



# Disability Insurance

Provides a monthly benefit if you are disabled from a sickness or off-the-job injury

## THINK ABOUT THIS



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



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



Injuries such as fractures, sprains and strains are the most common short-term disability claims\*

If you get sick or have an accident, you may not be able to work for some time — and your monthly bills won't wait. Disability Insurance from Allstate Benefits can help you replace your lost income and protect your financial health.

### Here's How It Works

- Select a monthly benefit that meets the needs of you and your family
- If disabled, you receive a benefit amount each month
- A monthly benefit is direct deposited or a check is mailed and can be used however you wish

### Protecting Your Finances

You've worked hard for your savings – don't let a disability 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

- Benefits start the first day after your elimination (waiting) period, when totally disabled and you cannot work
- Premiums are affordable and can be conveniently payroll deducted
- Coverage can go with you if you leave your job or employer cancels coverage

\*Chances of Disability, Council for Disability Awareness, [disabilitycanhappen.org/overview](https://disabilitycanhappen.org/overview), 2020. \*\*Kaiser Family Foundation, "Data Note: Public Worries About And Experience With Surprise Medical Bills," <https://www.kff.org/1f1c497/>



# Meet Joan

## CHOOSE

Joan signed up for Allstate Benefits Disability Insurance during her employer's Open Enrollment.

## USE

A few months later, Joan fell off a ladder while painting her house. Here's her story:



### Ambulance

Joan visits the emergency room and is examined by a doctor



### Diagnosis

She is diagnosed with a torn disc and surgery is scheduled to relieve her pain



### Claim

She files her Short Term Disability claim online prior to undergoing surgery



### Surgery

Surgery is performed and Joan is released from the hospital to recover at home



### Recovery

Joan required a six to eight week recovery period with scheduled doctor visits

## CLAIM

Joan files a claim on her Allstate Benefits Disability coverage and receives a monthly benefit to meet her living expenses, while keeping track of her coverage by accessing the convenient web portal, **MyBenefits\***.

**She receives cash benefits for:**

- Disability Insurance Benefit:  
Paid monthly

### \*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: [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)

## Here are some of the ways Joan can use her 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 home repairs for after care



### Expenses

Can help pay your 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 page 3.

## Benefits - Benefit paid for the following conditions

### 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 the same as any other disability

**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

#### Option 2

Maximum Monthly Benefit - \$5000

Maximum Benefit Period - 6 Months

Elimination Period for Injury/Sickness in Days - 14 injury/14 sickness

Premium -

Premium Mode - Weekly

### DEFINITIONS

**Total Disability** - when, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined) and are under a physician's care

**Own 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

**Eligibility** - Coverage under the policy may include you, your spouse, your domestic partner, and children.

**Termination** - Coverage under the policy terminates at the end of the grace period, your 70th birthday, or your death. Spouse coverage ends upon divorce or your death; domestic partner coverage ends upon termination of the partnership or your death.

## EXCLUSIONS AND LIMITATIONS

**Pre-Existing Condition Limitation** - We do not pay benefits for disabilities during the first 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: your disability began during the 12 months after the effective date; and you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed medications, or followed treatment recommendations in the 12 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; loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; voluntary inhalation of gas or fumes; bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. 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.

**Monthly Benefit Reduction for Social Security and/or Railroad Retirement** - Monthly benefits are reduced if benefits from Social Security, Railroad Retirement, or other federal disability benefits are received. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.

This brochure is for use in NC. 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 October 20, 2026.

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).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.  
©2023 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)