



# Accident Insurance

Protection for accidental injuries off-the-job

## THINK ABOUT THIS



More than 85% of medically consulted injuries suffered by workers occurred off the job\*



Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional†



3.2 million people were treated in emergency departments for injuries involving sports and recreational equipment in 2021†

When an accidental injury requires medical attention, the costs can pile up quickly. Accident Insurance from Allstate Benefits can help pick up where other insurance leaves off, providing a cash benefit to help cover expenses.

### Here's How It Works

- Select a benefit and premium amount that meets your needs
- Premiums will be deducted each pay period
- If you have an accident and receive medical attention, file a claim to receive cash benefits\*

### Protecting Your Finances

You've worked hard for your savings - don't let an accident wipe them out.

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



### Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations\*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

\*National Safety Council, Injury Facts®, 2022 Edition. †Subject to exclusions and limitations, please refer to the Exclusions and Limitations section of this brochure.



# Meet Daniel and Sandy

## CHOOSE

Daniel signs up for Allstate Benefits Accident Insurance during his employer's Open Enrollment.

## USE

A few months later, Daniel hurts his leg playing basketball. Here's his story:



### Ambulance

Daniel's teammate calls an ambulance to take him to the hospital



### Tests

After X-rays, the doctors determine that Daniel ruptured his Achilles tendon



### Hospital Stay

He is admitted to the hospital for a one-day stay to undergo surgery



### Surgery

Daniel undergoes surgery and is sent home with crutches and medications



### Recovery

Daniel undergoes six weeks of physical therapy to regain strength in his leg

## CLAIM

Daniel files a claim on his Allstate Benefits Hospital Accident coverage through the convenient web portal, **MyBenefits\***.

He receives cash benefits for:

- Ground Ambulance
- Medicine
- Emergency Room
- X-rays
- Initial Hospital Confinement
- Daily Hospital Confinement
- Accident Physician's Treatment
- Tendon Surgery
- General Anesthesia
- Outpatient Physician
- Physical Therapy (1 day/week)

### \*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](https://mybenefits.allstate.com)

## Here are some of the ways Daniel can use his 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 his 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

**Initial Hospital Confinement** - initial hospitalization after the effective date

**Daily Hospital Confinement** - up to 365 days for any one accident

**Intensive Care** - up to 180 days for each period of continuous confinement

### RIDER BENEFITS ADDED TO BASE POLICY

**Accident Treatment & Urgent Care Rider - Benefits for:** Ground Ambulance, Air Ambulance, Accident Physician's Treatment, X-ray, Urgent Care

**Dislocation/Fracture Rider** - amount paid depends on type of dislocation or fracture. Multiple dislocations, fractures, from the same accident are limited to the maximum amount

**Emergency Room Services Rider** - received as a result of injury

### OPTIONAL/ADDITIONAL RIDER BENEFITS

**Outpatient Physician's Benefit Rider** - payable once per day, per covered person, not to exceed 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered. Covers sickness

**Accidental Death, Dismemberment and Functional Loss Rider - Benefits for:** Accidental Death, Common Carrier, Dismemberment, Functional Loss. Multiple dismemberments or functional losses from the same accident are limited to the a maximum amount

### BENEFIT ENHANCEMENT RIDER

**Accident Follow-Up Treatment** - not payable for the same visit for which the Physical, Occupational or Speech Therapy benefit is paid. Two treatments per covered person, per accident

**Lacerations** - treatment for one or more lacerations (cuts). Within 180 days after the accident

**Burns** - treatment for one or more burns, other than sunburns

**Skin Graft** - for a burn for which a benefit is paid under the Burns benefit

**Brain Injury Diagnosis** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage. Must be diagnosed by CT Scan, MRI, EEG, PET scan or X-ray

**Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)** - treatments must be received within 30 days after the accident. Payable once per covered person, per accident, per calendar year

**Paralysis** - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for 90 consecutive days

**Coma with Respiratory Assistance** - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

**Open Abdominal or Thoracic Surgery** - must be performed by a physician. Two or more surgeries done at the same time are considered one operation

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery** - surgery for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Two or more surgeries done at the same time are considered one operation

**Ruptured Disc Surgery** - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Two or more surgeries done at the same time are considered one operation

**Eye Surgery** - surgery or removal of a foreign object by a physician

**General Anesthesia** - payable only if one of the policy Surgery benefits is paid

**Blood and Plasma**

**Appliance** - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

**Medical Supplies** - purchased over-the-counter

**Medicine** - medical supplies

**Prosthesis** - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident

**Physical, Occupational or Speech Therapy** - 1 treatment per day; maximum of 6 treatments per accident. Includes chiropractic services. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid

**Rehabilitation Unit** - must be hospital-confined due to an injury prior to being transferred to rehab. Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. Not paid for days on which the Daily Hospital Confinement benefit is paid

**Non-Local Transportation** - when a covered person travels more than 50 miles from their home to obtain treatment not available locally. Does not cover ambulance. Up to three times per covered persons, per accident

**Family Member Lodging** - 1 adult family member to be with you while you are hospital confined. Not paid if family member lives within 50 miles of the hospital. Payable up to 30 days per accident

**Post-Accident Transportation** - to return home on a common-carrier after a hospital stay of 3 days or more if the accident occurs more than 250 miles from home. Common-carrier includes public airlines, railroads, and bus lines. Travel must take place within 48 hours following discharge. Payable only if the Daily Hospital Confinement benefit is paid

**Broken Tooth** - dental repair by crown, filling or extraction; only one of the three is covered per accident. Injury must be to natural teeth and cannot be due to biting or chewing

**Residence/Vehicle Modification** - permanent structural modification certified necessary by a physician, within 365 days after accident

**Pain Management (Epidural Injection)** - injection in the spine to manage pain due to an accidental injury

**Miscellaneous Outpatient Surgery** - physician-performed outpatient surgical procedure. Not paid if one of the following benefits is paid: Open Abdominal or Thoracic Surgery; Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery; Ruptured Disc Surgery; or Eye Surgery



## CERTIFICATE SPECIFICATIONS

**Conditions and Limits** - When an injury results in a covered loss within 180 days, unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

**Eligibility** - Your employer decides who is eligible for your group (such as length of service and hours worked each week).

**Dependent Eligibility/Termination** - Coverage may include you, your spouse or domestic partner, and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of the domestic partnership or your death.

**When Coverage Ends** - Coverage under the policy and riders ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; the date you are no longer in an eligible class; or the date your class is no longer eligible.

**Continuing Your Coverage** - You may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## EXCLUSIONS AND LIMITATIONS

**Exclusions and Limitations for Policy and the following riders: Accident Treatment & Urgent Care Rider; Dislocation/Fracture Rider; Emergency Room Services Rider; Accidental Death, Dismemberment and Functional Loss Rider; and Benefit Enhancement Rider** - Benefits are not paid for: injury incurred before the effective date; act of war or active participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; any bacterial infection (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting an assault or felony; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; injury while under the influence of alcohol or any drug, unless taken as prescribed by a physician; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries. ; an injury that occurred as a result of an on-the-job accident.

**Exclusions and Limitations for Outpatient Physician's Benefit Rider** - Benefits are not paid for: loss incurred before the effective date; act of war or active participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting an assault or felony; driving in any race or speed test or testing an automobile or any vehicle on any racetrack or speedway; any loss while under the influence of alcohol or any drug, unless taken as prescribed by a physician; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries. ; an injury that occurred as a result of an on-the-job accident.

This brochure is for use in enrollments situated 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.

Group Accident benefits are provided under policy form GVAP6 or state variations thereof. Group Accident benefits are provided under policy form GVAP6 or state variations thereof. Accident Treatment and Urgent Care Rider GP6AUC; Dislocation/Fracture Rider GP6DF; Emergency Room Services Rider GP6ERS; Outpatient Physician's Benefit Rider GP6OPT; Accidental Death, Dismemberment and Functional Loss Rider GP6ADD; Benefit Enhancement Rider GP6BE.

**The coverage provided is limited benefit supplemental accident 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 is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

**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. ©2023 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)