



BE COMPASSIONATE. BE VISIONARY. BE PROTECTIVE.

Allstate at Work®

disability insurance

Heritage Paycheck Protector

If we told you that you have the opportunity to provide your employees with valuable disability insurance without putting a dent in your benefits' budget, would you like to hear more? We could even show you how adding this coverage could help you retain old employees as well as attract new employees. Do you think that your employees could support their families without their paychecks? Probably not.

- Workers' Compensation might cover your employees on the job, but about three-fifths of disabling injuries suffered by workers in 2004 occurred off the job.¹
- On top of that, every 10 minutes, 441 people suffer a disabling injury.¹
- Just missing a week of work could place your employees in financial debt.

Allstate Workplace Division's Disability Insurance can help ease the burden placed on your employees as they recover from a disability by offering supplemental disability income. Bills don't pay themselves, and your employees' existing insurance may not be enough to cover all of their financial needs.

Supplemental Disability Insurance from AWD may help your employees as they recover by helping them:

1. Support their family financially
2. Have enough money to cover bills

1. *Injury Facts 2005-2006 Edition*, National Safety Council.



Allstate®

Workplace Division

What Your Employees Get

With the Heritage Paycheck Protector from AWD, your employees will be able to obtain a source of income when they are forced to miss work due to a covered illness or an off-the-job injury.

Employee benefits include:

1. A monthly benefit they choose, from \$400 to \$5,000 (up to 60% of their income)*
2. Renewable policy until age 70 (subject to change premium by class)
3. Affordable premium rates paid through convenient payroll deduction
4. A portable policy

* May vary by state.

Your employees can customize their Disability package very easily by simply choosing the package the best supports their family's needs.

Policy Benefits	Monthly Policy Benefit		
	Basic	Enhanced	Premier
Total Disability - While totally disabled, your employees get their monthly benefit amount after the elimination period has been satisfied. An elimination period is the consecutive days of total disability that must pass before benefits start; this period cannot be met if the employee is only partially disabled. The elimination period may be different for disabilities resulting from sickness and disabilities resulting from off-the-job accidental injury. Benefits continue while the employee is totally disabled up to the length of their benefit period.			
	Paid for the benefit period chosen.		
Partial Disability - If an employee is partially disabled immediately following at least one month of total disability benefits being payable, they will get 50% of the monthly benefit. Payments continue for up to three months of partial disability, but not beyond the maximum benefit period.			
	50% after 1 mo. of disability.		
Pregnancy - Pregnancy is covered like any other sickness if the insured first begins a total disability after the policy has been in force for at least 10 months.			
	Paid the same as any sickness.		
Monthly Benefit at Attained Age 70 - We continue to pay a monthly benefit if an employee is totally disabled when they reach age 70, and have received monthly payments for less than the maximum benefit period for the lesser of the balance of the applicable benefit period or 12 months after they reach age 70.			
	Paid if totally disabled at age 70.		
Recurrent Disabilities - For any disability period, the employee may collect a partial disability benefit or a total disability benefit, but not both. If an employee is disabled from the same or related cause within six months of recovery, it is considered the same disability; the employee will not be required to satisfy a new elimination period.			
	Paid if disabled within 6 months of last disability.		
Concurrent Disability - If an employee is disabled due to more than one cause, only one monthly benefit is paid.			
	One monthly benefit paid.		
Waiver of Premium - After monthly benefits are payable for 90 days in a row, we'll waive future premiums as they become due for as long as monthly benefits are payable.			
	Yes		
Policy Benefit Reduction	Basic	Enhanced	Premier
Monthly Benefit Reduction for Social Security and/or Railroad Retirement - If an employee receives benefits in any month from Social Security, Railroad Retirement, or other federal disability benefits while receiving benefits under the policy, their monthly benefit will be reduced. The amount of the reduction will equal the total of the other benefits they receive, except the monthly benefit we pay them will be at least \$100 a month. We may require reasonable proof of any such disability benefits received during any month.			
	Minimum at least \$100/mo.		

For an additional premium an employee can expand their coverage by adding the On-the-job Accident Total Disability Rider and/or the Accidental Death and Dismemberment Rider

Rider Option	Monthly Rider Benefit		
	Basic	Enhanced	Premier
On-the-job Accident Total Disability Rider - If an employee is totally disabled due to an on-the-job injury, we pay a monthly benefit amount equal to the policy benefit amount, once sufficient written proof has been received. The elimination period is the same as the policy. For a period of disability less than one full month, 1/30th of the monthly amount is paid for each day of total disability. For any month that they receive workers' compensation disability or other state disability, the monthly benefit is reduced by 50%. We have the right to require reasonable proof of any such disability benefit they receive during any month.			
	No	Yes	Yes

Accidental Death and Dismemberment Rider - If, while the rider is in force, a covered person sustains an injury, which results, within 90 days (180 days for Accidental Death and Dismemberment) from the date of an accident, in any of the losses stated in the Benefits provision and is diagnosed by a physician (doctor), we pay the following benefits for such loss. Any loss not stated in the Benefit provision is not covered under the rider. *The rider is an accident only rider which does not pay benefits for a loss from sickness.*

Benefit descriptions shown are for one full unit of coverage - Benefits are available for Individual Insured, Individual Insured Family, Spouse (if covered), and Child (if covered). The Accidental Death and Dismemberment benefit amount varies for the Spouse and Child, and is explained in the benefit description below. Hospital Confinement, Ambulance Services, and Emergency Room/Treatment provide the same benefit amount for the Insured, Spouse and Child.

Rider Option	Insured Rider Benefit		
	Basic	Enhanced	Premier
Accidental Death and Dismemberment - Pays the amount shown in the Schedule of Benefits below, per unit of coverage. The total amount paid for death will not exceed \$30,000 for the insured, \$15,000 for covered spouse, and \$5,000 for covered children. If more than one dismemberment is sustained in any one accident, as defined in the rider, the total amount we pay for the multiple dismemberments will not exceed \$10,000 for the insured or the insured's spouse, if covered, and \$5,000 for covered children.	No	No	See Schedule Below
Hospital Confinement - If a covered person is confined in a hospital, as a result of an injury, within 90 days from the date of the injury, we pay a daily benefit of \$200 per day, for each day of hospital confinement, up to a maximum of 90 days for any one injury, starting with the first full day of confinement. No hospital confinement beyond the 180th day after the injury is covered. The hospital must be located in the U.S. or its territories.	No	No	\$200/day
Ambulance Services - If a covered person, as a result of injury, within 90 days from the date of the injury, requires ambulance service for transfer to or from a hospital, we pay: (a) \$100; or (b) \$200 for transfer by air ambulance. The benefit is limited to two ambulance transfers per injury. In Oregon, payments for ambulance care and transportation will be made jointly to the provider of the ambulance care and transportation and to the insured, unless the payments are made directly to the provider. <i>The benefit covers Regular Ambulance or Air Ambulance for the amount shown.</i>	No	No	\$100 Regular \$200 Air
Emergency Room/Treatment - If a covered person, as a result of an injury, within 90 days from the date of the injury, requires medical or surgical treatment in an emergency room, we pay actual charges up to \$100 per occurrence. This is limited to \$200, per calendar year, per covered person. This includes treatment for dental repair only on sound natural teeth, if the necessity for repair is diagnosed by a licensed dentist to have been a result of the accident. Treatment must be received in the U.S. or its territories.	No	No	up to \$100

Helpful Definitions

Total Disability - When, because of sickness or an off-the-job injury, the covered person can't perform the material and substantial duties of their own occupation (as defined below) and are under a physician's care.

Any Occupation - Any gainful occupation for which the covered person is suited by education, training, or experience.

Own Occupation - The covered person's occupation when a total disability period begins; if covered person is unemployed at that time, it means any gainful occupation for which they are suited by education, training, or experience.

On-the-Job Injury Totally Disabled or On-the-Job Injury Total Disability - When, because of an on-the-job injury, the covered person can't perform the material and substantial duties of their own occupation (as defined above) and are under the regular care of a physician.

Pre-Existing Condition - A condition not disclosed in the application for which symptoms existed in the 12 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession 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.

Schedule of Benefits	Amount Payable Per Unit		
	Insured	Spouse (if covered)	Child (if covered)
Life	\$30,000	\$15,000	\$5,000
Both Eyes	\$10,000	\$10,000	\$5,000
One Eye	\$5,000	\$5,000	\$2,500
Both Hands or Both Arms	\$10,000	\$10,000	\$5,000
Both Feet or Both Legs	\$10,000	\$10,000	\$5,000
One Hand or Arm and One Foot or Leg	\$10,000	\$10,000	\$5,000
One Hand or One Arm	\$5,000	\$5,000	\$2,500
One Foot or One Leg	\$5,000	\$5,000	\$2,500
One or More Entire Toes	\$500	\$500	\$250
One or More Entire Fingers	\$500	\$500	\$250

Pre-Existing Condition Limitation - We do not pay benefits under the policy for disability or loss that begins within 12 months of the effective date, if caused by a pre-existing condition, unless the condition: was disclosed without material misrepresentation in written answer to questions in the application for the policy; and is not excluded by name or specific description. 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. **Limitations and Exclusions** - We do not pay benefits under the policy for total disability due to or resulting from: an on-the-job injury; or pregnancy, if disability first begins within 10 months of the policy date; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance; or voluntary inhalation of gas or fumes; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The policy will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force. ■ Disability benefits will not be provided during any period of incarceration. ■ If an employee becomes disabled due to a covered injury or sickness while outside the United States and disabled longer than the elimination period, the maximum benefit period while outside the United States will be limited to 30 days.

On-the-Job Accident Total Disability Rider Limitations and Exclusions - We do not pay benefits under the rider for injury due to or resulting from: any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; or participation in any form of aeronautics; or alcoholism, drug addiction or dependence upon any controlled substance; or voluntary inhalation of gas or fumes. ■ Disability benefits will not be provided during any period of incarceration. **Accidental Death and Dismemberment Rider Exclusions and Other Limitations** - The rider does not pay for any loss for injury as a result of: injury incurred prior to the effective date of coverage under the rider, subject to the Incontestability provision in the policy; or any act of war, whether or not declared, participation in riot, insurrection, or rebellion; or suicide or any attempt at suicide, whether sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any controlled substance unless administered upon the advice of a physician (doctor); or any bacterial infection; or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier operating between definitely established airports; or taking of poison or asphyxiation from or voluntary inhaling of gas or fumes; or committing or attempting to commit an assault or felony; or driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or mental diseases or deficiencies without demonstrable organic disease; or hernia, including complications due to hernia. **Eligibility/Effective Date/Renewability/Termination** - Individual coverage is available for the policy and the On-the-Job Accident Total Disability Rider. Individual or Family coverage is available for the Accidental Death and Dismemberment Rider. Family coverage includes the employee, spouse, and dependent children as defined in the rider. The effective date of coverage will be the policy and rider date assigned by the Home Office and shown on the policy specifications page, and not the application date. The policy and riders are guaranteed renewable until age 70, subject to change in premiums by class; and terminate at the earliest of: the end of the grace period; the end of the last renewal period as described in the Renewal Provision; the next renewal date after your request to terminate the policy or rider; or the employee's death. If a child is covered under the Accidental Death and Dismemberment Rider, his/her coverage terminates at the child's age 21 (25 if a full-time student at an educational institution of higher learning beyond high school).

The Disability product may vary by state. Ask your agent for details about the policy or forms specific to your state.



Benefits are provided by Disability Income policy DI5W, or state variations thereof. On-the-Job Total Disability benefits provided by rider R1DI5, or state variations thereof. Accidental Death and Dismemberment benefit provided by rider ABR1, or state variations thereof. Coverage is underwritten by American Heritage Life Insurance Company. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company.

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