



Is your income protected?

What would you or your family be able to live without if you were disabled and lost your ability to earn a paycheck?



CAR



GROCERIES



HOME

Disability Insurance

Protection for disabling sickness or injuries

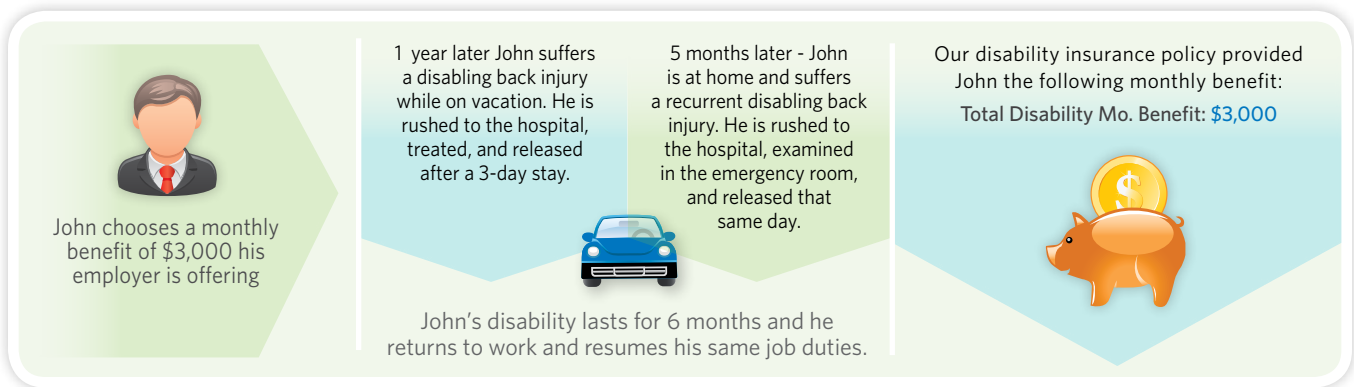


disability

Individual Disability coverage from Allstate Benefits provides a monthly cash benefit when you suffer a sickness or injury that leaves you totally disabled or partially disabled.

You can't predict if or when you will become disabled in your lifetime. But you can plan for a disability by having coverage in place to help provide an income should you become disabled due to a sickness or injury and are unable to work. Our coverage can help provide a monthly income when it is needed most.

Disability benefits can offer peace of mind when a disability occurs. Below is an example of how benefits might be paid.*



meeting your needs

Our coverage offers support during a period of unexpected sickness or an off-the-job injury.

- A monthly benefit ranging from \$400-\$5,000, up to 60% of income**
- Affordable premiums are payroll deducted
- Benefits start the first day after the waiting period has passed
- Portable
- Pregnancy benefit
- Guaranteed renewable to age 70, subject to change in premiums by class

**Benefit amounts and periods may vary by state.

your benefit coverage

Benefits are paid for a sickness or off-the-job injury after the elimination (waiting) period when you are totally disabled and cannot work. Terms and conditions for each benefit vary.*** Please review your coverage carefully.

Total Disability - Pays a benefit when totally disabled. Monthly benefit starts after the waiting period has been satisfied. Benefits continue while totally disabled up to the length of the benefit period. You must be actively employed on the date your disability occurs for this monthly benefit to be payable.

Partial Disability - Pays 50% of the monthly benefit when partially disabled immediately after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

Pregnancy - Pays a benefit for total disability due to pregnancy as long as the policy has been in effect for at least 10 months.

Monthly Benefit When You Attain Age 70 - Pays your monthly benefit if you are disabled when you turn 70 for the remainder of your benefit period or 12 months, whichever is less.

Recurrent Disability - Pays a benefit when disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period.

Concurrent Disability - Pays one monthly benefit when disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

*The example shown may vary from the plan your employer is offering. Your individual experience may also vary. Please see pages 2a and 2b for your plan details.

***See page 3 for conditions and limits. State variations are listed on pages 3 and 4.

You are injured in
an accident!



You become
disabled



not working
for 4 months



benefits are
paid to you

Waiver of Premium - Pays the premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.

POLICY BENEFIT REDUCTION

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 paid. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.

POLICY SPECIFICATIONS

Please read your policy carefully. This section explains some specifics of the policy.

Pre-Existing Condition Limitation - (a) We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 12 months prior to the effective date; or (3) had symptoms in the 12 months prior to the effective date.

Policy Limitations and Exclusions - (a) We do not pay benefits for: (1) an on-the-job injury; (2) pregnancy, if disability first begins within 10 months of the policy date; (3) any act of war, participation in a riot, insurrection or rebellion; (4) intentionally self-inflicted injuries; (5) engaging in an illegal occupation or a felony; (6) attempted suicide; (7) injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; (8) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (9) alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; (10) voluntary inhalation of gas or fumes; (11) bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. (b) Disability benefits will not be provided during any period of incarceration. (c) Your maximum benefit period while you are outside the United States will be limited to 30 days.

Eligibility/Renewability/Termination - Individual coverage is available for the policy. The policy is guaranteed renewable until age 70, subject to change in premiums by class.

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 below) and are under a physician's care.

Any Occupation - Any gainful occupation for which you're suited by education, training, or experience.

Own Occupation - Your occupation when a total disability period begins.

STATE VARIATIONS TO THE POLICY

Maine (change affects page 3) - The **Pre-Existing Condition Limitation** is replaced with: (a) We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 6 months prior to the effective date; or (3) had symptoms in the 6 months prior to the effective date.

New Hampshire (changes affect pages 2 and 3) - The **Pregnancy Benefit** is replaced with: **Pregnancy Benefit** - Pregnancy or childbirth is covered the same as sickness when a total disability for pregnancy or childbirth first begins 9 or more months after the effective date and you otherwise meet the definition of total disability. In the **Policy Limitations and Exclusions**, item (2) is replaced with: pregnancy, if disability first begins within 9 months of the policy date; item (7) is replaced with: any injury sustained while under the influence of narcotics or any other controlled substance or drug unless administered upon the advice of a physician; item (7a) is added: any injury sustained while driving while legally intoxicated; item (9) is replaced with: alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance, unless administered upon the advice of a physician.

New Jersey (changes affect pages 2 and 3) - In the **Meeting Your Needs** section, the last bullet point is replaced with: Guaranteed renewable to age 65, subject to change in premiums by class. The **Pregnancy Benefit** is replaced with: Pregnancy or childbirth is covered the same as sickness if conception occurs 30 or more days after the effective date. The **Monthly Benefit When You Attain Age 70** is deleted and replaced with the following: **Monthly Benefit When You Attain Age 65**: Pays your monthly benefit if you are disabled when you turn 65 for the remainder of your benefit period or 12 months, whichever is less. The **Monthly Benefit Reduction for Social Security and/or Railroad Retirement** is replaced with: **Insurance with Other Insurers** - We may adjust your monthly benefit if you have other disability coverage that you did not tell us about prior to the start of a disability. If this happens, the benefit we will pay will be proportionate to the total amount of coverage you have for the disability and we will also refund the pro rata amount of the premium you paid in relation to the benefit we paid you. The **Pre-Existing Condition Limitation** is replaced with: (a) We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 12 months prior to the effective date. In the **Policy Limitations and Exclusions**, item (7) is replaced with: any loss as a result of your being intoxicated or under the influence of any narcotics unless administered on the advice of a physician; item (8) is replaced with: aviation, except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; items (10) and (b) are deleted.

Pennsylvania (changes affect page 3) - The **Pre-Existing Condition Limitation** is replaced with: (a) We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received medical treatment, consultation, care or services, diagnostic measures, took or were prescribed medications or followed treatment recommendations in the 12 months prior to the effective date. In the **Policy Limitations and Exclusions**, item (3) is replaced with: any act of war, participation in a riot or insurrection; item (7) is replaced with: any injury sustained while under the influence of alcohol, narcotics, or any drug unless administered upon the advice of a physician; item (9) is replaced with: treatment of alcoholism or drug addiction; item (10) is deleted.

Rhode Island (change affects page 3) - The **Pre-Existing Condition Limitation** is replaced with: (a) We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: (1) your disability began during the 12 months after the effective date; and (2) you received or were recommended medical advice or treatment in the 12 months prior to the effective date; or (3) had symptoms in the 12 months prior to the effective date which would cause a prudent person to seek diagnosis, care or treatment.

Vermont (changes affect page 3) - In the **Policy Limitations and Exclusions**, items (6), (7), (9), (10), and 11 are deleted.



Some things can't be marked on the calendar

Like the day an accidental injury or sickness leaves you disabled. You cannot predict the day an injury or sickness will occur, but you can be financially prepared.

Thinking ahead

Undergoing a period of disability can present a great financial challenge. Often, it means the loss of an income for a period of time; that's where we can help. Our disability coverage will add that extra peace of mind by providing a monthly cash benefit that can help you pay your bills, your mortgage, or any other day-to-day living expense you may have, until you get back on your feet.

Stay ahead of life's calendar!

Rev. 1/14. This material is valid as long as information remains current, but in no event later than January 15, 2017. Disability Income benefits provided by policy DI5W, or state variations thereof.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For costs and complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in [MA](#), [ME](#), [NH](#), [NJ](#), [PA](#), [RI](#) and [VT](#).



Allstate
BENEFITS

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disability

Listed below are benefits and amounts associated with the benefits described in the brochure.

DISABILITY BENEFITS

	Plan A
Total Disability	✓
Partial Disability (pays 50%)	✓
Pregnancy	✓
Monthly Benefit When You Attain Age 70	✓
Recurrent Disability	✓
Concurrent Disability	✓
Waiver of Premium	✓

POLICY BENEFIT REDUCTION

Monthly Benefit Reduction for Social Security and/or Railroad Retirement	At least \$100/mo.
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plan selection*

DISABILITY BENEFITS

Elimination Period (# of days)
Injury ____ Sickness ____

Benefit Period (# of months)
 3 6 12 24

Mo. Benefit: _____

Mo. Premium: _____

* In NH and VT, 3-mo. benefit not available; 180-day Elimination Period/6- and 12- mo. benefit period combinations not available.

* NJ, 3-mo. benefit not available; 180-day Elimination Period/6- and 12-mo. benefit period combinations not available; maximum monthly benefit as percentage of income is 30% for annual salary up to \$35,000, 40% above \$35,000 except when 180-day Elimination Period is elected 60% applies.

* In RI, maximum monthly benefit as percentage of income is 30% for annual salary up to \$35,000, 40% above \$35,000 except when 180-day Elimination Period is elected 60% applies.



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