frequently asked questions

group whole life insurance with accelerated death benefit for long term care with restoration of benefits and extension of benefits

COVERAGE AND BENEFITS

Q. How does Group Whole Life Insurance work?

A. If you or a covered family member dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse or domestic partner survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates.

Q. What is the age range for coverage eligibility?

A. You and your spouse or domestic partner can sign up for coverage between the ages of 18 and 80. Your children are eligible up to age 25.

Q. When does coverage for me and my dependents begin?

A. Coverage begins on the coverage effective date as shown on your coverage certificate.

Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider work?

A. If you or a covered family member is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can claim an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted, and the Extension of Benefits feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term). Please refer to your rider for more details.

Q. How much of the death benefit will I receive to pay for long-term care services?

A. To help pay for long-term care services, your employer is offering a payout of 4% of the death benefit for up to 50 months.

Q. What additional coverage is available to add?

A. In addition to the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider, your employer is also offering the Accelerated Death Benefit for Terminal Illness or Condition Rider (included with your coverage) and the Children's Term Rider (optional to add).

Q. How does the Accelerated Death Benefit for Terminal Illness or Condition Rider work?

A. If you or a covered family member is certified by a physician as terminally ill, as defined in the rider, you can receive an advance of up to 75% (but not more than $100,000) of the death benefit. Please refer to your rider for more details.

Q. How does the Children's Term Rider work?

A. This rider pays a benefit upon the death of a covered child if they die before they reach age 26 while the rider is in force. Each child's coverage under the Children's Term Rider can be converted to an individual life insurance policy when the child is no longer eligible under the rider.

Q. What if I already have Term Life Insurance?

A. Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind because the money you spend builds cash value that you can use later in life. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

DEPENDENTS

Q. Who can be covered under the policy?

A. Coverage is available for you, your spouse or domestic partner, and your children.

Q. What is the maximum dependent age that employees can request coverage?

A. Applications for dependent children can be made up to age 25. Applications for coverage for your spouse or domestic partner can be made up to age 80.

PREMIUM PAYMENT

Q. How do I pay for my coverage?

A. Your coverage is set up as Direct Bill, which means that premiums will be automatically withdrawn from your bank account (ACH withdrawal) beginning with your first bill.

CONTINUATION OF COVERAGE

Q. If I leave the company, can I keep my life insurance coverage? How do I keep my coverage?

A. You can continue coverage for yourself and your dependents as long as you exercise the portability option and make premium payments directly to Allstate Benefits. Your premium payment must be received by Allstate Benefits within 30 days of your certificate termination date. Continuing your coverage is referred to as "Portability" in your coverage documents.

Q. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?

A. Yes. As long as the coverage effective date is before you retire, you can take your coverage with you and make payments directly to Allstate Benefits.

Q. Will coverage levels change if I use portability and continue my coverage?

A. No. Coverage and premiums are not affected by you leaving the group.

CLAIMS

Q. Who may submit a claim?

A. You, a covered family member, or a beneficiary can submit claims for processing.

Q. How do I submit a claim?

A. You can obtain a claim form by visiting the Allstate Benefits website at www.allstate.com/allstate-benefits/resources-and-forms.aspx or by calling the Allstate Benefits Customer Care Center at 800-521-3535.

Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the payment?

A. Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit www.allstate.com/allstate-benefits/resources-and-forms.aspx to obtain the appropriate form.

TOBACCO USE AND AGE

Q. Do premiums depend on tobacco status?

A. Yes. Your employer has a tobacco-distinct classification, which means that premium rates and cash values will depend on tobacco use status.

Q. Do premiums vary based on the primary insured's age?

A. Yes. Suggested premiums at issue are based on the age at which coverage is effective.

UNDERWRITING

Q. Are there medical questions to answer to enroll in this coverage?

A. Coverage is offered on a Guaranteed Issue* basis (subject to any applicable exclusions and limitations) at initial enrollment. You must meet the "Actively at Work" requirement to be eligible. After the initial enrollment, late entrants can only apply for coverage during subsequent enrollment periods.

*** Although Guaranteed Issue is available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue is offered.**

Allstate
BENEFITS