



Coming soon!

- ✓ **Disability is Contingent Guaranteed Issue** which means you can qualify with only 3 health questions.
- ✓ **Group Term insurance and Group Accident** are Guaranteed Issued with NO health questions!



Remember this year only for Guaranteed Issue & Contingent Guaranteed Issue!



Voluntary Benefits will be available for staff and family members.

Why is that important to you?

Choosing the right benefits for your family can help you lessen the risks that every family faces. If any of these things were to happen to you what would your family do? That's why it's important to have enough insurance to cover your needs.

Do I need more insurance coverage?

- I will need a paycheck if I am sick or hurt and unable to work.
- I am concerned about having enough money if I get cancer.
- If I die tomorrow, I want my family to have enough money for: Daycare or childcare, mortgage or other debts, college education. I want to provide my family with additional dollars for the first few years after I die.

The first step towards financial personal and family financial security is to understand what benefits you currently have and learn about what you may need. Adding insurance coverage can help give your family financial security.

Allstate's Voluntary Benefits offer:

- ✓ *Benefits paid directly to you*
- ✓ *Individual and family coverage*
- ✓ *The ability to choose valuable benefits that meet your individual needs*
- ✓ *Choose from these valuable benefits to create your customized package*
- ✓ *Benefits paid in addition to any other coverage*

Allstate's Voluntary Benefits offer:

- ◆ *The ability to choose valuable benefits that meet your individual needs*
- ◆ *The convenience of premium payment through payroll deductions.*
- ◆ *The ability to take most coverage with you if you change jobs or retire.*
- ◆ *Choose from these valuable benefits to create your customized package.*

Disability Insurance

- Helps you pay everyday living expenses and out-of-pocket expenses due to loss of income.
- Provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered disability.
- Variety of plan options available which includes maternity. (3, 6, 12 and 24 month periods)

Group Accident Insurance

- Helps pay unexpected medical expenses from lacerations, fractures and other injuries.
- Helps pay major medical deductibles and co-payments if you're confined to a hospital from a covered accident.
- Pays cash directly to you when you have a covered accident.

Group Term Life

- High amounts of coverage for a set period of time.
- Income tax-free death benefit

Did you know ... 9 out of 10 injury deaths and over two thirds of disabling injuries to workers each year occurred off the job. About 1 out of 16 people experience an unintentional injury each year!

You're not thinking about accident insurance right now ...

Or how our accident policy can help cushion the impact when accidents do happen.

That's okay. You have your passions.

Our passion is protecting you.



Group meetings will be announced