



Allstate BENEFITS

Offering financial support during a period of sickness or non-occupational injury

Short Term Disability

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 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.

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DID YOU KNOW

57%
of Working Americans
*Have no disability insurance and are vulnerable to losing their income**

Loss of income is due to an illness or injury

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 non-occupational 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

- Disability coverage during times you are most likely to need it
- A benefits representative may help you determine the following: Monthly Benefit; Benefit Period; Elimination Periods for Accident and Sickness; and Premium
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Pregnancy is covered like any other sickness as long as it meets the definition of total disability
- Take the coverage with you if you leave your job

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Are you in Good Hands? You can be.**

Disability benefits can offer peace of mind when a disability occurs. Below is an example of how benefits might be paid.¹



Jane and John are offered group disability coverage by their employer.

Jane chooses \$3,000 in disability coverage. 8 months later she suffers a disabling injury, is air lifted to the local hospital emergency room, hospitalized (3 days), and is disabled for 6 months.² In addition to her medical coverage, our disability insurance provided Jane the following: **Total Disability Monthly Benefit paid - \$3,000**

John declines coverage. 6 months later, he suffers a disabling back injury, is rushed to the hospital by ambulance, treated, hospitalized (2 days), and is disabled for 4 months.²

John does not have disability coverage. His medical coverage will pay for a portion of his hospital expenses, but his monthly expenses while out of work will be paid out of his own pocket. **Total Disability Monthly Benefit paid - \$0**

Benefit coverage for:
CKE Restaurants Holdings, Inc.



*Council for Disability Awareness, 2014 Disability Awareness Study. ¹The example shown may vary from the plan your employer is offering. Your individual experience may also vary. ²This example assumes that Jane and John have medical insurance and did not receive disability income from other sources during the same time period.



CHOOSE

You select coverage, which can help protect your income if faced with a disability



USE

You're in an accident and suffer a disabling injury. You are unable to work and your paycheck stops



CLAIM

You file a claim online to begin receiving cash benefits each month you are disabled

Your Benefit Coverage

Terms and conditions for each benefit vary.³ Please review your coverage carefully.

Total Disability

Pays a benefit for total disability that begins while actively at work. Monthly benefit starts after the waiting period. Benefits continue while totally disabled up to the maximum benefit period.

Partial Disability

Pays a benefit when partially disabled from the same sickness or injury, and earnings are 20%-80% of pre-disability earnings. Payments continue while partially disabled up to the length of the benefit period, but not beyond the maximum benefit period.

Recurrent Disability

Pays when disabled from the same or related cause after performing your regular occupation for 14 consecutive days, without a new waiting period or maximum benefit period.

Pregnancy

Pays for total disability due to pregnancy the same as any other total disability.

Waiver of Premium

Pays your premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.

Definitions

Total Disability

When, because of sickness or injury, you are unable to perform the material and substantial duties of your own occupation.

Partial Disability

You are partially disabled when you have received benefits for total disability for at least one month and then are able to perform some but not all of your duties and continue to have at least a 20% loss in your monthly earnings.

Elimination Period

A period of continuous total disability which must be satisfied before you are eligible to receive benefits.

Occupation

The occupation you are performing when a period of disability begins.

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



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.

³See next page for conditions and limits.



AFFORDABLE

Think about items you purchase on a regular basis. For example, if you enjoy eating out one or two times per week, you have more than covered the cost of coverage



FAMILY

Think about your loved ones. You can help protect their future by planning for it today

Benefit Specifications

Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

When Coverage Ends

Coverage ends when the policy is canceled; premium payments stop; the last day of active employment, unless coverage is continued through the "Temporarily Not Working" provision; or you or your class is no longer eligible.

Continuation of Coverage

Subject to your employer's continuation of the group policy, coverage may continue up to 24 months if:

- (1) you have been insured for at least 12 consecutive months;
- (2) you are not retired, disabled, or on leave of absence; or
- (3) you are not covered by any other group disability plan.

How We Calculate Your Monthly Benefit

To calculate your monthly benefit, we:

- (1) Multiply your monthly earnings by 60%.
- (2) Determine the lesser of item 1 and the maximum monthly benefit amount issued to you.
- (3) Subtract deductible sources of income from item 2.
- (4) Pay the greater of item 3 or \$100.

Deductible Sources of Income

The amount that you receive, or are eligible to receive, as disability income payments, such as state benefit plans, other employee benefits, salary continuation or sick leave, Social Security, or other federal benefits. Your certificate of coverage will give you a complete list based on the group policy issued to your group.

Pre-Existing Condition Limitation

We do not pay benefits for disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if you received medical treatment, consultation, care or services, diagnostic measures, took medications or followed treatment recommendations in the 12 months prior to the effective date of coverage.

Certificate Exclusions

- (a) We do not pay benefits for:
- (1) loss of professional or occupational license or certification;
 - (2) participation in a felony;
 - (3) intentionally self-inflicted injuries;
 - (4) active participation in a riot;
 - (5) committing a crime for which you are convicted;
 - (6) pre-existing condition;
 - (7) occupational sickness or injury;
 - (8) war or act of war.
- (b) We will not pay a benefit for any period of disability during which you are incarcerated.

The coverage does not replace or affect the requirements for coverage by any Workers' Compensation or state disability insurance.



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 physical disability can present a great financial challenge to your family. 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!



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For use in the enrollments situated in: DE

Rev. 1/18. This material is valid as long as information remains current, but in no event later than January 15, 2020.

Group Voluntary Short Term Disability benefits provided by policy form GVD-4000 or state variations thereof. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Representative. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

The policy has exclusions and limitations and is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company. www.allstate.com or allstatebenefits.com