



Allstate. BENEFITS

Provides a monthly benefit if you are disabled from an off-the-job injury and cannot work

Disability Insurance

Like most, unless you know someone who has been disabled, you may not see the value of Disability insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income.

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

Meeting Your Needs

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Premiums are affordable and conveniently payroll deducted
- You can take your coverage with you if you leave your job or your employer cancels coverage; refer to your certificate for details

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Practical benefits for everyday living™**

¹Kaiser Family Foundation, "Data Note: Public Worries About And Experience With Surprise Medical Bills," <https://www.kff.org/1f1c497/>

²Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/overview, 2020

DID YOU KNOW ?



More than 40% of Americans cannot afford to pay an unexpected \$500 medical bill.¹



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.²



Scenario 1:

“John is a postal employee and was playing basketball on the weekend and tore his ACL. The doctor has told John the recovery time will be 120 days. John purchased Disability Insurance from All-State and once he has his surgery will be eligible for a monthly benefit up to 60% of his annual Income.



Scenario 2:

“Susy is a city carrier, and her Dr. tells her she needs carpal tunnel surgery. She files a WC claim, but the USPS denies the claim stating it was not directly related to her work duties. Luckily, Susy purchased a disability plan through All-State and the disability plan pays her a Monthly benefit for up to one year if needed until she can go back to work.



Scenario 3:

Bob is a Mail Handler with USPS. Bob was diagnosed with Cancer. The treatment prevents Bob from working at all. Bob’s medical bills are covered by his health insurance. Fortunately, he bought a disability plan through All-State and Bob will receive a monthly check up to 60% of his income for up to one year or until he is able to go back to work.

Program Highlights

- Payroll Deduction of Premiums
- Up to \$6,000 a month benefit or 60% of your income whichever is less
- Covers on and off-the-job injuries or illnesses
- Covers Pregnancy as long as you are not pregnant at time of application
- Pays in addition to Worker’s Compensation (at 50% benefit)
- Direct Deposit of claim payments
- Premiums Waived if you are out of work more than 30 days
- Pays a partial benefit if you are only able to work lite-duty



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**Pre-existing Condition rules: If you file a claim within the first year of owning the policy All-state will review your medical records and prescription history for the 12 months preceding the application date. If the condition for which you are filing a claim was already present or you were receiving treatment or medications in the previous 12 months, the claim will be denied.

**If you have questions about your specific pre-existing conditions please contact your agent.

Using your cash benefits

Our cash benefits provide greater coverage options because you get to determine how to use them.



Finances

Can help protect your savings, retirement plans and 401ks from being depleted.



Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city.



Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care.



Expenses

The monthly cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas.



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.



Allstate
BENEFITS

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www.allstate.com or
allstatebenefits.com

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BENEFITS

BASE POLICY BENEFITS

Total Disability - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period

Partial Disability - 50% of the monthly benefit is paid after at least one month that the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

Pregnancy - a benefit for pregnancy is paid if total disability first begins after the certificate has been in force for at least 9 months

Organ Donor - a benefit is paid when disabled from donating an organ

Waiver of Premium - premiums are waived after monthly disability benefits are payable for 30 days in a row, for as long as monthly benefits are payable

BASE POLICY BENEFIT CONDITIONS

Concurrent Disability - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

Recurrent Disability - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

ADDITIONAL RIDER BENEFIT

On-the-Job Accident Disability Rider - pays for total disability from an on-the-job injury that begins while actively at work. The monthly benefit starts after the elimination period and continues while totally disabled up to the length of the benefit period. 50% of the monthly benefit is paid if receiving workers' compensation or other state disability benefit

DETAILS OF COVERAGE

PLAN 1

Benefit Period - 12 Months

Elimination Period for Accident - 14 Days

Elimination Period for Sickness - 14 Days

Maximum Monthly Benefit - \$6,000

PLAN 2

Benefit Period - 12 Months

Elimination Period for Accident - 30 Days

Elimination Period for Sickness - 30 Days

Maximum Monthly Benefit - \$6,000

Monthly Benefit - Your monthly disability benefit may be reduced if you receive disability payments from other deductible sources of income which include individual disability income policies or other group insurance coverage.

DEFINITIONS

Total Disability - due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation; under the regular care of a doctor; and not working in any job for wage or profit

Partial Disability - due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation on a full-time basis, but are able to work part-time; and under the regular care of a doctor

Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

Own Occupation - the occupation you are performing when a period of disability begins

Bi-Weekly Rates for Postal Employees:

Monthly Benefit	14-Day Waiting Period	30-Day Waiting Period
\$1,500.00	\$40.44	\$33.50
\$1,600.00	\$43.00	\$35.60
\$1,700.00	\$45.56	\$37.70
\$1,800.00	\$48.12	\$39.80
\$1,900.00	\$50.68	\$41.90
\$2,000.00	\$53.24	\$44.00
\$2,100.00	\$55.80	\$42.24
\$2,200.00	\$58.36	\$48.20
\$2,300.00	\$60.92	\$50.30
\$2,400.00	\$63.48	\$52.40
\$2,500.00	\$66.04	\$54.50
\$2,600.00	\$68.60	\$56.60
\$2,700.00	\$71.16	\$58.70
\$2,800.00	\$73.74	\$60.80
\$2,900.00	\$76.30	\$62.90
\$3,000.00	\$78.86	\$65.00
\$3,100.00	\$81.42	\$67.10
\$3,200.00	\$83.98	\$69.20
\$3,300.00	\$86.54	\$71.30
\$3,400.00	\$89.10	\$73.40
\$3,500.00	\$91.66	\$75.50
\$3,600.00	\$94.22	\$77.60
\$3,700.00	\$96.78	\$79.70
\$3,800.00	\$99.34	\$81.80
\$3,900.00	\$101.90	\$83.90
\$4,000.00	\$104.46	\$86.00
\$4,100.00	\$107.04	\$88.10
\$4,200.00	\$109.60	\$90.20
\$4,300.00	\$112.16	\$92.30
\$4,400.00	\$114.72	\$94.40
\$4,500.00	\$117.28	\$96.50
\$4,600.00	\$119.84	\$98.60
\$4,700.00	\$122.40	\$100.70
\$4,800.00	\$124.40	\$102.80
\$4,900.00	\$127.52	\$104.90
\$5,000.00	\$130.08	\$97.78

***If you want to use bankdraft and pay monthly take the bi-weekly premium and multiply by 26 and divide by 12 to get the monthly amount.*