

# 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



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HOME

65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.<sup>1</sup>

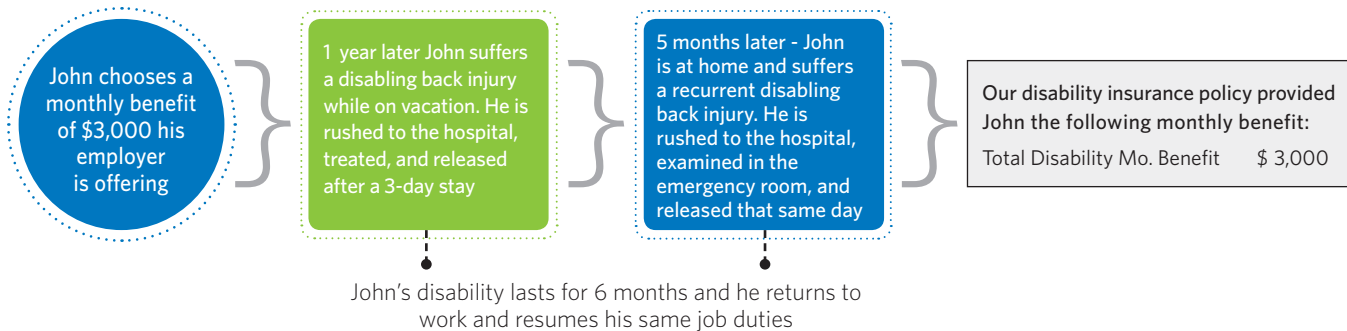
<sup>1</sup>CDA, Disability Divide proprietary research March 2010

# disability

Allstate Benefits (AB) individual disability coverage 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 will vary. Please review your coverage carefully.

**Total Disability** - Pays 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.

**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 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 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.

**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.



Nine out of 10 deaths and nearly three-fourths of the disabling injuries suffered by workers occurred off the job.<sup>2</sup>

<sup>2</sup> *Injury Facts 2010 Edition*, National Safety Council.

## 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 or loss that starts within 12 months of the effective date from a pre-existing condition, unless you disclosed it in the application and we do not exclude it by name or description. (b) A disability that begins after 12 months from the effective date that is caused by a pre-existing condition and is not excluded by name or specific description is covered.

**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; if you're unemployed at that time, it means any gainful occupation for which you're suited by education, training, or experience.

**Pre-Existing Condition** - (a) A condition not disclosed in the application for which symptoms existed in the 12-month period prior to the effective date of coverage; or (b) medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

## STATE VARIATIONS TO THE POLICY

**Connecticut (changes affect pages 2 and 3)** - The following is added to the **Pregnancy Benefit**: A complication of pregnancy which begins on or after the policy date is covered immediately. In the **Policy Limitations and Exclusions**, item (3) is replaced with: any act of war, insurrection or rebellion; item (9) is replaced with: alcoholism or drug addiction; items (5), (7) and (10) are deleted.

**Massachusetts (change affects page 3)** - In the definition of **Pre-Existing Condition**, item (a) is replaced with: **Pre-Existing Condition**. A condition not disclosed in the application for which symptoms which would cause a prudent person to seek medical advice or treatment for that condition existed within the 12-month period prior to the effective date of coverage.

**New Hampshire (changes affect pages 2 and 3)** - The **Pregnancy Benefit** is replaced with: 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 on the advice of a physician; item (7a) is added with: injury sustained while driving while legally intoxicated; item (9) is replaced with: alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance, unless administered on the advice of a physician. The **Definition of Pre-Existing Condition**, is replaced with: A condition not disclosed in the application for which symptoms which would cause a prudent person to seek diagnosis, care or treatment existed within the 12-month period prior to the effective date of coverage, or medical advice or treatment was recommended or received from a physician within the 12-month period prior to the effective date of coverage.

**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 of coverage and you otherwise meet the definition of total disability. 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. In the **Policy Limitations and Exclusions**, item (7) is replaced with: any loss sustained or contracted in consequence of the insured's 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. The **Definition of Own Occupation** is replaced with: The occupation you are performing when a period of total disability begins. The **Definition of Pre-Existing Condition** is replaced with: A condition for which symptoms which would cause a prudent person to seek diagnosis, care or treatment existed within the 12-month period prior to the effective date of coverage, or medical advice or treatment was recommended or received from a physician within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

**Pennsylvania (changes affect page 3)** - 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 on the advice of a physician; item (9) is replaced with: treatment of alcoholism or drug addiction; item (10) is deleted. The **Definition of Pre-Existing Condition** is replaced with: A condition for which medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

**Vermont (change affects page 3)** - In the **Policy Limitations and Exclusions**, item (6) is replaced with: attempted suicide, while sane; items (7), (9) and (11) are deleted. The **Definition of Pre-Existing Condition** is replaced with: A condition not disclosed in the application for which: symptoms which would cause a prudent person to seek diagnosis, care or treatment existed within the 12-month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.



## 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!

90% of individuals asked say they value their ability to earn an income, but almost 40% said they haven't thought about how they would protect this all-important financial resource.\*



Our disability insurance can help you cover expenses if the unexpected happens. It is never too early to prepare for the future.

**This material is valid as long as information remains current, but in no event later than January 1, 2014.** 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 Insurance Agent, or, contact Allstate Benefits at: **1-800-521-3535** or, go to [allstateatwork.com](http://allstateatwork.com). Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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**This brochure is for use in** CT, MA, ME, NH, NJ, PA, RI and VT



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## disability

Listed below are benefits 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 Disabilities	✓
Concurrent Disabilities	✓
Waiver of Premium	✓
<b>POLICY BENEFIT REDUCTION</b>	
Monthly Benefit Reduction for Social Security and/or Railroad Retirement	At least \$100/mo.

## plan selection

### DISABILITY BENEFITS

Elimination Period\* (# of days)

Injury \_\_\_\_ Sickness \_\_\_\_

Benefit Period\* (# of months)

3  6  12  24

Mo. Benefit\*: \_\_\_\_\_

Mo. Premium: \_\_\_\_\_

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

\*In NJ, 3-month benefit not available; 180-day Elimination Period/6- and 12-month 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.

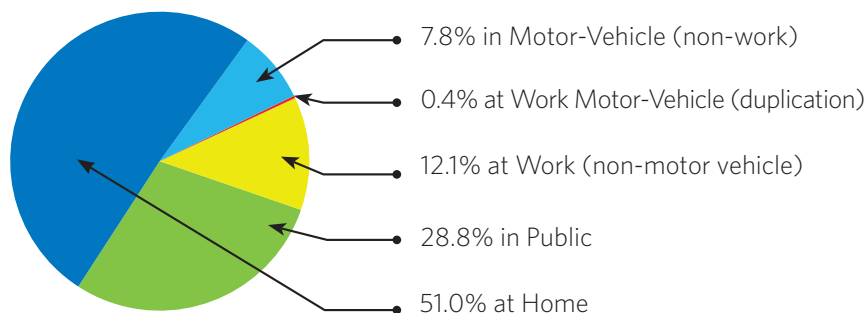
## protection when it is needed the most

Close to 9 out of 10 injuries (87.5%) occur out of work and would not be covered by Workers' Compensation.<sup>1</sup> Workers' Compensation is a "no-fault" insurance system mandated by states, which pays medical care, lost income, and permanent disability when a worker is injured on-the-job.<sup>2</sup>

If most injuries occur off-the-job, would you have the funds to help cover your bills, pay your mortgage, or continue your child's education?

### Unintentional Disabling Injuries by Class<sup>1</sup>

The graph to the right shows where injuries are likely to occur and by what percentage.



<sup>1</sup>National Safety Council, *Injury Facts 2010 Edition*

<sup>2</sup>Gen Re Disability Fact Book, *Sixth Edition, 2010*

## DISABILITY INSURANCE

the right coverage • your future • great choice

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