval; or Air Forces of any country or combination of countries not covered. Upon notice and proof of service in such forces, AWD will return the pro-rata portion of the premium paid for any period of such service.

#### *Pre-existing Condition Limitation (may vary by state)*

We do not pay for any loss due to a pre-existing condition if the loss occurs during the 12 month period beginning on the date that person became a covered person. A pre-existing condition is a disease or physical condition for which: 1. symptoms existed within the 12 month period prior to the effective date of coverage; or 2. medical advice or treatment was recommended by or received from a member of the medical profession within the 12 month period prior to the effective date of coverage.

A pre-existing condition can exist even though a diagnosis has not yet been made.

### **Limitations and Exclusions for Disability Riders (for Insured Employee)**

AWD does not pay benefits under any of the disability riders for injury due to or resulting from: any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance; or a pre-existing condition when the disability begins within the first 12 months of coverage; or dental or plastic surgery for cosmetic purposes, unless the surgery is required to treat an injury. Disability benefits will not be provided during any period of incarceration.

In addition to the above, the following Exclusions and Limitations also apply:

**For Off-the-Job Accident only Disability Riders:** AWD does not cover any injury that occurred as a result of an on-the-job accident; or dental or plastic surgery for cosmetic purposes, unless the surgery is required to treat an off-the-job injury.

**For Off-the-Job Accident and On- and Off-the-Job Accident Disability Riders,** benefits due as a result of sprained, strained, or lame back or any disc condition, are limited to a maximum benefit period of 3 months for one injury.

**For any of the riders that contain Sickness Disability benefits,** AWD does not pay benefits due to or resulting from: dental or plastic surgery for cosmetic purposes, unless the surgery is required to treat an injury or correct a disorder of normal body functions; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The riders will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force.

### **Limitations and Exclusions for On-and-Off-the-Job Accident Riders for Insured Spouse**

AWD does not pay benefits under any of the disability riders for injury due to or resulting from: any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or intentionally self-inflicted injuries; or injuries incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance; or a pre-existing condition when the disability begins within the first 12 months of coverage; or dental or plastic surgery for cosmetic purposes, unless the surgery is required to treat an injury. Disability benefits will not be provided during any period of incarceration. Benefits due as a result of sprained, strained, or lame back or any disc condition, are limited to a maximum benefit period of 3 months for one injury.

In addition to the above, the following Exclusions and Limitations also apply:

**For the riders that includes Sickness Disability benefits,** AWD does not pay benefits due to or resulting from: dental or plastic surgery for cosmetic purposes, unless the surgery is required to treat an injury or correct a disorder of normal body functions; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The riders will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force.

### **Termination of Disability Riders**

The riders terminate at the earliest of: the end of the grace period for the payment of the premium for the policy or the rider; or the date the policy terminates. Coverage will also terminate at the earliest of: the date insurance ends according to the "Termination of Coverage" provision in the policy; or the next renewal date after an insured employee's (or insured spouse in the case of a disability rider for an insured spouse) request to terminate coverage under the rider; or the next renewal date after an insured employee's (or insured spouse in the case of a disability rider for an insured spouse) 70th birthday.

## Allstate at Work®

Allstate Workplace Division offers employees insurance products that protect their financial security and well-being. After all, it's always been Allstate's business to protect families and their assets. Millions of Americans have been trusting us for more than 70 years. And it's not just because we're one of the nation's largest insurance companies. Or that we get excellent ratings from independent agencies like Standard & Poor's, Moody's and A.M. Best. It's because we take the time to understand our customers' concerns and advise them on what's best for them. To us, relationships with our customers are our biggest asset.



**Rev. 6/06.** Accident insurance benefits provided by policy GVAP1, or state variations thereof. Off-the-job Accident Disability Rider provided by rider R1AP, or state variations thereof. On- and Off-the-Job Accident Disability Rider provided by rider R2AP, or state variations thereof. Off-the-Job Accident and Sickness Disability Rider provided by rider R3AP, or state variations thereof. On- and Off-the-Job Accident and Sickness Disability Rider provided by rider R4AP, or state variations thereof. On- and Off-the-Job Accident Disability Rider for Insured Spouse provided by rider R5AP, or state variations thereof. On- and Off-the-Job Accident and Sickness Disability Rider for Insured Spouse provided by rider R6AP, or state variations thereof. Underwritten by American Heritage Life Insurance Company. Benefits, limitations and exclusions vary by state. Please see rate insert for state variations. This brochure is incomplete without a state-specific rate insert. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company.

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