



Allstate
BENEFITS

Protection for hospital
stays when a sickness
or injury occurs

Supplemental Health Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement and medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.

Here's How It Works

Our Supplemental Health Options insurance pays a cash benefit for hospital confinements. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. Protecting your finances if faced with an unexpected illness is extremely important, as is seeking the necessary treatment when you need it. Up to 65% of all bankruptcies in the United States are attributed to medical expenses², making it increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization.

Practical benefits for everyday living.SM

DID YOU KNOW ?



Americans pay
nearly **60% more**
for hospital stays
than patients in
Europe or Canada.¹

\$11,700

per hospital stay

The average cost of a 24-hour
hospital stay in the United
States is \$11,700.²

About two-thirds of Americans
received an **unexpected**
medical bill following a hospital
stay in 2020.³

¹<https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>

²<https://www.debt.org/medical/hospital-surgery-costs/>

³<https://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>

Meet Derrick

Derrick's parents are like most parents; they worry about the health and well-being of their family. They know that as Derrick grows he will become more active and may be hospitalized due to a sickness or injury. Most importantly, they worry about how they will pay for it.

Here is what weighs heavily on their minds:

- Major medical only pays a portion of the expenses associated with hospital stays
- They have copays they are responsible for until they meet their deductible
- If they miss work due to Derrick having a hospital stay, they must cover their bills, rent/mortgage, groceries and education expenses
- If the right treatment is not available locally, they will have to travel to get the treatment he needs

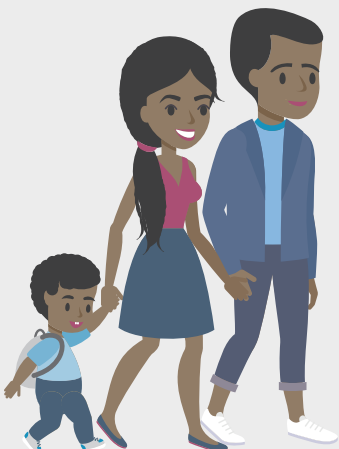


Derrick's story of sickness and a hospital stay turned into a happy ending, because his parents had Supplemental Health Insurance to help with expenses.



CHOOSE

Derrick's mother chooses benefits to help protect herself and her family members, should they suffer an illness or injury that requires a hospital stay.



USE

Derrick was sick and vomiting, had a loss of appetite, a fever, and complained about a pain in his side. He was also unable to get out of bed.

Here's Derrick's treatment path:

- Taken by ambulance to the emergency room
- Examined by a physician
- Multiple tests were performed
- Admitted for a two-day hospital stay
- Underwent emergency appendectomy surgery
- Visited by his doctor and released
- Recovered from surgery in 5 weeks
- Seen by the doctor during a follow-up visit

Derrick's mother went online after Derrick's hospital stay to file a claim. The cash benefits were direct deposited into her bank account.

Derrick is fully recovered and back to normal.



CLAIM

Derrick's hospital stay claim paid cash benefits for the following:

Daily Hospital Confinement

Initial Hospitalization

Inpatient Physician's Benefit

For a listing of benefits and benefit amounts, see the rate insert.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



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 perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.

Benefits

HOSPITALIZATION BENEFITS

Daily Hospital Confinement - maximum of 365 days for each period of continuous hospital confinement

Hospital Intensive Care Unit Confinement - up to 60 days per continuous hospital intensive care unit confinement. Pays in addition to (and payable only if a benefit is paid under) Daily Hospital Confinement

Waiver of Premium - (primary insured only) waives premiums after you have been hospitalized for 30 days in a row, for as long as hospital confinement lasts

OPTIONAL/ADDITIONAL RIDER BENEFITS

Initial Hospitalization - payable only if a benefit is paid under the Daily Hospital Confinement benefit. Payable once per covered person, per confinement per calendar year

Inpatient Physician's Benefit - for physician services (other than a surgeon) when hospital confined. Payable for the number of days the policy Daily Hospital Confinement benefit is payable



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Dependent Eligibility

Coverage may include you, your spouse, and children.

POLICY SPECIFICATIONS

Dependent Eligibility/Termination of Coverage

Coverage may include you, your spouse, and children. Coverage under the policy ends on the date the policy is canceled or the last day premium payments were made. Spouse coverage ends upon the earliest of his or her 65th birthday, valid decree of divorce or your death. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

Renewability

The policy and riders are guaranteed renewable to age 65, subject to change in premiums by class.

EXCLUSIONS AND LIMITATIONS

Pre-Existing Condition Limitation

We do not pay benefits due to a pre-existing condition if the loss occurs during the first 12 months of coverage. A pre-existing condition is a condition not revealed in the application for which: symptoms existed within the 1-year period prior to the effective date, or medical advice or treatment was recommended or received from a physician within the 1-year period before the application date.

Supplemental Health Exclusions and Other Limitations

Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide or intentional self-inflicted injury, while sane; intoxication or being under the influence of drugs not prescribed or recommended by a physician; alcoholism or drug addiction; mental or nervous disorders; dental or plastic surgery for cosmetic purposes, except when required due to an injury or for correction of disorders of normal bodily functions; a newborn child's routine nursing or well-baby care; childbirth within the first 10 months of the effective date (complications of pregnancy are covered the same as sickness); hospitalization beginning before the effective date; benefits that duplicate benefits paid by Medicare.

Hospital Intensive Care Unit Confinement Exclusion

We do not pay any benefits under the hospital intensive care unit benefit for confinement in any care unit that does not qualify as a hospital intensive care unit. Progressive care, sub-acute intensive care, intermediate care or step-down units, private rooms with monitoring or any other lesser care treatment units do not qualify.

This brochure is for use in MO and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than March 11, 2025.

Supplemental Health Insurance benefits are provided under policy form CHC, or state variations thereof. Rider benefits provided under the following rider forms, or state variations thereof: Initial Hospitalization Rider IHR1; Inpatient Physician's Benefit Rider IPBR1.

The policy and riders provide limited benefit supplemental health 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 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).

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.



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www.allstate.com or allstatebenefits.com